

EMPLOYMENT OPPORTUNITIES AND INSURANCE COVER AS MOTIVATORS FOR SPORTS PARTICIPATION AMONG ELITE ATHLETES IN STATES SPORT COUNCILS/COMMISSIONS IN NIGERIA

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Abstract

The study assessed employment opportunities and insurance cover as motivational factors for sport participation among elite athletes in States Sport Councils/Commissions in Nigeria. In order to actualize this purpose, the researcher developed two (2) research questions and two (2) nul hypotheses. Ex-post facto research design was used by the researcher. The population of the study was one thousand one hundred and sixty-one (1,161) consisted of all elite athletes of States Sport Councils/Commissions in the six (6) Geo-Political Zones of Nigeria including FCT, Abuja. A sample of four hundred and sixty-eight (468) respondents were drawn from the population using simple random and proportionate sampling techniques. The researchers used validated questionnaire of 5-point Likert scale with Cronbach Alpha reliability co-efficient of 0.95 for data collection where four hundred and sixty-eight (468) copies of the questionnaire were administered and four hundred and fifty (450) representing 96% were duly filled and returned. Descriptive statistics of mean and standard deviation were used to answer the research questions and one sample t – test was used to analyse the hypotheses at alpha level of 0.05. The findings revealed that employment opportunities and insurance cover are not significant motivating of sports participation among elite athletes in States Sport Councils/Commissions in Nigeria. Based on the findings, the study concluded that States Sport Councils/Commissions in Nigeria motivating elite athletes require factors other than employment opportunities and insurance cover in state sport councils/commission in Nigeria. Based on conclusion it was recommended that elite athletes in States Sport Councils/Commissions in Nigeria should consider job security by seeking employment opportunity to serve as a motivator for sports participation to ensure career transition. And that they should appreciate insurance cover as a motivator for sports participation in order to avert unforeseen circumstances that may limit their career as athletes.

Key words: *Sport, Sport Participation, Elite athletes, employment opportunity, insurance cover,*

Introduction

The outstanding relevance of sports to humanity makes sports management and administration the bedrock for sports development in virtually all nations. This is the aspect that is responsible for manning and ensuring smooth running of all aspect of sports in terms of planning, organizing, directing and controlling the essential inputs in sports. Sports succeed or fail in direct proportion to the appropriate decisions and actions of those responsible as sport manager and administrators (Oloruntoba and Achugbu, 2010). It is by nature structured activities governed by rules for engagement and that individual or team requiring different skills and competencies to perform effectively.

Participants follow directives to execute the skills acquired for competition. This level of commitment by participants involves interaction of certain factors as a form of motivation (Theokas, 2009). According to Gupta, Conroy & Delery, (2012) motivation arouses the behaviour of an individual and that remuneration in terms of provision of employment opportunities and insurance cover may influence behaviour and attitude of a person to work more. The use of remuneration as a motivation in sports dates back to the origin of sports in Greek in the early Greek history, the most coveted award by athletes was the crown of olive branches placed upon the head of an Olympic medalist that signified vitality. Competing was for the glory of human achievement; the winners were honoured and respected in ancient Greece. The noblemen and royalty sought honours at Olympia competing side-by-side with the commoners hoping to be awarded the coveted olive wreath, (Ongalo, 2014). In addition, Theokas (2010) stated that the fourth and fifth century's saw professionalism emerging, as the winners of the Olympia were no longer interested in the olive wreath. These saw the advent of other tangible rewards as recruitment in the military, allocation of pieces of land and naming villages after the winners as an incentive (Ongalo, 2014).

People's participation in sport activities is influenced by the built social and natural environment in which they live, and by personal factors such as gender, age, ability and motivation (Edward & Tsourus, 2010).

Researchers have established that the administrative and social factors that determine sports participation in school are thus; administrative style of school principals, qualified personnel, scheduling of sport programmes, facilities, equipment, funding, peer influence, gender influence, parental influence, cultural beliefs and religious beliefs (Edward & Tsourus, 2010). Thus, the researchers felt challenged and quested to find out what factors could be responsible for sport participation among elite athletes in States Sport Councils /Commissions in Nigeria.

Research Question

The following research were raised by the researchers:

1. Whether employment opportunity serve as a motivation for sports participation among elite athletes in States sport councils/commissions in Nigeria.
2. Whether insurance cover motivates sports participation among elite athletes in States sport councils/commissions in Nigeria.

Hypotheses

Hypothesis 1: Employment opportunity is not a significant motivation factor of sports participation among elite athletes in States sport councils/commissions in Nigeria.

Hypothesis 2: Insurance cover is not a significant motivation factor of sports participation among elite athletes in States sport councils/commissions in Nigeria.

Methodology

Ex-post facto research design was adopted for this study. This design was found fit for this study for the fact that the study is by nature non-experimental. This is in line with the opinion of Murthy (2014) who reported that ex-post facto research design is used to reveal current conditions that exist between specific events, through orderly collection, analyzing, interpretation and reporting of facts and information of conditions and circumstances. The population of the study consists of all elite athletes of States Sport Councils/Commissions in the six (6) Geo-Political Zones of Nigeria including FCT, Abuja (see table one). In order to ensure equal chances for the respondents to be part of the study, a stratified random sampling technique was used in selecting already existing (6) geopolitical zones in Nigeria. They are North Central, North East, North West, South East, South West, and South South. Dip pick recorded and return method was used to select two states each from the six (6) geopolitical zones. Athletes for each sport were selected. The sports are. (1) Football, Basketball, Volleyball and Athletics. All the athletic events presented at the National Sport Festival, which performed creditably both Track and Field Events. Purposive sampling technique was applied for athletes. This includes all athletes in the States Sport Councils/Commissions were selected according to their status in the two required state for each zone. For the athletes 30 were randomly sample from the two (2) States required for each zone. (See table 1):

In order to determine the required sample size for the study from the population of respondents (Athletes) out of one thousand one hundred and sixty-one (1,161); research advisor table for determining sample size from a given population was used to determine four hundred and eight (468). According to Research Advisor (2006) which says that professional researchers typically set a sample size level of about 400 above to optimally estimate a single population parameter.

This constituted a 95% confidence interval with a margin of Error of about +4.4% (for large population).

Table 1: Sampled Populations and Sample Respondents per State

S/N	Geo-political Zone	Athletes	Total Sample Size of the Respondents
1	North-West		
	Kaduna	90	30
	Kano	113	48
	Total	203	
2	North-East		
	Adamawa	70	38
	Bauchi	75	40
	TOTAL	145	
3	North-Central		
	Benue	95	45
	Kogi	70	33
	Total	165	
4	South-West		
	Ekiti	75	23
	Lagos	140	55
	Total	215	
5	South-East		
	Abia	110	50
	Anambra	90	28
	Total	200	
6	South-South		
	Rivers	120	44
	Edo	113	34
	Total	233	233
	GRAND TOTAL	1,161	468

Sources: (National Sport Commission, 2020)

The Instrument that was used for data collection is a self-developed questionnaire and it will be divided into three (3) sections. Section A consists of five (5) items on demographic characteristics of the respondents. Section B, consists of ten (10) items on employment opportunities and Section C, and contains ten (10) items on insurance cover. The research

instrument was structured based on the 5 – point Likert scale; Strongly Agreed (SA) 5 points, Agreed(A) 4 points, Undecided (U)3 points, Disagreed (D) 2 points, Strongly Disagreed (SD) 1 point

Note that for each mean score of response to be positive or accepted must be ≥ 3.0 and any mean score of response which is < 3.0 was considered negative or not accepted. The critical value of 0.05 level of significance was used to test the formulated hypotheses. For the purpose of establishing reliability of the instrument, pilot study was conducted in Delta States Sport Councils using thirty-nine (39) respondents comprising of 5 Management Staff of States Sport Councils, 4 coaches and 30 athletes. Thereafter, the retrieved copies of the questionnaire were analyzed using statistical package for social sciences version 20, Cronbach Alpha test and reliability co-efficient of 0.95 was obtained. A total of four hundred and sixty-eight (468) copies of the questionnaire were administered to the respondents by the researchers to the Management Staff of States Sport Councils, coaches and athletes, with the help of six research assistants who were trained for the purpose of data collection where. The researchers and their research assistants retrieve the filled questionnaires within a week of distribution. The data collected was analyzed using descriptive statistics of mean and standard deviation to answer the research questions and one – sample t-test was used to analyze the formulated hypotheses at 0.05 level of significance.

Result

Research Question 1: Whether employment opportunity serve as a motivation for sports participation among elite athletes in States sport councils/commissions in Nigeria.

Table 2: Opinion of respondents on whether employment opportunity serves as a motivation for sports participation among elite athletes in States sport councils/commissions in Nigeria

S/No	Item Statement	SA	A	UD	D	SD	Mean	St.d
1.	Offer of job employment through sports serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	117	126	66	118	23	3.43	1.202
2.	Giving automatic employment to athletes who won medals serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	122	140	18	100	70	3.32	1.204
3.	Negotiating with overseas clubs for performing athletes to be employed serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	155	125	51	74	45	3.60	1.251
4.	Offer of casual employment for athletes serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	111	95	72	123	49	3.21	1.334
5.	Offer of fixed term employment for athletes serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	144	133	17	62	94	3.38	1.134
6.	Offer of temporary employment for athletes serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	69	101	66	128	86	2.86	1.007
7.	Offer of consultant employment for athletes serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	50	92	60	144	104	2.64	1.284
8.	Seasonal employment for athletes serves as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	113	119	71	133	14	3.43	1.254
9.	Offer of full time and part time employment for athletes serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	159	118	47	56	70	3.37	1.203
10.	Offer of trainees' employment for athletes serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	117	141	59	120	13	3.50	1.236
Grand Mean Score							3.04	

Decision Mean=3.0

Table 2 indicates the opinion of the respondents on whether employment opportunity serves as a motivation for sports participation among elite athletes in States sport councils/commissions in Nigeria. From the responses of the respondents, majority of the respondents are of the opinion that employment opportunity serves as a motivation for sports participation among elite athletes with a grand mean of 3.04 above the decision mean of 3.00. Specifically, offer of job employment, offering automatic employment, negotiating with overseas clubs for performing athletes, offer of casual employment for athletes, offer of casual employment for athletes, seasonal employment for athletes, offer of full time and part time employment for athletes, and offer of trainees employment for athletes with mean scores of 3.43, 3.32, 3.60, 3.21, 3.38, 3.43, 3.37 and 3.50 respectively were accepted as motivation for sports participation among elite athletes in states sport councils/commissions in Nigeria. However, item 6 and 7 which whether offering temporary employment or offering consultant employment for athletes serve as a motivation for sports participation among elite athletes were rejected with mean scores of 2.86 and 2.64 which is below the decision mean of 3.00.

Research Question 2: Whether insurance cover motivates sports participation among elite athletes in States sport councils/commissions in Nigeria.

Table 3: Opinion of respondents on whether insurance cover motivate sports participation among elite athletes in States sport councils/commissions in Nigeria.

S/No	Item Statement	SA	A	UD	D	SD	Mean	St.d
1.	Life insurance while in active service serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	72	123	67	130	58	3.04	1.017
2.	Accident insurance while in active service serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	94	105	53	115	83	3.02	1.008
3.	Property insurance serve as a motivation for sports participation among male elite athletes in States Sport Councils/Commissions in Nigeria	116	94	55	81	104	3.08	1.017

4.	Long term disability insurance serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	65	73	82	144	86	2.74	.806
5.	Accident insurance for elite athletics and family serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria	94	118	60	85	187	3.28	1.334
6.	Health insurance for elite athletes serves as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	110	120	48	87	85	3.18	1.245
7.	Fire insurance for elite athletes serves as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	67	77	60	168	78	2.74	1.284
8.	Motor insurance for elite athletes serves as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria	81	104	69	128	68	3.00	1.006
9.	Travel insurance for elite athlete and family serve as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	80	119	54	101	96	2.96	1.017
10.	Social insurance for elite athlete serves as a motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria.	86	104	66	116	78	3.00	1.006
Grand Mean Score							3.04	

Decision mean=3.0

Table 3: shows the opinion of respondents on whether insurance cover motivates sports participation among elite athletes in States sport councils/commissions in Nigeria. Majority of the respondents accepted almost all the items stated on the table as motivation for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria with a grand mean of 3.04 which is above the decision mean of 3.00. However, the respondents rejected items 4, 7, and 9 on the table with mean scores of 2.74, and 2.96 respectively for long term disability insurance, fire insurance, and travel insurance for elite athlete and family as not motivation factors for sports participation among elite athletes in states sport councils/commissions in Nigeria.

Hypothesis 1: Employment opportunity is not a significant motivation factor of sports participation among elite athletes in States sport councils/commissions in Nigeria.

Table 4: Summary of T-test showing no difference in the opinion of respondents on employment opportunity as motivation factors of sports participation among elite athletes in States sport councils/commissions in Nigeria

Variables	N	Mean	St.d	df	Prob	T-cal	T-crit	Decision
Employment opportunity Motivates athletes in sports participation	450	32.74	12.109	446	.195	1.401	1.96	Retained

The result of the above t-test shows that the t-calculated value (1.401) is less than the t-critical value (1.96) at 446 degree of freedom and at 0.05 level of significance. The observed level of significance P (.195) is greater than 0.05. This means that employment opportunity is not significant motivation factor of sports participation among elite athletes in States sport councils/commissions in Nigeria. Therefore, the null hypothesis is accepted.

Hypothesis 2: Insurance cover is not a significant motivating factor of sports participation among elite athletes in States sport councils/commissions in Nigeria.

Table 5: Summary of T-test showing no difference in the opinion of respondents on insurance cover as a motivation factor of sports participation among elite athletes in States sport councils/commissions in Nigeria

Variables	N	Mean	St.d	df	Prob	T-cal	T-crit	Decision
Insurance cover Motivates athletes in sports participation	450	30.04	10.74	446	.187	1.321	1.96	Retained

The result of the above t-test shows that the t-calculated value (1.321) is less than the t-critical value (1.96) at 446 degree of freedom and at 0.05 level of significance. The observed level of significance P (0.187) is greater than 0.05. This means that insurance cover is not significant

motivation factor of sports participation among elite athletes in States sport councils/commissions in Nigeria. Therefore, the null hypothesis is retained.

Discussion

The finding of this study revealed that employment opportunity is not a significant motivating factor for sports participation among elite athletes in States Sports Councils/Commissions in Nigeria. The result showed that variables such as automatic employment, negotiation with overseas clubs for performing athletes, casual employment, fixed-term employment, seasonal employment, full-time and part-time employment opportunities, as well as trainee employment were not considered strong motivating factors for sports participation among elite athletes. This implies that employment opportunities may no longer be viewed by elite athletes as sufficient incentives capable of sustaining their interest and commitment toward active participation in sports.

The finding of this study is in agreement with the study conducted by Senchi (2000), who investigated the preference for incentives among Kebbi State sportsmen and women in Nigeria. The findings revealed that there was no significant difference among athletes regarding preference for job offers as incentives for sports participation. Senchi further explained that athletes did not highly value employment opportunities because they considered the financial rewards derived from sports participation to be more attractive than conventional jobs. This finding also supports the work of Adeyanju (2011), who observed that elite athletes are more motivated by monetary rewards, sponsorship opportunities, professional contracts, and international exposure than by regular employment opportunities. According to the author, elite athletes often perceive sports as a professional career capable of generating higher economic returns than government or private sector employment. Similarly, Aibueku and Ogbouma (2013)

reported that incentives such as allowances, bonuses, scholarships, modern sporting facilities, and opportunities for international competitions exerted greater motivational influence on athletes than employment opportunities. The authors argued that elite athletes prioritize incentives that directly improve their sporting performance and financial well-being. In the same vein, Eboh and Obi (2018) found that employment opportunities did not significantly influence participation among professional athletes in Nigeria because many athletes regarded sports as a full-time profession rather than a temporary activity requiring job security.

Furthermore, the finding aligns with the submission of Nwankwo and Okoye (2019), who stated that the increasing commercialization and professionalization of sports have changed athletes' motivational orientation from job security to financial advancement, fame, sponsorship, and career growth. The authors maintained that modern athletes are increasingly attracted to opportunities capable of enhancing their social status and financial independence rather than conventional employment arrangements. Likewise, Abdullahi and Suleiman (2021) observed that elite athletes participating in national and international competitions often earn substantial allowances and endorsements, thereby reducing the motivational value attached to ordinary employment opportunities. However, the finding of this study contradicts the position of several researchers who identified employment opportunity as an important motivational factor for sports participation. For instance, Aluko and Adodo (2015) found that guaranteed employment significantly motivated athletes to participate actively in sports because it provided economic security and assurance of life after retirement from active sports. Similarly, Ibrahim and Hamza (2017) reported that employment opportunities encouraged sustained participation among athletes in northern Nigeria where unemployment and economic hardship were prevalent. The

authors argued that many athletes viewed sports participation as a pathway to stable government employment.

In addition, Ugwu and Nwachukwu (2016) found that athletes who were promised automatic employment demonstrated greater commitment and consistency in training and competitions. Their study revealed that employment opportunities increased athletes' sense of security and future career stability. The finding also disagrees with the views of Akindutire and Oyeniyi (2018), who maintained that employment incentives remain important motivational tools in developing countries where athletes often experience financial instability and uncertainty about post-retirement life. The contradiction between the present finding and earlier studies may be attributed to differences in athletes' levels, exposure, and economic realities. Elite athletes who already receive financial rewards, endorsements, and sponsorship benefits may not attach much importance to conventional employment opportunities. In contrast, amateur or developing athletes may still regard employment opportunities as essential sources of economic security and social mobility. The difference may also reflect the changing dynamics of sports participation where sports has increasingly become professionalized and commercially driven.

The finding of this study further revealed that insurance cover is not a significant motivator of sports participation among elite athletes in States Sports Councils/Commissions in Nigeria. The result showed that variables such as life insurance, accident insurance, property insurance, motor insurance, and social insurance were not perceived as motivating factors for sports participation among elite athletes. This suggests that elite athletes may not consider insurance packages as direct incentives capable of influencing their decision to participate in sports activities.

The finding of this study contradicts the work of Lemyre (2006), who observed that insurance coverage could positively influence athletes' motivation by reducing fear, anxiety, and uncertainty associated with sports injuries and other occupational risks. Lemyre argued that insurance protection enhances athletes' psychological and emotional stability, thereby increasing their commitment and participation in sports. The author further emphasized that athletes who feel adequately protected against injury and financial loss are more likely to remain motivated and focused on performance. Similarly, Theokas (2010) supported the importance of insurance coverage by opining that adequate insurance policies should be provided for sportsmen and women as a means of motivating them toward active participation in sports. According to the author, insurance serves as a welfare package that assures athletes of compensation, medical treatment, and financial support in the event of injuries or accidents sustained during sports participation. This finding is also contrary to Oni (2014), who found that comprehensive insurance coverage significantly improved athletes' morale, confidence, and willingness to participate in contact sports.

The finding further disagrees with Ekuri and Edem (2019), who reported that insurance coverage was one of the major welfare incentives influencing athletes' satisfaction and sustained participation in organized sports programmes. The authors explained that athletes who enjoyed adequate medical and accident insurance demonstrated greater psychological confidence and commitment during training and competitions. Similarly, Nwachukwu and Ololube (2020) found that athletes with access to health insurance and injury compensation schemes were more motivated to participate in competitive sports because they felt protected against occupational hazards associated with sports participation. In addition, Olorunsogo and Salami (2021) observed that welfare packages such as insurance, healthcare benefits, and injury compensation positively

influenced athletes' participation and retention in sports programmes. The authors argued that athletes are more likely to commit themselves to sports participation when they are assured of adequate protection against career-threatening injuries and other unforeseen circumstances. Likewise, Mohammed and Garba (2022) emphasized that insurance coverage contributes significantly to athletes' sense of security and psychological preparedness for competitions.

Despite these contrary findings, the present study may be explained by the realities surrounding sports administration and welfare implementation in Nigeria. Many athletes may have developed little confidence in insurance schemes due to poor implementation, delayed compensation, inadequate awareness, and lack of transparency in the management of athletes' welfare programmes. Consequently, elite athletes may not perceive insurance policies as reliable enough to motivate their participation in sports. Furthermore, elite athletes may attach greater importance to immediate incentives such as match bonuses, sponsorships, allowances, international exposure, and professional contracts than to long-term welfare benefits like insurance coverage.

The finding, however, supports the observation of Mohammed and Salisu (2021), who found that insurance packages had minimal influence on athletes' participation because most Nigerian athletes rarely benefited directly from insurance claims. The authors concluded that athletes tend to value tangible and immediate rewards more than indirect welfare provisions whose benefits are uncertain or delayed.

Conclusion

The researchers concluded that employment opportunity and insurance cover are not significant motivational factor for sport participation among elite athletes in States Sport Councils/Commissions in Nigeria. Hence, offering of automatic employment to athletes,

negotiating with overseas clubs for performing athletes to be employed as well as offering of fixed term employment for athletes, and trainees do not motivate sports participation. Also, issues of insurance such as life, accident, property, travel, fire, health and social insurance were not found to be a motivating factor for sports participation among elite athletes in States Sport Councils/Commissions in Nigeria because it was not adequately provided.

Recommendations

Based on the finding of the study the researchers recommended that:

1. Elite athletes in States Sport Councils/Commissions in Nigeria should appreciate insurance cover as a motivator for sports participation in order to avert unforeseen circumstances that may limit their career as athletes
2. Elite athletes in States Sport Councils/Commissions in Nigeria should consider job security by seeking employment opportunity to serve as a motivator for sports participation to ensure career transition.

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