

**RISK MANAGEMENT PRACTICES AND INSURANCE POLICY  
AS PREDICTORS OF SUSTAINABLE PARTICIPATION IN  
SPORTS AMONG UNIVERSITY ATHLETES IN  
SOUTHWESTERN NIGERIA**

*BY*

**Felix Olajide IBIKUNLE  
Matric No.: 155117**

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FACULTY OF EDUCATION,  
UNIVERSITY OF IBADAN, IBADAN**

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## CERTIFICATION

I certify that this thesis was carried out by Felix Olajide IBIKUNLE with matriculation number 155117 and supervised in the Department of Human Kinetics and Health Education, University of Ibadan, Ibadan, Nigeria.

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Supervisor

K.O. Omolawon

Professor

Department of Human Kinetics and  
Health Education

University of Ibadan, Ibadan, Nigeria

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Date

## **DEDICATION**

I dedicated this study to the God Almighty and to Jesus Christ my Lord. It is also dedicated to my wife: Olufunke Olaitan and my children – Itunu, AnjolaOluwa, Oluwadarasimi, Samuel and Oreofe.

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## ABSTRACT

Sustainable participation in sports requires an adequate and well-thought out plan. Athletes are at risk of injury during participation in sports which may make them permanently unfit to continue with their sports ambition. The risk, therefore, underscores the importance of instituting risk management practices and insurance policy among university athletes. Previous studies focused largely on organisation and planning of sports, provision and utilisation of sports facilities, availability of finance and tort law with little attention on risk management practices and insurance policy. This study, therefore, was designed to investigate risk management practices (surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practice, inspection practices) and insurance policy (insurance cover and compensation) as predictors of sustainable participation in sports among university athletes in southwestern Nigeria.

Integrated Approach and Risk Management model provided the framework, while the descriptive survey design was adopted. Five federal universities out of six were selected purposively for the study based on participation in at least one Nigeria Universities Games. One thousand three hundred and sixty-seven athletes (1,367) were drawn across the selected universities using proportionate to size sampling technique, namely; Federal University of Agriculture, Abeokuta (269), Federal University of Technology, Akure (259), Obafemi Awolowo University, Ile-Ife (276), University of Ibadan, Ibadan (291) and University of Lagos, Akoka (276). Risk Management Practices ( $r=0.72$ ) Insurance Policy ( $r=0.70$ ) and Sustainable Participation in Sports ( $r=0.73$ ) scales were used for data collection. Qualitative information revealed that after medical treatment of an athlete's career threatening injury, most often the athlete is abandoned without adequate compensation. So, most athletes are always conscious of their numerous potential risks both on and off the field; and not willing to go all out to ensure that nothing tampers with their physical health and fitness.

Athletes' average age was  $21.70 \pm 1.35$  years with 55.6% male. Insurance compensation ( $r=0.72$ ), insurance cover ( $r=0.68$ ), inspection practice ( $r=0.56$ ), maintenance practice ( $r=0.51$ ), emergency and safety care ( $r=0.49$ ), sports facilities and equipment ( $r=0.49$ ) and surveillance plan ( $r=0.18$ ) and had positive correlations with sustainable participation in sports. There was a joint prediction of risk management practices and insurance policy on sustainable participation in sports ( $F_{(7,1279)}=206.761$  adj.  $R^2=0.73$ ) accounting for 53.1% of its variation. Sports facilities and equipment ( $\beta=0.47$ ), insurance compensation ( $\beta=0.39$ ), inspection practice ( $\beta=0.36$ ), insurance cover ( $\beta=0.31$ ), surveillance plan ( $\beta=0.18$ ), maintenance practice ( $\beta=0.15$ ) and emergency and safety care ( $\beta=0.06$ ) contributed relatively to sustainable participation in sports. Qualitative results showed that facilities and equipment, emergency and safety care, surveillance, maintenance and inspection plans as well as insurance cover and compensation contributed positively to sustainable participation in university sports.

Sports facilities and equipment, insurance compensation, inspection practice, insurance cover, surveillance plan, maintenance practice and emergency and safety care influenced sustainable participation in sports among university athletes in southwestern Nigeria. Therefore, university authorities should adopt risk management practices and insurance policy to cushion the effects of hazards on athletes with a view to improving sustainable participation in university sports.

**Keywords:** Risk management practices, Insurance policy, Sustainable participation in sports, University athletes.

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## CHAPTER ONE

### INTRODUCTION

#### **Background to the Study**

Human life is dynamic in nature and scope. The life of human being is complex, which involves risk of various types such as vehicular accidents, injury on playground and theft. The risk in its nature is ubiquitous, common and everywhere. In essence perfect safety is utopian and not achievable. The more sophisticated man create things, the more severe the attendant risk to him and to many other creatures. Since risk cannot be eradicated in human society, there is the need for adequate provisions for its prevention. This is through the establishment of legitimate social contracts such as risk management practices, insurance policy implementation, standardization, and maintenance of facilities, equipment, emergency and safety care. This also include other life-saving devices that could support man to prevent agony of injury and threat to the safety of lives (Showers, 2012).

Corbeth and Bell-Laroche (2010), indicated that participation in sports of any kind be it single, dual or team, carries with it elements of risk which cannot be denied. The risks involved range from minor injuries such as bruises, sprain, dislocation and serious ones like a fracture, spinal cord injury or even death and facility collapse. Clement (2004), explained that risk is a recognized thing in sports and all-out efforts are needed to be employed to adequately reduce its impact on participants' lives. When the issues of risks are adequately addressed, it will make sports more enjoyable to athletes, coaches, officiating officials, spectators and those in allied professions such as engineers, doctors, architects, manufacturers among others.

American Arbitration Association Online Library (2004), opined that sports activities like; athletics, basketball, volleyball, hockey, swimming, and combat are risk prone to participants. These add greater risks of physical harm to participants upon the acceptance to do sports. Sport and Recreation New Zealand (2004), opined that risk is an unpredictable events that could have negative effect on a given organisation's capability

to achieve its set goals, such as sudden change in government policy (policy somersault), funding conditions, politicizing of sports administration, rigid plan of sports organisation and failure to secure the right to a major championship or competitiveness. According to Hsiao (2005), the risk is the probability of occurrence of hazard which have a negative impact on objectives, measured in terms of likelihood and consequent effects. Furthermore, risk refers to a possibility of loss which that has the potential to interfere with a public entity, and the prospect of fulfilling a mission. It is also anyone in which, there is a dangerous factor which could possibly lead to injury or loss of life and beyond imagination (Showers, 2012).

Van der Smissen (2003), revealed that there is no “risk-free” physical activities, incidences of injuries have raised significant concerns among sports officials and athletes across cultures. This has also necessitated an improved quality-control in respect of facilities construction and equipment manufacturers. Similarly, Corbeth and Bell-Laroche (2010), viewed risk management, as cultural processes which focuses more on quality management of using potential opportunities which may have negative impact of risk on human lives which is the cardinal reason for doing sports within a given social milieu. Risk management is a logical procedures of diagnosing, observing, analyzing, examining, treating, follow-up with adequate feedbacks on the risks that are associated with various sporting activities. This helps to reduce the negative effects and losses that might occur during participation in sports. Society is increasingly realizing the importance of risk management practices in sports in recent time in developing nations. Sources of risks include a poor playground, lack of risk competence skills risk plan, unskilled personnel and the likes (Clement, 2004).

Consequently, risk management would be laudable in the availability of Insurance policy which represents a rehabilitative measure and cushioning the effects of risks on athletes during sports participation. Empirical studies on risk management practices and insurance policy (IP) are rare, despite many prescriptive procedures especially in Nigeria. Singh and Surujlal (2010), reported that studies on risk management practices among

high school and college athletes have been conducted in developed countries like Britain, Canada, Australia and other developed nations where sports have been properly stabilized and integrated into their national lives. Singh and Surujlal (2010), added that the paucity of research-based evidence on risk practices of participants in sports in South Africa and other underdeveloped countries like Nigeria are rare.

Risk management practices within the ambits of this study include surveillance plan, standard facilities and equipment, emergency and safety care, maintenance practices and inspection practices. The surveillance plan requires thoroughly spelled-out plans, procedures and adequately enforced and efficiently handled. Surveillance is a cardinal factor in maintaining the safety of participants, officials, spectators and the facilities. Similarly, there must be an adequate pre-game practice, field and facility checks for hazards and any unsafe conditions that can impair lives. These are some of the keys to safety valves for participants and must not be toyed with. Facilities and equipment, need careful consideration relative to relevance, quantity, quality, conformity to standards, flexibility and usability at all time of the season. Equally, both facilities and equipment require adequate time-to-time maintenance to ensure durability. Singh and Surujlal (2010), reported that it is the legal responsibility of institutions and governments to ascertain that sports facilities enjoy the minimum safety standards as prescribed by sports laws and sports associations. Most sports laws give sufficient attention to the standard of facilities and equipment before embarking on such sports (Omolawon and Sanusi, 2006).

Bosson and Loubser (2003), indicated that sports administrators have the responsibility to undertake reasonable care to athletes. Thus, conditions on sports fields must be safe for participation in sports activities. Furthermore, it was submitted that an eight-year-old girl was injured when she was pushed by her playmate over a lawnmower. The bottom line factor was that surveillance practice was weak. To this end, solid arrangement for a well trained, competent, qualified and enthusiastic person to manage surveillance plan, facilities and equipment will be needed and put in place. The level of personnel competence will go a long way in reducing the incidences of risk to



participating athletes, officials, and spectators. To enhance relief to sports participants and officials, it is important to have palliative measures such as insurance cover, compensation, emergency and care policy. These may help to save people from agonizing pains of minor bruises to severity like permanent disability and even death. Insurance policy mechanism rests on the transfer of risk which is generally documented as an insurance contract. When a problem is shared and transferred, the burden becomes lighter and appropriate treatment would aid the safety of lives and property. This is the care of rehabilitative therapy of insurance policy to any subscribers.

According to Hughes (2001), the requirement for sports organisations must have appropriate insurance contract which are essential parts of survival in the web of injuries. One must understand that insurance is a means of transferring risk. Put differently, it is sharing other people's risks. Thus, the social contract of sports injury and insurance must cover participants and officials of all sorts connected to sports. In addition, participation in sports results in a risk that is distinctive to a particular sport. For instance, insurance policy relating to team and contact sports such, as basketball, football, hockey could be different from dual and single sports like, athletics, badminton, table tennis and tennis that have minimal contact. Furthermore, the study indicated that insurance policy must specifically meet the inherent risks of a particular sport. Thus, personal injury insurance policy need to provide benefits to the insured when he is injured as a result of performing sports. This, in essence, needs to cover sports practice, not just competitive games and matches alone but also travels of the team involving officials and participants clearly indicated. Clark (2014), remarked on the Australian batsman, Philip Hughes, who died aged 25 as a result of vertebral artery dissection when he was hit on the neck by a cricket ball in a domestic match in Sydney. His death sparked further discussion about player's safety in cricket and the use of helmets.

Australian Sports Insurance (2012), cautioned that, before one subscribes to the insurance premium, the person should understand the policy benefits in a given situation. Obviously, every sports person, be it athlete or official need be covered with sports injury

insurance while playing the sport. This simply enables the injured participant to have certain benefits so stipulated in insurance policy underwriting. The essence of insurance is to guarantee that someone is interested in carrying your risk with professionalism. It is no gainsaying the fact that, man is naturally a sports and physical activity entity. Sport is endemic in every human life whether passively or actively. Thus, a life without sports and related physical activities is incomplete. Obviously, participation in sports is wholesomely good for human beings relative to health, social, psychological and economical wellness.

Oyeniya and Bolarinwa (2010), opined that sport is what we play, watch and enjoy by all, regardless of socio-economic status, race, religion, language and other visible and invisible barriers. Participation in the sport of any kind is fun and interesting, be it professional, or recreational. Sport remains one of the most frolic adventures of life, very stimulating and dynamic enough on its social contact. The sport has universal appeal and its languages are skills, dexterity, techniques, efficiency and fair play. Observance of rules and regulations guiding each sport must be understood by all stakeholders in the sports industry regardless of age, sex, religion, race among others so as to reduce injury.

Morakinyo (2002), reported that there was the need to provide worthwhile and satisfying sports activities for the younger age group for the benefits of learning skills and techniques for prevention of injury. According to Akin-Taylor (2003), participation in sports will help the individual to acquire improved skills that fit him or her for a lifetime experience regardless of the perceived risk of injury that may accompany it be it professional, recreational or amateur. Tukur (2006), reiterated that participation in sports and athletic programmes expose the individual athlete to risks of injuries. Onah (2007), agreed that significant relationship exists between age and participation in sports in higher institutions.

United Nations General Assembly (2005), asserted that the components that work harmoniously to produce sustainable participation are; economic, social, and environmental protection. Sustainable participation is an 'offshoot' of sustainable

development. It is the process of meeting the present development needs and without mitigating the ability of the next generation in meeting their needs. It further stated the need to conceptualise together, planned together and implemented together to achieve the desired results. Sustainable participation consists of a moral dimension that demands a great sense of responsibility from the leader and the followers. Obviously, the above suits adequately the core values of sports and participation. When sports are viewed in broad terms, it combined the three concepts of social, economic and environmental developments as well as moral dimensions. Smith (2009), also revealed that, sustainable participation in sports create a wide range of benefits including, reinforcing collective, identities of a given institution, persons or government, uniting people, increasing civic pride, raising interest, awareness, giving support to participating in sports and promoting athletes well-being.

The issue of age is germane to effective participation in sports. Age represents the number of years a person had lived. It is a function of chronological age and mental age or ability. Age is a moderating variable that can influence sports participation. It is also an important variable in sustaining participation in sports across cultures and generation. Age, therefore, refers to the overall difference between individuals and group. This may result in the significant difference in performance in sports (Cobley, Schorer and Brantigan, 2015).

Based on the foregoing, the athletes level of study in the university as a moderating factor is also important. Congruent to the level of maturity of athletes in relation to age are physical, emotional, mental and technical competence in the participation of sports. According to Davids and Baker (2007), older players have an advantage when competing in a sport which may result in greater sports experience. Similarly, greater physical attributes may lead more to more mature players to be selected for their universities and enjoy more performance time. The level of study of athletes significantly contributes to sustainable participation in sports.

In addition, gender as a moderating variable is sports performance and its sustainability deserves attention. Sports represents social and cultural process in which social contributions of masculinity and femininity play a key role. Gender equality is a fundamental goal of development and belongs to the basic and universally recognized activities. Thus the primary function of gender equality is to ensure interventions increase of women and men's opportunities to exercise liberty to participate in sports without being hindered for whatever reason. This relates to distinct and different physiological and atomical differences which are biological. Therefore, gender orientation is the degree of identification with characteristics such as attitude and behavior towards sports (Craig and Beedie, 2008).

The rationale for this study was borne out of past failures of sports administrators, institutions and government to provide a soft landing to athletes who sustained sports-related injury and loss. Thus, leaving athletes to suffer pain and neglect all the rest of their lives. This scenario has created inherent fear and neglect among sportsmen and sportswomen, without providing alternate means of helping them to overcome their plights. It was also undertaken due to perceived lack of articulated and integrated risk management practices and insurance policy in sports in general as well as university sports in particular. Put differently, it helps to advocate a wide range of succour (compensation) to athletes who sustain injury, provide rehabilitative and preventive mechanisms such as standard surveillance plan package, facilities, equipment, medical care and the likes for the benefits of stakeholders in sports. These put together go a long way to help athletes prevent preventable sports related risks and hazards across sports levels, be it recreational, amateur or professional.

It is the opinion of the researcher that sports are to be conducted in an atmosphere that would enhance the safety of lives to the participants, through the mechanisms of effective and sustainable risk management practices. This could be achieved through standardization of facilities, equipment, and enforcement of sports associations' operative laws. Sequel to the above, the issue of the insurance policy and its implementation should

not be ignored for whatever reason. By this, the risk of injury will be minimized and participation in sports would be done with a high degree of self and group confidence. The world of sports has significantly changed from one generation to another. The areas like litigation, media coverage, marketing, financial input, human and material resources, improved computer and technology, quality of facilities and equipment have been introduced into sports for the benefits of all.

This study is anticipated to enhance a paradigm shift from the traditional processes of conducting and managing sports and lack of deliberate insurance policy for athletes. This new trend of managing risks in sports, therefore, encompassed the use of modern analytical, scientific, technological, methodical and effective administrative driven sports management aiming at contributing positively to the safety of lives and property of stakeholders in sports. Therefore, this study will hopefully close the gap that exists in administration and organisation of sports. It will also enhance the repositioning of sports for an effective and efficient administration that is deep-rooted internalization and institutionalization of risks management practices and insurance policy for sustainable participation in sports in southwestern Nigeria universities.

### **Statement of the Problem**

Participation in sports is very good because it stimulates enthusiasms, continually and provides wellness benefits to human beings, participants and the society at large. It also provides sociological, psychological, physiological and economic benefits. However, it has its attendant risks to the participants regardless of standard. Inability to undertake appropriate control measures, subject the participants and administrators to certain perils. Previous studies on risk management and insurance policy of amateur athletes such as university athletes are very scarce. Thus, sports directors, administrators, coaches, and stakeholders are expected to effectively manage, implement and adopt new strategies involving risk management practices for the purpose of reducing risks. Obviously, participants in sports show scepticism about their safety all around, while doing sport. Most participants receive stern warnings from their parents regarding their

participation in sports for fear of injury, and lack of palliative measures of insurance cover and compensation have prevented many talented undergraduates to showcase their talents, contribute their quota to sports in their respective universities and the nation at large.

Most developed nations in sports have made good efforts to sufficiently develop risk management framework for sports through deliberate treatment of risks including analysis, acceptance, reduction, avoidance, transfer financing and dealing with external influences insurance. Nations like Britain, Australia, Germany, France, China, United States of America ensured continuity of sports from primary, secondary to University to improve and sustain their sports programme. This further helps them nurture their athletes to represent their Universities and countries in mega competitions like Olympics, Commonwealth, and continental ones. This, in turn, has helped in the sustainable participation in sports among University athletes who have passed through several generations.

Despite the benefits inherent in risk management practices and insurance policy, why have Nigeria universities and its governing associations disconnect from this laudable sports policy and failed to adopt the pattern of developed countries for functional and structured organization in the enhancement of sustainable participation in sports? Previous studies in Nigeria focused largely on the organization and planning of sports provision and utilization of sports facilities and equipment, finance utilization, recreation dominated the field of physical education researches.

The study wished to bridge the gaps of meeting new trends emergent transformative, sustainable participatory and sustainable innovations to improve intercollegiate sports with the view to reducing risks in sports by standardizing, internalizing and institutionalizing risk management practices and insurance policy. It is until this is done, athletes safety will be compromised and their desire to reach stardom would be threatened.

## **Objective of the Study**

The objective of the study is to examine the contributions of risk management practices and insurance policy on sustainable participation in sports among university athletes in Southwestern Nigeria.

### **Specific objectives of the study**

The study specifically seeks to:

1. Find out whether appropriate risk management practices exist in university athletes for sustainable participation in sports nature to surveillance plan in Southwestern Nigeria universities.
2. Investigate risk management procedures on sports facilities and equipment with the view to reducing injury rate among athletes in enhancing sustainable participation in sports in Southwestern Nigeria.
3. Assess the operational status of insurance policy on athletes and officials in the targeted universities in Southwestern Nigeria.
4. Find out the joint and relative contributions of risk management practices to sustainable participation in sports among university athletes in Southwestern Nigeria.
5. Investigate the joint and relative contributions of insurance policy practices to sustainable participation in sports among university athletes in Southwestern Nigeria.
6. Establish the composite contributions of risk management practices and insurance policy to sustainable participation in sports among university athletes in Southwestern Nigeria.

## **Research Questions**

The following research questions were answered:

1. Is risk management surveillance plans for university athletes during sports for sustainable participation in sports?
2. Do sports facilities and equipment available for university athletes during sports enhance sustainable participation in sports?
3. Do the provisions for emergency and safety care for university athletes during sports enhance sustainable participation in sports?
4. What is the level of maintenance practice of sports facilities for university athletes in promoting sustainable participation in sports?
5. What is the level of inspection practice given to university sports facilities in enhancing sustainable participation in sports?
6. What is the extent of insurance cover given to university athletes in enhancing sustainable participation in sport?
7. What is the level of compensation given to university athletes in enhancing sustainable participation in sports?
8. What is the level of sustainable participation in sports given to university athletes in enhancing sustainable participation in sports?

## **Hypotheses**

The following hypotheses were tested.

1. There will be no significant relative contribution of independent variable such as (insurance cover and compensation) to sustainable participation in sports.
2. There will be no significant joint contribution of independent variables of (insurance cover and compensation) to sustainable participation in sports.
3. There will be no significant relative contribution of risk management practices such as (surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practice and practice) to sustainable participation in sports.



4. There will be no significant joint contribution of risk management practices such as (surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practice and inspection practices) to sustainable participation in sports.
5. There will be no significant relative contribution of risk management practices such as (surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practice and practice) to sustainable participation in sports.
6. There will be no significant joint effect of independent variables such as (surveillance plan, sports facilities, and equipment, emergency and safety care, maintenance practice, inspection practice, insurance cover and compensation) to sustainable participation in sports.

### **Delimitation**

The study was delimited to:

1. A descriptive survey of correlational type
2. A self-developed, modified and validated a instrument administered to student-athletes and interview guide for Directors of Sports.
3. To elicit information from the respondents
4. Risks Management Practices such as surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practice and inspection practice.
5. Insurance policy such as insurance cover and insurance compensation.
6. Sustainable participation in sports.
7. Only federal universities in southwestern Nigeria such as: Lagos, Ogun, Ondo, Osun and Oyo that have participated in inter-collegiate sports such as: Nigeria Universities Games Association (NUGA), Pre-NUGA, West African Universities Games Association (WAUG).
8. Respondents are both male and female athletes already matriculated and registered for the academic session when the instrument was administered.

## **Limitations of the Study**

The limitations of the study include these:

The issue of direct observation method was not included in the instruments used for the study. Thus, the incidence of bias may not be 'ruled out' completely in the responses of the respondents, and this had a limitation on the study. The procedure for data collection was a self-reported data collection process. Therefore, the authenticity of the information supplied by the respondents could not be ascertained accurately. Furthermore, the study utilized secondary source of data and the means of verifying the accuracy and authenticity of the data collected from this source was difficult to certify as factual.

## **Significance of the Study**

The study has the following significance:

It would provide baseline information on risk management practices and insurance policy on sustainable participation in sports for university athletes, for coaches, for administrators and research.

There is the need for athletes, officials, and stakeholders, such as engineers who would construct sports facilities, electrical devices, medical doctors who would provide emergency and safety care treatment, equipment, manufacturers who would provide sports wears and various playing object, spectators who enjoy the thrills and the fun, security personnel who would provide safety procedures in sports and take appropriate precautions against preventable risks during sports competitions.

The study has implications for sports administrators for standard practice of their duties; this would promote efficiency and effectiveness in compliance with establishment goals and objectives. It has implications for universities on the need to provide standard facilities in terms of quality construction works, maintenance and inspection practices geared toward flexibility of use, lighting facilities for the benefit of athletes, coaches, administrators, spectators with the view to sustaining sports participation and prevention of hazards.

The government would benefit by contributing to equipment provision for the universities through this, athletes would be able to train unhindered and thereby improve their skills and techniques for national and international sports competition.

Insurance companies would also benefit through policy acquisition for sports specific cover. Through this, many citizens can be gainfully employed to improve their economic wellbeing.

The study may also help to promote safety and emergency care procedures such as first aid care, ambulance services, screening of athletes and officials in and out of sports facilities especially while participating in sports for their various universities.

The study will add to the existing scanty literature on risk management practices and insurance policy for the sustainable participation of athletes in sports in general and stakeholders such as officials and spectators in particular in the universities in Southwestern Nigeria.

This study will instil confidence in athletes during participation in sports, the officials would engage in standard administrative procedures for global best practices and provide comfort and security for sports enthusiasts. In essence, it would place the universities in the southwestern Nigeria at an advantage over their counterparts in other geopolitical zones of Nigeria that fails practice risk management and insurance policy.

### **Operational Definition of Terms**

The terms were defined as used in the study:

- **Compensation:** An anticipated amount of cash or kind paid to an insured person after sustaining an injury, loss of life and valuables to a person or his/her beneficiary such as next of kin.
- **Cover:** Providing financial and or medical protection to the insured against loss in line with the underwritten policy at that given period of time.
- **Emergency:** An urgent situation that could not be delayed to save life or situation.

- **Indemnity:** Insurer provides financial succour to the insured after a loss.
- **Insurability:** Risk insured by an insurance outfit with the view to stopping all care, all anxiety.
- **Insurance:** Payment of a specified premium in line with underwritten which will enhance compensation for specified harm or incapacitation.
- **Insurance Policy:** A well spelt out contract between the insured and insurer in a legitimate manner, relating to sport specific injury, personal loss or vehicular accident.
- **Premium:** Money paid by the insured to the insurance company as at when due.
- **Risk:** Involves all manner of hazards involving sudden happening with its attendant negative effects.
- **Risk Management:** Strategic and practice(s) of dealing with incidence(s) of risk(s) to avert potential harm(s) for those who participate in sports.
- **Sport:** Encompassing various activities which athletes participate in according to the prescribed rules for the purpose of defeating the opponent.
- **Sustainable:** Sports participation that meets present needs, interests, standards, without compromising future demands.
- **Sustainable Participation:** Ensuring continuous participation in sports to a wide range of benefits by reinforcing, enhance collective desires, interest, economic and well-being of the participants for a long period.
- **Warranty:** Commitment by the insurer in the policy document to defend, to guarantee and to safeguard a person's life.
- **University:** Refers to the federal universities in southwestern Nigeria used in this study.
- **University Athletes:** All matriculated and duly registered athletes who have represented their respective universities in sports but excluding 100 level and sub-degree programme.

## **CHAPTER TWO**

### **REVIEW OF LITERATURE**

This chapter reviewed relevant literature for the study under the following sub-headings.

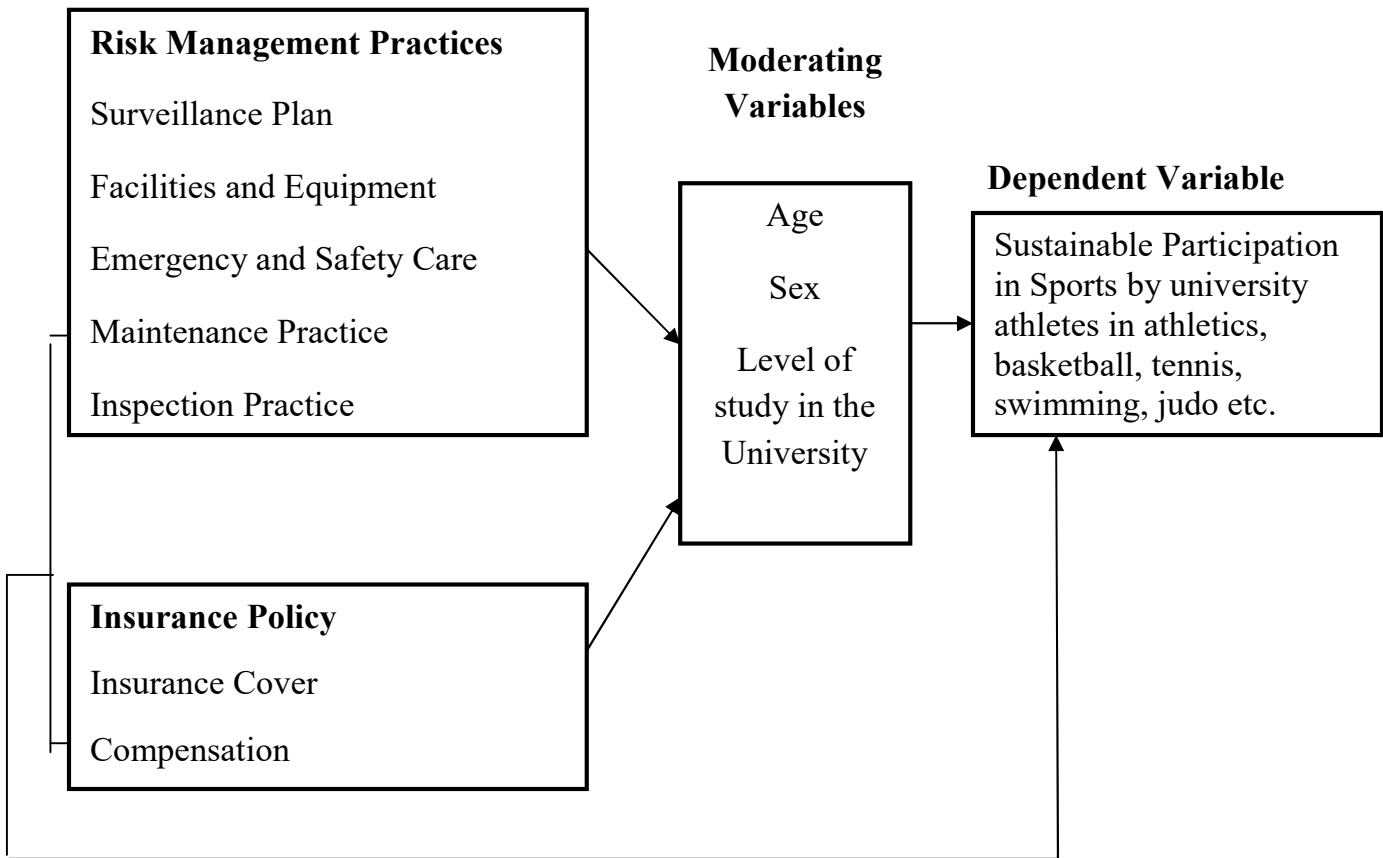
- 1. Conceptual Framework of the Study**
- 2. Theoretical Framework of the Study**  
Risk Management Theory
- 3. Theoretical Review of Literature**
  - (a) Risk Management in Sports
  - (b) Risk Management Practices
  - (c) Assumption of Risk
  - (d) Importance of Risk Management
  - (e) Risk Control and Management
  - (f) Insurance Policy
    - (i) Premium
    - (ii) Warranty
    - (iii) Indemnity
  - (g) Types of Sports
    - (i) Athletics – track and field
    - (ii) Ball games – basketball and volleyball
    - (iii) Racket games – badminton and tennis
    - (iv) Striking games – hockey
    - (v) Combat games – *judo* and *taekwondo*
    - (vi) Aquatic Games
- 4. Empirical Review of Literature**
  - (a) Surveillance Plan and Sustainable involvement in Sports participation.
  - (b) Sports Facilities and Equipment and Sustainable Participation in Sports
  - (c) Emergency and Safety Care and Sustainable Participation in Sports
  - (d) Maintenance and Sustainable Participation in Sports
  - (e) Inspection and Sustainable Participation in Sports
  - (f) Insurance Cover and Sustainable Participation in Sports

- (g) Compensation and Sustainable Participation in Sports
- (h) Sustainable Participation in Sports
- (i) Sustainable Innovation and Participation in Sports

**5. Appraisal of Reviewed Literature**

**Conceptual Framework of the Study**

**Independent Variables**



**Fig. 2.1:** Conceptual Framework of Risk Management and Insurance Policy

**Source:** *Designed by the Researcher.*

The conceptual framework for this study examined the risk management practices and Insurance policy as predictors of participation in sports among university athletes in Southwestern Nigeria. The independent variable of risk management practices provides a

pro-active measure to help in reducing the incidences of injury that may occur to athletes while participating in sports. To this end, sufficient and adequate surveillance plans must be identified and made operational for the purpose of reducing hazards to athletes. Facilities and equipment must be equally instituted to help in motivating athletes and officials to be willing to participate in sports without reservation.

Similarly, emergency and safety care of athletes should not be compromised, so when emergency and safety is in place athletes would be confident to participate in sports.

Maintenance of sports facilities is a key component in actualizing the objective of sports participation. It is imperative therefore, that adequate and periodic maintenance of sports facilities should be undertaken without compromise.

Congruent to the above, inspection should be carried out from time to time to boost the reasons for which risk management practices are instituted. Therefore, the compliance level should be strategic, methodic and robust to achieve objective. To this end, insurance policy design must be instituted and internalized to add value to risk management practices. So the underwritten involved in insurance policy as a social contract between the insured and insurer must be legitimately done.

## **Theoretical Framework**

### **Risk Management**

According to Farmer and Mulrooney (1998), the risk is a possibility of occurrence of an injury. It is putting into reckoning the population, the exposure and the injury data. The methods of measuring risks are: (1) relative risk (2) probability of occurrence and (3) relative exposure rate. Mitchell and Feigly (2002), viewed risk as an event of loss that has interference with a public entity's financial stability to fulfil its purpose.

Risk management focuses essentially on hazards wherein all causes of risks are put into consideration. It involves a systematic analysis of the services rendered to determine the ones that can cause personal injuries and financial losses. The evaluation is being conducted to select approaches and strategies of dealing with the losses (Van der

Smissen, 2003). Similarly, Dougherty, Goldberger and Carpenter (2002), explained that a good programme involving risk management must reduce the potential occurrence of losses. It must also assume appropriate and calculated process to reduce the impact of losses that cannot be prevented. Peterson and Hronek (2003), expressly stated that risk management is taking proactive measure, specifically tailored to reduce injury in sport. Thus, risk management practices are imperative in the event of litigation against a given organisation. Furthermore, the authors revealed that a complete risk management model is designed to allow willing athletes to have a quality and comprehensive experience in a sports. This, in the long run, helps risk management programmes to protect the service providers (institutions) as well as the end users (students) of programmes from undue risk to injury or harm.

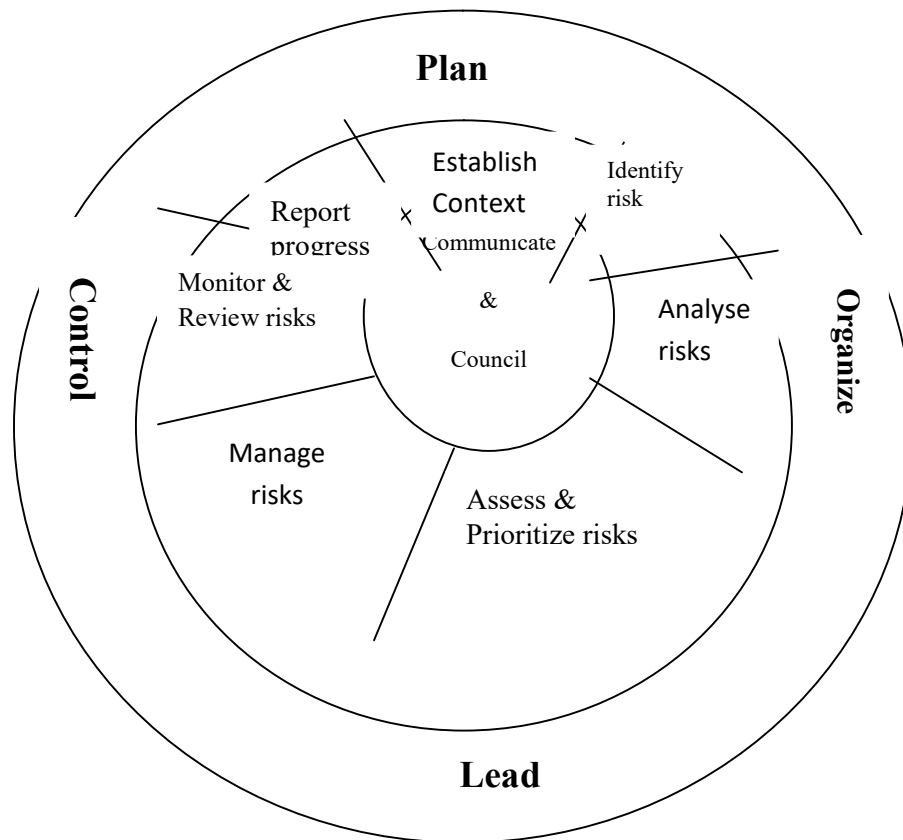
According to Farmer and Mulrooney (1998), the issue of risk is almost all aspects of sports. Sport managers must minimize risk at their facilities. Risk cannot be totally eliminated, but with careful planning, it can be managed. Risk management represent sequential and analytical process to consider the likelihood that a threat will endanger an asset and individual. Risk management is a key factor in an effective sports management process, since it can predict and even avoid unpleasant situations, such as: accidents, injuries or even loss of lives. The objectives include: identifying any possible hazards that someone could face during a sport and recreational activity and then assess the possibilities which these risks have for materializing. In an effective risk management process, it is essential that managers provide all necessary safety measures and present all possible solution and alternatives with the aim to increasingly decrease risk through a comprehensive strategies.

Clement (2004), highlighted the necessity of reducing risk:

- (a) To identify and understand the risks,
- (b) To foresee any possible consequences,
- (c) To predict who is going to be involved or affected and
- (d) To implement safety measures that will minimize or even eliminate the risks.



In other words, there is a need to assess any possible risk involved in each activity; decide how to approach the problem (risk strategy) and employ all measures needed for the participants' protection (safety measures). In addition, risks management is not only a plan or a model but rather, an efficient means to reduce the potential risk factors in sports conditions and settings. Risk management, therefore, relates effectively to the identification, evaluation, and control of loss to the person(s) or client(s), property, employee(s) (Clement, 2004). Australian Sports Commission (2005), indicated that the implementation of risk management is cost-effective. It helps to integrate the risk management into an institution's overall management practices for the overall well-being of stakeholders in sports processing. This includes risk treatment, action plan, treatment monitoring, insurance process, and execution.



**Fig. 2.2:** *An Integrated Approach to Risk Management*  
**Source:** *Hsiao (2005)*

From the above, integrated approach to risk management are: plan is necessary and requires adequate well established procedures to carry through. A well-established plan will have a risk content analysis that is robust to following through for execution accordingly. The plan needs to be communicated to all stakeholders that will benefit in sports service delivery. Thus, planners must be grounded and rooted in risk analysis and identification with future plan properly forecast.

Furthermore, risk management must be organized in relation to the established plan. In organizing, room for access to risk management procedures must be clear-cut. Adequate attention must be given to priority and critical areas with logically arranged

processes. Thus, a plan that lacks good organization is weak and ends up to constitute risk instead of mitigating it.

Besides, a lead component underscores importance of risk management. This aspect needs a good risk Manager who could access risk and prioritize it at every phase. This phase is anchored on selfless management trait with communicating ability to appropriate quarters with relative ease, decorum and competence. The lead personnel must regularly look into protection policy of the organization he represents.

Finally, the model needs articulate control mechanism that will add value to the organization. The control phase must give assurance of safety standard and procedures. Reporting of progress made must be communicated to counsel or organizational platform for all-inclusive awareness of risk management practices. The control method must also alert users and governing council of threats envisaged in the course of using the facility by athletes' officials, spectators and the society at large.

According to Standards Australia (2016), integrated risk management approach is the course of action taken to reduce potential legal liability. It addresses potential problems before they occur. Risk management aims to be pro-active rather than reactive - creating a safer environment and legally safer operational procedures.

Standard Australian (2016), indicated some general risks that could apply to sports club:

- Failure to incorporated risk
- Non-compliance with Child Protection legislation,
- Failure of having a member protection policy,
- Not requiring participants to sign a waiver form prior to participating,
- Providing equipment and facilities that are not safe for intended use.

Every stakeholder involved in risk management must participate in its processes which may seem daunting. To make the process easier, break the risk management process into achievable steps by following this checklist:

- Appoint a risk manager - responsible for the risk management process,

- Identify 'key' people (i.e. head coach, events manager, finance director) who will be involved in managing risk,
- Determine the club's risk management context,
- Identify risks - what can happen, why and how?
- Analyse risks,
- Evaluate risks,
- Design a risk elimination and reduction plan,
- Implement the plan,
- Develop and implement a clear communication strategy for risk management,
- Communicate the strategies to all appropriate levels of the club,
- Ensure the board addresses risk management periodically as a meeting agenda item,
- Monitor and review strategies at least annually and report to the board through the risk manager,
- Ensure that, the board has adopted and implemented a risk management policy.

### **Risk Management Theory**

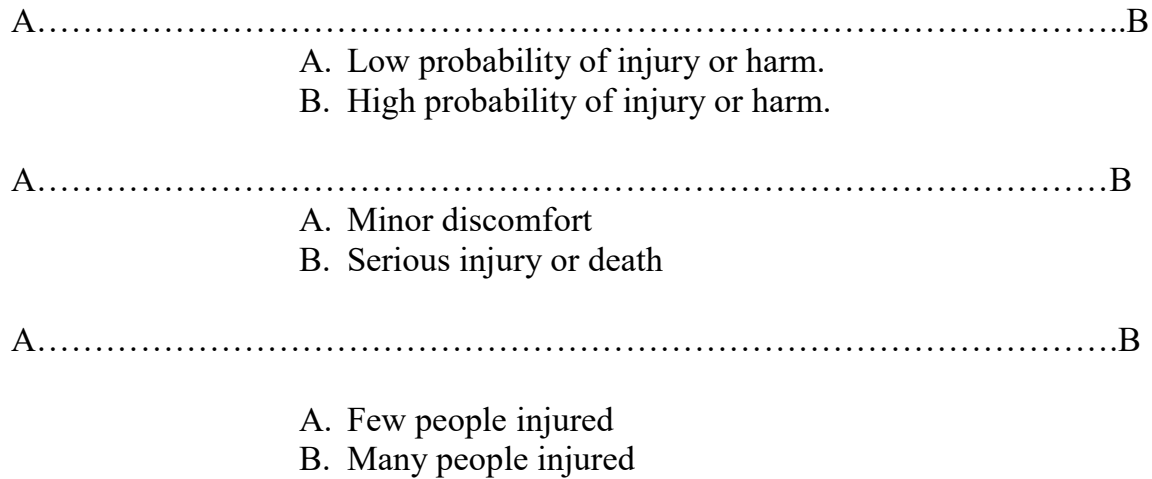
Obviously, no single model can fit into all sports disciplines. Some may have more steps than others, while others differ only in the name given to the different steps. Most risks management models provide several steps in a “process” (Ammon, 2001; Carpenter, 2000; Hronek and Spengler, 2002 and Clement (2004), however, designated her model, a “system.” The model is referred to an “approach,” more specifically the “Approach Model: Evaluation, Control and Treatment ‘ECT’.” There are three steps in the risk management processes proposed by Ammon (2001), Carpenter (2000), and Clement (2004). Several risk management models provide a four-step process (Hronek and Spengler, 2002; Farmer and Mulrooney, 1998).

Peterson and Hronek (2003), highlighted a sixteen-step process to manage risk: (1) Philosophy/policy statements; (2) need assessment; (3) goals and objectives; (4) site and facility development; (5) programmes development; (6) supervision; (7)

establishment of rules, regulations and procedures; (8) safety inspections and investigations; (9) accident reporting and analysis; (10) emergency procedures; (11) releases, waivers, and agreement to participate; (12) methods of insuring against risk; (13) in-service training; (14) public relations; (15) outside specialists, legal and insurance; and (16) periodic review. Perterson and Hronek (2003), further revealed, it is impossible to establish a risk management plan sufficiently comprehensive to serve all purposes.

According to Clement (2004), practicing risk management requires a robust and systematic examination of the operative environment, with the identification of potential loss. A risk may have a high probability of occurring, but when it occurs, only a few people will suffer minor discomfort. Similarly, risk could have a very low probability of occurring and, if it occurs, there is a good chance that someone may die. Any activity scoring high on any one of the risk characteristics should be given serious thought. Although, a single death could be devastating to an organisation, even minor discomforts for a large population can result in a public relations disaster.

Probability

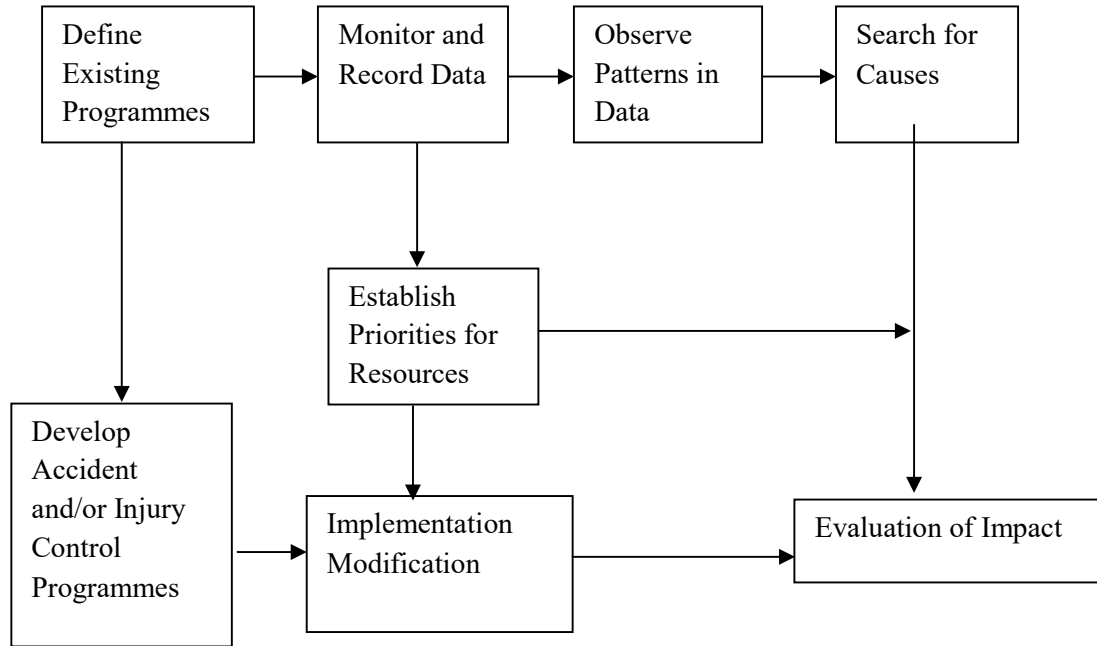


**Fig. 2.3:** *Risk Management System*

**Source:** *Clement (2004)*

According to Clement (2004), the above model showed that liability can be controlled by: (1) accepting the risk and assuming the responsibility, (2) relating the activity and transferring the risk through insurance contract, (3) altering the activity to reduce the risk, or (4) eliminating the activity. The purpose of risk management ensures that sports and exercises environment is as safe as possible for participants and spectators by employing accepted risk and ensuring that good management practices. Sports injuries can occur anywhere but can be controlled through a multi-step approach.

A model for analyzing injuries in sport is presented in the diagram below:



**Fig 2.4:** Sports injury Model

**Source:** *Mitchell and Feigley (2002)*

Mitchel and Feigley (2002), showed that an institution needs to define the existing sport-related programmes such as water polo, water fitness and aerobics, lifeguards training, and swimming classes. It needs to analyse programmes to reduce the possibility of potential risks. For example, one must decide what constitutes the “swimming class.” Does the study include only organised programmes? Will it be possible to include practice sections and non-class activities? Monitor and analysis of the injury patterns, could take place such as frequency, type, and severity of injuries, as well as the circumstances under which they occurred. Thus all injury data, such as the type of injury, personal information, and respondent’s name should be recorded.

The next step which is the pattern analysis, requires the examination of the data often. This will reveal patterns that are not obvious to the casual participation especially if these patterns occur over long periods of time, or across large populations of athletes. As the descriptive data have indicated certain patterns, the cause of the patterns must be

determined. After patterns are determined, priorities are established. Professionals' independent judgment establish the priorities of the incidents and the best way to reduce and transfer the risk. The practical aspect of executing is to set aside all possibilities that have been outlined. After hazards have been identified and the cause of an injury type is known, safety modifications are applied to fit the specific situation. Implementing safety modifications involve the elimination of hazards. This is followed by a period of stabilization in which effective prevention programmes are developed. Implementing programmes often requires considerable lead-time and substantial resources. The monitoring of ongoing programmes is necessary in order to assess the effectiveness of prevention programmes (Mitchell and Feigley, 2002).



**Table 2.1: Summary of Risks Management**

S/N	Risk Management Process
1	<p><b>Risk context process stage</b>                      The purpose of the organisation?                      The key stakeholders/clients?  <i>Identifying risk and the manner of its exposure.</i></p>
2	<p><b>Risk analysis process stage</b>                      Identification or discovery of the key hazards and risks                      Identifying the factors that create or cause the risks  <i>Analysis of suitable indicators of causation and the critical paths</i></p>
3	<p><b>Risk assessment process stage</b>                      Record data in appropriate formats to help in the assessment                      Categorise key risks  <i>Ascribe a value to the political risk based on severity and likelihood</i></p>
4.	<p><b>Risk control process stage</b>                      Categorise risks into the basic control matrix                      Develop risk plan                      Develop crisis plan for extreme risks                      Implement plan at a strategic and operational levels                      Communicate plan throughout all levels of the organisation                      Reappraise risks in light of any new control measures</p>
5	<p><b>Risk monitoring process stage</b>                      Monitor and update records  <i>Amend assessments and control measures as appropriate</i></p>

*Source: Piekarz (2009)*

### **Risk Management in Sport**

According to Spengler, Connaughton, and Pittman (2006), indicated clearly that risk management entails reduction of risks of injury, death and legal liability that come while participating in sports programmes. It is required that sports and recreation organisations implement safety measures or comply with certain safety standards. It is also expected of the recreation and sports organisations to comply with playground safety standards, in order for the organisation of programmes to receive funds and support of the state. It is therefore important to be familiar with, or seek counsel from, an authorized person which is familiar with laws relevant to sports and recreation organisations and programmes. When deciding to implement a risk management plan, it

is how well a given risk could be foreseen. Foreseeability is based on prior incidents resulting in injury or death. Ignorance of prior incidents is not a viable excuse if one fails to address particular safety measures when several injuries have occurred before (Spengler, Connaughton and Pittman 2006).

Mull, Bayless, Ross and Jameisson (1997) explained that risk management provided a safe environment for participants in order to avoid pain, suffering and limit the energy expended on claims and reduce chances of a lawsuit that may arise. There is the possibility of being held liable. Thus calls for important consideration when deciding to implement risks management plan. These often have to bear on whether an organisation breached its duty of care to its participants by failing to have a risk's management plan and safety measures. Mull and others (1997) also opined that, apart from preventing injuries and saving money, it also enhances images, public relations and customer services as well as excellent marketing. For instance, an injured participant will never return to facility or recreation programmes, neither will their family or friends. Hence, the objectives of risks management include a reduction in injury and property loss claims against organisations.

### **Risk Assessment**

According to Piekarz (2009), risks assessment must be evaluated based on the environment in which it functions in; it also requires taking precautions and measures in line with legislation, by ensuring that, single individual get hurt. Risk assessment is accomplished through certain stages.

1. Stage 1: This focuses on identification of risk factors which a manager might face during an activity. The factors include: materials, substances, activities, equipment and the environment.
2. Stage 2: After detecting the possible hazards, managers should identify which participants can actually be harmed by those risks and what might be the consequences of such harm.

3. Stage 3: Evaluating the degree of risk, that is, estimating the probability of whether the hazards present in an activity can harm the participants (probability) and if so, to what extent (severity). This information will determine whether more precautions need to be taken. While estimating the probability, it should first be defined whether the hazard is current or potential, in other words, if it already exists or if it might occur in future. When identifying that, managers should also estimate the frequency with which a hazard had occurred in the past. In order to do so, managers can look at the relevant statistics, consult managers from other organisations, do their own research or seek advice from governing bodies and emergency agents. The second thing to be evaluated is the severity of the hazard, that is, whether the danger is of a minor, medium or major degree. All the data collected during the risk estimation and evaluation stages need to be transcribed and remain as a written record that will help in similar future situations.
4. Stage 4: The risk assessment process is the revising procedure. It is important for the organisation to check constantly if all precautions are being taken and that they work effectively. Additionally, this stage is essential, because new hazards can appear and the level of risk may increase, or a change in law measures could be realized.

Despite anticipated safety measures risk could still remain. This residual risk can be dealt with, either by accepting it and hope that it will never occur. However, secondary control measures such as: adjusting the activities in a way that every participant is capable of completing them (Piekarz, 2009).

## **Concept of Risk Perception**

McGregor (2006), conceptualized risk as a person's exposure to loss, of a sort. It is a situation involving human values, including humans themselves and where the outcomes of risks are imaginable (Rosa, 2003). Oppong (2015), noted that risk perception is a lens through which individuals view risks to which they are vulnerable or susceptible to. Risk, based on the submissions above, can, therefore, be considered to have two components: the probability of occurrence and severity. In assessing risk, it must be based on the probability of a hazard occurring and the severity of the loss. The risk judgments involved are often controlled by two distinct factors – risk tolerance and risk perception. Risk tolerance is the amount of risk an individual is willing to take on and this tolerance is central to injury risk behaviour. Risk perception differs from person to person even in the same situation, and risk preference, even differs by context, for the same person (Lehmann, Height and Michael, 2009). Risk tolerance and risk perception in self-selected pilots found out that, an individual's perception of risk is negatively related to the individual's tolerance for risk. The lower the hazard level a person believes is premised on a specific situation, the more willing a person is likely to engage in risky behavior related more to that hazard (Yang, 2004).

Escher (2010), reported two theories relating to risk perception and their implications for injuries prevention are considered briefly to further espouse the concept of risk perception. The theories hang on risk preference and risk homeostasis. Risk preference theory is akin to the epidemiological theory of accident causation. People have a innate predisposition towards risk that is determined by their personality, experience, values, and beliefs. The theory also proposes that people behave usually in accordance with their preference. Based on the internal disposition, three categories involved are adolescents: risk-seeking, risk-neutral, and risk-averse. This implies some adolescents seek risk, others avoid risk, and others are indifferent to risk. (Hibbert, Lawrence and Prakash, 2008). Obviously, parent's risk preference, income level, marital

status, and educational level can determine risks among adolescent athletes (Hyrshko, Luengo-Prado, and Sorensen, 2011).

Risk preference theory is congruent with the accident-proneness theory. This suggests that a few people suffer several injuries and such individuals must have some traits, that make them more vulnerable to experience accidents. Empirical evidence supports the risk preference theory, which indicated a link between risk-taking and personality. These relationships among the big five factors of risk-taking showed evidence for positive correlations between risks-propensity and openness to experience. The negative correlations between risk propensity and conscientiousness on the one hand and between risk-propensity and neuroticism on the other were reported. Thus, the extant empirical evidence provides support for the personality-accident relationship (Suutaniren, 2003).

### **Risk Strategies**

According to Spengler, Connaughton, and Pittman (2006), reiterated that four types of strategies exist according to the level of risk. These are, risk avoidance, risk reduction, risk transfer, and risk retention. Risk avoidance occurs either by poor arrangements that is difficult to control with managers postponing the activity. Regarding risk reduction, activities are managed by competent and well-trained leaders, loaded with experience to cope with possible risks. Managers sometimes engage in risk transfer method, to insurance companies, to the clients or to third parties. Finally, risk retention occurs when there is incapability to transfer risk to others.

Besides, risk management process and strategies also need at reliable safety measures. To annex the good safety management, sport enthusiasts should do the needful:

- To have competent and skilled persons to manage various activities
- To exercise good leadership, skills with good direction for utmost efficiency with productivity
- To avail with needed information on weather forecasts
- To ensure excellent collaboration and communication among participants

- To ensure that all participants have basic needs; food, good hotel and good transportation facilities
- To keep good record of participants and past threats to safety (Spengler, Connaughton and Pittman, 2006)

### **Risk Control**

Akapo-Faleye (2005), indicated that, risk control should be laid on economic control; so that the cost incurred in controlling the risk, will not be more than the worst situation of its occurrence. For example, there is no point spending one thousand naira (₦1,000) in checkmating risk which can be for less in its worst situation costing only five hundred naira (₦500).

Similarly, Akapo-Faleye (2005), identified two main risk controls:

(a) Physical Control

(b) Financial Control

(a) **Physical Control:** It is basically concerned with practical and logical steps taken to checkmate risk. The first step is to reduce risk level as far as possible through the following processes.

i. ***Pre-loss risk reduction:*** Steps should be taken for ahead of time before a given hazard occurs. This is with the view to anchored on anticipating the effect of the loss. Thus calculated steps are taken to ensure risk reduction considerably. A very good example involves the wearing of car seatbelt, protective devices like helmets in cricket, shin-guards in football, pads in hockey. Obviously, good anticipation of the pre-loss reduction step which is a key to taking precautions to avert severity of harm. When this is done, the actual insurance transactions by the industry has played a role in alerting participants to the most effective forms of risk control.

ii. ***Post-loss risk control:*** This is when the risk has occurred and steps had been taken to minimize the effect of the loss. For instance, once a fire has started the sprinklers operate to reduce hazard impact. This is akin to first

aid treatment given to an injured person before the arrival of a competent medical personnel.

**(b) Financial Control:** The financial control pattern is applicable to control risk in two distinct ways viz: Akapo-Faleye (2005).

*i. Risk retention:* Immediately the risk is identified and controlled in some ways, it is important to consider how to put in place the financial aspect of risk in case the worst scenario. Retaining risk gives organisations incentive for adequate surveillance in their risks management with the view to seeing a direct relationship between risk management activity and the eventual cost of risk.

*ii. Risk transfer:* Another alternative is that an organisation engages in risk transfer to a third party. Thus, the common form of risk transfer is standardizing and utilization of insurance policy outlet for risk transfer.

Olugbenga (2004) and Akintayo (2010), indicated that insurance is a good means risk transfer in which an organisation can transfer her doubt and fears for certainty. The doubt borders whether a loss will occur or not when it will occur within a given period of time. This uncertainty nature of loss makes budget estimates difficult as well as the controlling of the financial effect of the risk. Insurance policy thrust offers the opportunity to exchange uncertain loss for a certain loss. Immediately an organisation agrees to pay a fixed premium and, the insurance company agrees to meet loss(es) within the terms of the policy risk transfer has taken place.

Beedie (2008), explained that there is need to retain the risk as the frequency and severity is low to reduce the risk by using strategies such as planning from guidebooks, weather forecasts and retraining regimes (valley-based campsites and ‘distance supervision’ of the walkers); avoid the risk in situations when management will not work (portaging difficult white water rapids); transfer the risk by bringing in ‘experts’ such as: mountain guides or by buying a ‘package’ from a reputable adventure tourism company.

**Table 2.2: Risk Management Process**

S/N	Stage	Actions
1	Establish the context	<ul style="list-style-type: none"><li>• Get Objectives to be achieved</li><li>• We stakeholders\criteria</li><li>• Define the key elements</li></ul>
2	Identify the risks	<ul style="list-style-type: none"><li>• What can happen?</li><li>• How can it happen?</li></ul>
3	Analyze the risks	<ul style="list-style-type: none"><li>• Review control</li><li>• Likelihoods</li><li>• Consequences</li><li>• Level of risk</li></ul>
4	Evaluate the risks	<ul style="list-style-type: none"><li>• Evaluate risks parameters for evaluation</li><li>• Rank risks</li></ul>
5	Treat the risks	<ul style="list-style-type: none"><li>• Identify options</li><li>• Develop risk treatment plans</li><li>• Implement</li></ul>

**Source:** *Adapted from Australia Sports Commission (ASC), (2005)*

### **Assumption of Risk**

Spengler, Connaughton and Pittman (2006), Citron and Ableman (2003), explained concisely that the assumption of risk is based on acquisition of a body knowledge, and appreciation of risk. Participants assume risks in their sport and those who have voluntarily accepted the risks associated with participation in sports. Healey (2005), reported that assumption of risk was described by the maxim, violent non-fit injury, interpreted as “no wrong is due to one who is willing”. The reason behind the doctrine is the removal of the threat of lawsuits arising from incidents involving only ordinary negligence and barring suits for injuries received from inherent risks of sport. Assumption of risk apply in situations which include the plaintiff, in advance has given express consent of relieving, the defendant of any duty to exercise care for the plaintiff’s protection and willing to take the chance of injury from a known risk arising from what the defendant is to do or leave undone. The defendant, has a duty to exercise care, is relieved of that duty, and in such an instance, the defendant cannot be held liable. Therefore, in managing risk in recreation clubs, the facility managers can relieve



themselves of some level of risk cases, that they may have been susceptible to, by ensuring that, members are aware of the risk inherent in the sports they do and that they consent to engage voluntarily in such sports. In a situation where the plaintiff has consented in advance and relieve the defendant of an obligation of conduct towards a person as a spectator at a baseball game. He may be regarded as consenting to the risk of being hit by a ball. In a similar situation, the assumption of risk is applicable to the situation where the plaintiff's faced with a dangerous condition created by the negligence of the defendant, continue voluntarily to encounter the dangerous condition. Assumption of risk doctrine is used in a wide variety of situations, from the obvious to the more unusual (Mandell and Dozis, 2010).

However, the primary assumption of risks will not protect the defendant in every case where the plaintiff is engaged in a sporting activity. The general rule in athletics is that participants accept the normal and reasonable risks of activities and the ordinary blows and collisions incidental to play in which they participate (Citron and Ableman 2003). Similarly, Citron and Ableman (2003), opined that the assumption of risk does not include abnormal incidents and unreasonable type and accidents caused by inadequate supervision or the defendant negligently concealed or increased the risk inherent in the activity (Mandell and Dozis, 2010). Overall injury due to negligence, recklessness, risks which the participant is unaware of, undue violence, actions which are deliberately and unnecessarily harmful or where the athlete was under any compulsion to participate are not covered by this doctrine (Mandell and Dozis, 2010). In executing the doctrine of assumption of risk, the defendant must show that the plaintiff knew of the risk and voluntarily chose to assume it. There are some ways by which defendants can show that the plaintiff was aware of the risk. For instance, warnings are posted at sports' grounds, sports halls and swimming pools giving notice of the known risks involved in sports to potential spectators and participants. If there is a warning sign clearly, warning participants of potential danger and participants do ignore the sign and proceed to participate after being warned and get hurt, they will be deemed to have assumed the risk

voluntarily. Healey (2005), showed that there is need to show on specific risk, comprehensible and at the point of hazard. It is axiomatic that for the defence to be successful, the plaintiff must be engaged in the athletic or recreational activity at the time of the injury and remoteness will be fatal to the defence. The assumption of risk as a defense is not limited to plaintiffs who are true participants but can also be applied to bystanders and other sports enthusiasts must accept the risks to which their roles expose them. Moreover, its application as a defense is not solely limited to contact sports or to adults.

Therefore, organisers of sports need to recognize that each person must be responsible for his or her own wellbeing. As every participant will share with the other participants, the concerns, of duties. In order to avoid hazardous situations every situation need to be well specified. Members will accept responsibility for the outcome resulting to actions which are beyond the generally accepted practice for safety. This include, inadequate warm-up before engaging in activities, getting hit by a golf ball in the fairway by a golfer teeing off. Likewise, an individual member of sport will accept the actions outside the bounds of the public law, going by the doctrine of assumption of risks (Citron and Ableman, 2003).

### **Importance of Risk Management**

National Electronic and Injury Surveillance System (NEISS) Product Summary Report (2002), indicated that participation in sports involved risks, and that the physical challenges of sports. have always been considered part of the game. Just as the philosophy and idealism of sports. In order to comprehend the importance of risk management, one needs only to examine recent information on sport-related injuries.

NEISS Product Summary Report, (2002), indicated why risk management is an important component of sports management. Two keys to effective risks management are the identification of risks and the development of strategies to decrease the risk of injury. The basic objective of reduction is awareness of loss potential and undertaking

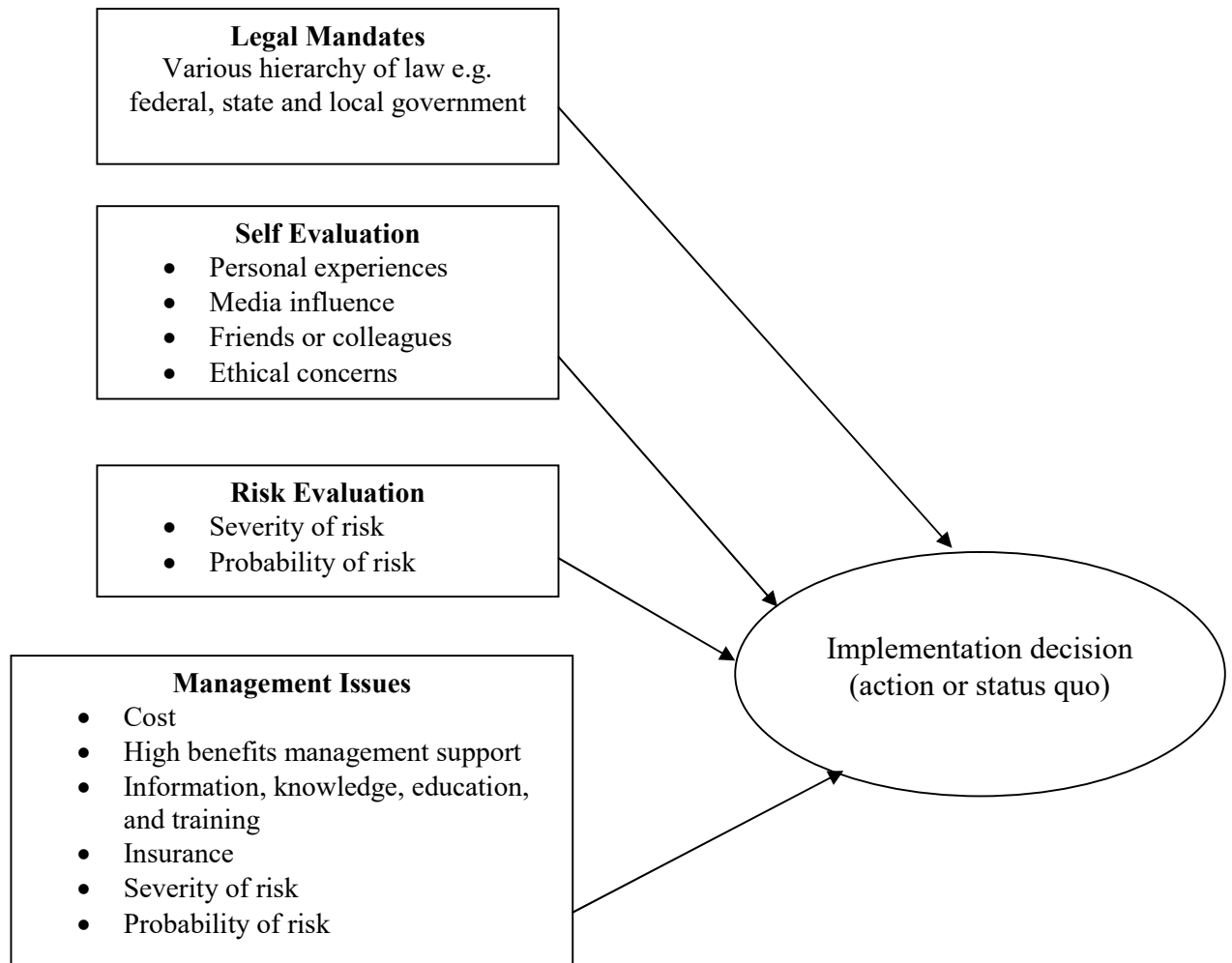
something to reducing the harm. Sports officials and directors need to pay particular definite attention to the identification of risk in the management of sports.

Similarly, Dougherty, Goldberger, and Carpenter (2002), identified that risk management on reducing the basic occurrence of losses; appropriate and calculated steps to minimize the effects of those losses which cannot be prevented. Australian Sports Commission (2005), indicated that: the implementation of risk management is cost-effective. It helps to integrate the management of risk into an institutions management practices for the overall wellbeing of stakeholders in sports processing. This includes risk treatment, action plan, treatment monitoring, insurance process, and execution. According to Clement (2004), risks management practices provide a sequential examination of the sports environment, with the identification of potential hazard. This would go a long way to protect all stakeholders involved in sports programmes at all levels.

Benefits of risks management according to Standards Australia (2016), include:

- Better sporting or recreational outcomes;
- Improved safety for participants, officials, spectators, and volunteers;
- Lower costs and increased budget certainty;
- More effective management of assets, events, programmes, and activities;
- Ensuring compliance with the law, regulations and other formal requirements;
- Enhancing of good image and reputation.

## Sports Safety Risk



**Fig. 2.5:** *Adapted: Sports safety risk decision model*

**Source:** Spengler, Connaughton, and Pittman, (2006).

## Management

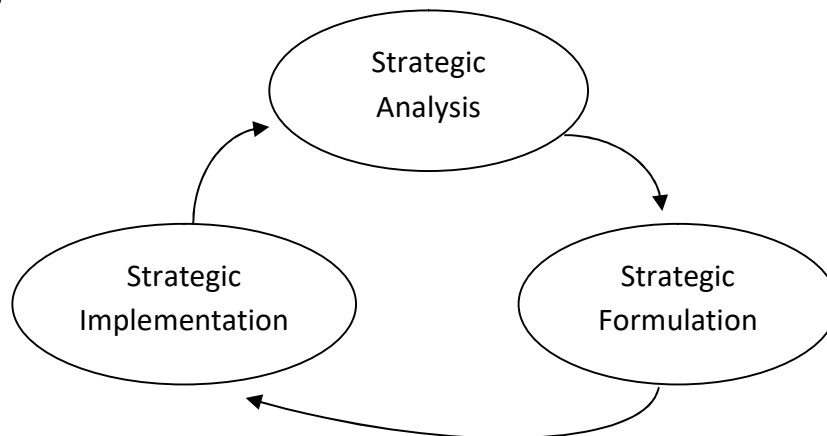
According to Griffin (1999), the issue of management is to promote activities (including planning and decision making, organizing, leading and controlling) which are directed at an organisation's resources (human, financial, physical, and information) with the aim of achieving organisational goals in an efficient and effective manner. According to Nickels (2005), management is accomplishing organisational goals via proper planning, organizing, and controlling of human and material resources. Robbins and Coulter (2009), opined that management involves coordinating and overseeing the

activities of others, with the view to completing a task efficiently and effectively in line with establishment norm.

### **Strategic Management**

Johnson, Scholes and Whittington (2008), explained that a strategy is the direction in which an organisation over the long term direct her focus on. Thus is take the advantage of changing environment through its configuration of resources with the aim of fulfilling stakeholders expectations. Grant (2008), also indicated that strategy is the directions in which individuals or organisations follow to achieve their set goals as well as objectives with little or no cost to the organisation, the individuals representing and the society in which it exists. It believes that strategic management should be institutionalized and internalized as a way of life with relative ease.

### **Strategic Management Process**



**Fig. 2.6:** *The strategic management process*  
*Source: Adapted from Henry (2008)*

### **Strategic Analysis**

Henry (2008), opined that strategic analysis involves thorough understanding of both micro and macro environment which help to promote and organisational tenets for sports association and organisational well-beings. It must at the same time help to recognize opportunities and threats involved in sports organisation. Consequently, the above factors influence the strategic tenets of a given sports organisation. By analyzing these factors, the sports enterprise can take advantage of any opportunities and circumvent any threats.

## **Strategic Formulation**

This focuses on the control systems of reward and compensation. Strategic planning provides the foundation for the easy accomplishment of optimum sports organisational goals that are capable of safeguarding the future and continued dominance of a given sports organisation as well as leadership at any level including educational institutions (Faulhaber, 2007). Gary (2004), opined that there was the need to have a strategic foresight which anchors on forward-looking, giving the opportunity to act before an action is too late to take, which emphasized the uniqueness of strategy.

Foresight submitted on the foreseeability of strategic formulation. This centres on decision consequence.

- (i) Normal approach based on the continuation of status-quo
- (ii) Creative future of sports participants
- (iii) Creative and productive analysis of the future promoting things better and new.

Rochester (2006), opined that, in most modern organisations, not only do strategic planning efforts harness organisational resources but also ensures that, they are used efficiently to accomplish set goals and objectives by ensuring that, wastages are minimized as much as possible. Rochester (2006), in his submission identified three important issues to reach the anticipated goals:

- (i) Determining where the organisational level is at the present by identifying and understanding the ability of the organisation on how these have positioned the firm in the light of the consumer's demand and competitors position.
- (ii) Establishing where the organisation intends to go i.e. use the information obtained from the present position of the organisation to arrive at appropriate future goals for the organisation.
- (iii) Standardizing the pathway to reach the goals that are the formulation of the strategies, policies, and procedures that will enable the organisation to reach its set goals with relative ease.

## Strategic Implementation

Johnson, Scholes, and Whittington (2008), indicated that the chosen strategy is likely to have an effect on the architecture of the sports organisation. Sports personnel may, encounter resistance to change from interpersonal point of view. It will lead to weak information dissemination, communication and consultation, to the proposed strategy, on intention to change.

- (i) Develop organisational programme goals and objectives
- (ii) Reconsider structures that promote safety
- (iii) Make proper evaluation plans

## Guidelines for Risk Management

*Structural elements according to McGregor-Lowndes (2003), include:*

- **Commitment:** Involves showing dedication to effective compliance with the legislative requirements at all levels. This will lead to the commitment of the organisation and senior management.
- **Compliance policy:** A clearly written document which includes a statement of the organisation's commitment to mandate.
- **Managerial responsibility:** Promoting responsibility for compliance in line with the relevant law for daily responsibilities.
- **Resources:** Used to propel the rules and materials and to implement the compliance policy.
- **Continuous improvement:** A philosophy of continuous improvement adopted for functional practices.

## Operational Elements

- **Identification of compliance issues:** Compliance requirements of the organisation need for identification and management.
- **Operating procedures for compliance:** Legal requirements integrated into the organisation's day-to-day operating procedures and systems.

- **Implementation:** Compliance programme needs consistently enforced and provided with remedial measures and continuous training.
- **Complaints and failures handling system:** Defined system for capturing and recording compliance failures of the organisation.
- **Record-keeping:** Components and applications of programmes systematically recorded.
- **Identification and rectification:** Compliance failures needs classified investigated to determine their cause, rectification, particularly systemic and recurring problems.
- **Reporting:** Internal reporting arrangements needed to ensure that, all breaches are reported in an appropriate way.
- **Management supervision:** Compliance programme based on appropriate supervision at all levels in line with the organisation's policy and operating procedures.

### **Maintenance Elements**

- **Education and training:** Appropriate induction for acquisition of knowledge.
- **Visibility and communication:** Commitment to compliance needs to be well publicized to staff, volunteers, stakeholders and other third parties.
- **Monitoring and assessment:** Compliance promotion and maintenance and compliance failures identified, by monitoring and assessment.
- **Review:** Compliance programme needs to be regularly reviewed to ensure its effectiveness.
- **Liaison:** Liaison with the regulatory authorities so that the organisation is aware of current compliance issues and practices.
- **Accountability:** Reporting on the operation of the compliance programme against documented performance standards.
- **Good Practice:** Practicing of a systematic process that consists of standard practicing.



The steps include:

- Establishing the context.
- Risk assessment including identification, analysis, and evaluation of risk.
- Risk treatment.

Regularly assessing reviewing, and communicating information and required to enrich the policy document.

### **Sports Facilities and Equipment**

According to Sawyer (1999), facilities and equipment provision usually, emanate based on institutional policy regarding sports and recreation as well as their educational needs in relation to the participants on the community where such institution is situated. The availability of a good share of quality facilities and personnel in sports management has valuable role to play by ensuring the actualizing sports development. Ahmed (2003), opined that institutions all over the world function to promote the social objectives of sports because it enables youngsters to acquire a socially acceptable behavioural pattern. This, in essence, would afford them the opportunity to live useful, rewarding and enriching lives for themselves and the society.

According to Perpetual (2009), availability of modern and adequate facilities is a pre-requisite for effective sports development, this enhances, sports training and skills acquisition. For good sporting programmes to be held, there must be adequate provision of facilities and equipment. National Sports Policy of Nigeria (NSPN) (2009), entrenched that, sports facilities are important considerations and determinants on sports growth. This is because they enhance standard settings for physical fitness, recreation and leisure and competition programmes. They influence mass participation in sports and effectively contribute to the succession and quality of sports competitions and recreational programmes. These attributes go a long way to promote the sustainability of participation in sports either at the institutional or/and national levels.

According to National Sports Policy of Nigeria (2009), sports facilities are physical structures, which are required for the execution of sports programmes, which

include: stadia, game village, gymnasia, and swimming pool. Community sport develops cannot be sustained without the provision of basic equipment and facilities in the schools. Government shall therefore: (i) ensure the restoration and expansion of standard sports infrastructure, (ii) availability of sport infrastructures in schools by governments at all levels, (iii) provision of sport facilities in schools by governments, (iv) provision of sport centre and (v) provision and constant upgrading of sporting facilities in higher institutions of learning, building of standard stadium, sports hall, and swimming pool in each state of the federation (vi) provision of main sporting and recreation facilities at the community level so as to encourage recreation among youths.

According to Butcher and Krotee (2009), facilities provision at the onset must be based on two principles, that is; it must be built based solely on community participation needs and joint planning is important to design and construct quality facilities. After determining the needs via a needs assessment study, a feasibility study is usually conducted. The reason for feasibility is to determine cost associated with each project. Also, it must be planned primarily for the participants and lesser groups, for multiple and share usage as well as potential growth pattern, based on the goals, economical easy to operate, control and maintain, accessible and based on the need of the total community. In fact, as long as 2,500 years ago, sports facilities were developed and utilized for the health and well-being of the people. Although the primary purpose at that time might have been to maintain military readiness and entertainment for mobility, these facilities lead the way to today's sports complexes and its demands over the last two decades had increased. Similarly, there is the need for the provider to be up and doing in their operation so as to promote sustainable sports development.

According to Ajiduah (2002), equipment plays a vital role in the sustainable participation and improvement in sport. It serves a vital role in any sports organisation and administration. The sports equipment serves as a catalyst that speeds the rate of any sports performance. The positive or negative outcome of any sports programmes depends largely on the quality of equipment that put it into use. Awosika (2009), also concluded

that it will be very difficult to achieve a meaningful result in sports when the equipment used falls short of the standard, which today serves as a threat to sustainable sports participation and development. Equipment are materials which are refurbishable and replaceable at intervals, these include, shuttlecock, balls, rackets, bats, shorts, hoes, a javelin of all kinds adhesive tape and others. Equipment is vital in promoting health and safety of participants, it promotes good playing conditions, while values derived from the sports' participation are important that the management aspects related to supplies and equipment are well planned, carefully developed, and effectively as well as appropriately to implemented.

Anejo and Okwori (2004), opined that the management of facilities and equipment in sports represent an undertaking which involves huge sums of money to accomplish. The officials in sports and governing have a big task to recognize obligations in the management of public property (facility) entrusted to their care in a manner, which substantiates the public trust, placed in their executive office. Facilities and equipment involve adequate planning, procurement, policy making, scheduling orientation, maintenance, record keeping and evaluation of overall programmes. The administrator need to determine carefully his priority order, those facility areas and items of equipment most needed to enable the various programmes to function at optimum levels in educational institution efficiency (Anejo and Okwori, 2004).

### **General Objectives of the Sports Policy**

The objectives of sports policy according to NSPN (2009), include the following:

**Philosophy:** To enhance participation in sports in an arena capable of enhancing good health, an expression of innate physical attributes and expression of talents, skills.

**Vision:** To establish a technically efficient institution, equipped with needed competent manpower, equipment well-maintained facilities for sports participation.

**Mission:** To develop the sports sector into a world class level.

### **Values of Sports**

This policy shall seek to promote the underlisted values:

- (i) Fair Play for all
- (ii) Social Justice without discrimination
- (iii) Equality of gender
- (iv) Self Reliance in empowerment
- (v) Discipline for self and others

### **Specific Objectives of Sports Policy**

The NSPN (2009), shall achieve the following objectives among others:

- a. To develop sports to as an instrument of national unity.
- b. To utilize the feats in sports to boost the country's image among the comity of nations.
- c. To develop athletes, and all core and auxiliary officials to be among the best in the world.
- d. To attract major international sporting events to Nigeria and exploit their benefits for tourism and the economy.
- e. To create enabling an environment for sports goods manufacturing industries.
- f. To use sports as an avenue to minimize anti-social behaviour.
- g. To promote sports as a means to generate employment and create wealth.
- h. To give the opportunity to the physically challenged person to participate in sports of their choice.
- i. To encourage private sector investment in all sectors of sports.
- j. To ensure utilization of information technology to collate sports data for effective planning and dissemination of information.
- k. To encourage the provision of recreational and sporting facilities by the three tiers of government.
- l. To ensure adequate and proper funding of sports at all levels.

In addition, National Sports Facilities Strategy (NSFS), 2012, also indicated that a active lifestyle that can be sustained over a time requires a nation-wide cost-effective sports facilities with minimal entry barriers and supervision for beginners. Sports

infrastructures need to be easily available to all. This includes public funding of the construction, renovation, modernization and maintenance of sports facilities and equipment. In promoting sports for children, per capita funding can provide basic financing. While public funding could prefer promotion of infrastructure for sports-for-all (such as the reconstruction of school-based facilities) rather than elite sports complexes.

According to Mgbor (2006), the availability of basic sports infrastructure for school sports programme is a definite challenge in its implementation. Regrettably, they are almost non-existent in most schools in Nigeria. Facilities and equipment are crucial for the successful implementation of school sports. Therefore, adequate provision should be made available for effective participation in sports. Anejo (2005), reported that sports infrastructure and equipment are essential pre-requisites to good and impressive performance in sports generally. He further indicated that government could undertake the following:

- (a) Providing standard sports facilities and equipment of national, state and local government levels in Nigeria with stakeholders.
- (b) The provision of sport facilities in educational institution and housing arena.
- (c) Engaging the services of trained and competent facility managers to sporting facilities in their area of jurisdiction.

Butcher and Krotee (2009), identified some principles for planning sports facilities to include the following:

- Establishment of priority for use of facilities from the outset.
- Designing of facilities that are compatible with the unique characteristics of the institution and community.
- Projection of the population growth rate at the outset of planning.
- Designing of sports facilities that will enhance efficient and effective supervision mechanism with very minimal constraints.
- Planning for institutional sports facilities should recognise the different types of activities and programmes execution as each educational setting from time to time.

- Designing of sports facilities should enjoy multiple uses among the cross strata of the society and the institution ranging from the abled and disabled, young and old, women, men, and others.
- Planning of sports facilities should ensure easy accessibility for the participants without adding stress to them.
- Safety of the participants using such facilities should not be compromised for whatever reasons, whether immediate or futuristic, among other considerations.
- Provision of adequate scheduling should be drawn and sustain to prevent use.

Eleso (2005), reported that planning for sports facilities and equipment need careful assessment of the type, quality, quantity, and relevance before constructing and purchasing them for use. Igbanugo (2003), outlined the guidelines and principles for facility planning:

- Involving all professionals in sports for planning and administration of these facilities.
- Supply technical information in procuring the standards and guides for various sources as contained manuals, catalogues, and others.
- Sports infrastructures plan must have an eye to the future to prevent all of problems like, flexibility, accessibility, durability cost-effectiveness and others.
- Proven and reputable manufacturers and suppliers or vendors should be contracted.
- Ensuring specifications for both able and disable age group and so on.

Akin-Taylor (2003), reiterated that: there are playing grounds and health resources equipment readily available in schools. The facilities and equipment that could be constructed and purchased by the finances of the school deserve considerations and effective implementation. Facilities and equipment are key components of school sports and should be given the attention they deserve. Facilities simply mean any permanent structure constructed to specifications, especially to enhance sports activities, while equipment is movable items for executing sporting activities.

Sports Programmes in Nigeria's tertiary institutions are essentially organized as follows (Iheanachor, 2013).

- i) **Instructional phase:** This promotes the acquisition of body knowledge and skills in different motor activities. Skills acquired in instructional phases are applied in intramural sports. This phase ensures that students learn basic skills of sports. However, inadequacies of facilities, equipment, and personnel are constraint. At the instructional level, the rules and regulations of sports are taught and their experiences carried outside the lecture room. Iheanachor (2013), stated that: character and good behaviour learned in sports context can be replicated to the school community and the society at large.
- ii) **Intramural phase:** This promotes broad-based participation in sports activities. It democratizes sports participation by all students in the schools. However, it appears that intramural sports activities in tertiary institutions in Nigeria. There will be a possible transfer of fair play in sports to other aspects of their school life. This makes sports an indispensable instrument for controlling cultism in tertiary institutions. It will enhance the social relationship among students of tertiary institutions (Eke, 2002 and Iheanachor, 2013).
- iii) **Extra Mural phase:** This phase gives opportunities for the athletically talented students in the school to excel in their respective sports. A well-organized extramural sport provides certain values such as reaction under pressure, quick thinking, immediate decision and response to emergencies on the field of play. Students also learn to play according to the rules of the game and obey constituted authorities. Consequently, students of universities who acquire these values are likely not to act defiantly (Eke, 2002 and Iheanachor, 2013).

### **Surveillance Plans in Sports**

Lyon (2007), reported that surveillance is ensuring observation of behaviours, activities, or other changing information, of person(s) for the purpose of influencing, managing, directing, or protecting them. This can include: observation from a distance

by means of electronic equipment (such as Closed Circuit Television (CCTV) cameras), interception of electronically transmitted information (such as Internet traffic or phone calls). It can include simple, or relatively low-technology method live human intelligence agents (Leighton and Maximino, 2014).

Mull, Bayless, Rose and Jameisson (1997), explained that: surveillance management plan provides a safe environment for the participants in sports in order to avoid pain, suffering, and limit the energy expended on claims and reduce chances of disability or premature death. According to Mitchell and Feiglay (2002), implementing surveillance plan modifications and safety involve the elimination of hazard through effective development of prevention programmes. These include concerted efforts of all stakeholders, monitoring ongoing programmes in order to determine the effectiveness of prevention of hazards and surveillance plan programmes.

Surveillance management tips in sports programme as offered by Association for Canada Workers' Compensation Board (ACWCB) (2010), include the following:

- Recreation and sports facilities should be designed to ensure the safety of the people that use them.
- Ensure that, standard specification of equipment to be used is met.
- Appropriate and adequate supervisor to user ratio must be determined.
- Participants should be screened for health risks.
- Adequate signals should be used to alert participants of hazards.
- Ensure that only qualified staffs are employed by implementing screening and hiring policy.
- Volunteers and core staff need adequate training in first aid, coaching, and other appropriate training.
- Facilities and equipment must be frequently inspected for damages, repairs or/and replacement.
- Prospective users of sports facilities should be encouraged to pre-inspect the playground for possible hazards detection.



- Ensure that the participants wear correct clothing and equipment.
- Post signs indicating the time of operation, procedures, problems need be reported as at when due.
- Inform consent forms and underwriting form to ensure the protection of the organisation.
- Emergency and accident-response procedure must be developed and be implemented as written code or policy.

## **Types of Surveillance**

### **Computer**

Computer surveillance involves the monitoring of data and traffic on the Internet (Whitfield and Landau, 2008). Communications Assistance For Law Enforcement Act (CALEA) (2009), all phone calls and broadband Internet traffic (emails, web traffic, instant messaging, etc.) are required to be available for unimpeded real-time monitoring by Federal Law Enforcement Agencies (CALEA Archive -- Electronic Frontier Foundation). Computers are surveillance target due to the personal data stored on them. Software can be installed physically or remotely, involving reading electromagnetic emanations from computing devices in order to extract data from them at distances of hundreds of meters (Kuhn, 2004). The National Security Agency (NSA) runs a database known as "Pinwale", which stores and indexes large numbers of emails of both American citizens and foreigners (Risen and Lichtblau, 2009 and Ambinder, 2009).

### **Telephones**

Human agents are not expected to monitor most calls. Speech-to-text software creates machine-readable text from intercepted audio, which is then processed by automated call-analysis programmes, developed by agencies Information Awareness Office, or companies such as Verint, and Narus, which search for certain words or phrases, to decide whether to dedicate a human agent to the call (Piller and Lichtblau, 2002). Mobile phones are used to collect geographical location data thus can be determined easily even when the phone is not used, using a technique known as

multilateration to calculate the differences in time for a signal to travel from the cell phone to each of several cell towers near the owner of the phone (Miller, 2009).

Surveillance cameras are video cameras. They are used for observing an area. They are often connected to a recording device or IP network. It could be watched by a security guard or law enforcement officer. It required human personnel to monitor camera footage, the analysis of footage has been made easier by automated software that organises digital video footage into a searchable database. The amount of footage is also drastically reduced by motion sensors which only record when motion is detected. Surveillance cameras are simple and inexpensive enough to be used in sports security systems, and for everyday surveillance (Miller, 2009).

### **Social Network Analysis**

Social network analysis enables governments to gather detailed information about people's friends, family, and other contacts. This information is voluntarily made public by the users themselves, it is often considered to be a form of open-source intelligence. The common form of surveillance is to create maps of social networks based on data from social networking sites such as Facebook, MySpace, Twitter as well as traffic analysis information from phone call records such as the NSA call database,<sup>1</sup>and others (Warwick, 2007).

### **Biometric**

This surveillance measures and analyzes human physical and behavioural characteristics for authentication, identification, or screening purposes. The examples are mostly behavioural characteristics include gait (a person's manner of walking) or voice (Louise, 2007). The facial recognition is the use of the a peculiar configuration of a person's facial features to accurately identify them. The Information Processing Technology Office can ran a programme known as Human Identification at a Distance which developed technologies that are capable of identifying a person at up to 500ft by their facial features (Butler, 2009). Another form of behavioral biometrics is based on affective computing. This involves computers recognizing a person's emotional state,

based on an analysis of their facial expressions, how fast they are talking, the tone and pitch of their voice, their posture, and other behavioural traits. This might be used for instance to see if a person's behaviour is suspect. A more recent development is DNA profiling, thus looks at some of the major markers in the body's DNA to produce a match. Thus, a facial recognition data, iris/retina (eye) data, fingerprints, palm prints, and other biometric data of people living in the United States are being done. The computers running the database are contained in an underground facility about the size of two American football fields (Priyanki, 2009).

### **Corporate**

Corporate surveillance involves the monitoring of a person or group's behaviour by a corporation. The data collected is most often used for marketing purposes, it is also regularly shared with government agencies. It can be used as a form of business intelligence, this enables the corporation to better tailor their products or services to be desirable to their customers. The data can be sold to other corporations. It can be used for direct marketing purposes, such as the targeted advertisements on Google and Yahoo, where advertisements are targeted to the user of the search engine by analyzing their search history and emails, this is kept in a database (Hilden, 2002). For instance, Google, the world's most popular search engine, stores identifying information for each web search. Google also scans, the content of emails of users of its Gmail webmail service, in order to create targeted advertising based on what people are talking about in their personal email correspondence. Google is, by far, the largest Internet advertising agency. This device can be effectively used for ensuring adequate surveillance on sports facilities for risk management of each athlete, spectators and officials (Keefe, 2006).

### **Human Operatives**

Organisations that suspect individuals or group can gather information about their activities through the issue of infiltration alert. The surveilling party may put pressure on some members of the target organisation as informants regarding the organisation (Block,

2007). Fielding operatives is expensive, so sports associations must have a wide-reaching electronic surveillance equipment within each to operate. The information recovered from operatives can often be obtained from less problematic forms of surveillance especially at the sports arena. Human infiltrators are still available, for example in 2007, relevant documents were shown on the FBI planning to field a total of 15,000 undercover agents and informants in response to an anti-terrorism directive. The use of human operatives can be a good value addition in sports arena for both human and material concerns (Block, 2007).

### **Identification and Credentials**

Identification is the carrying of credentials. Such as identity card system to help identification process. Other documents include, passports, driver's licenses, library cards, banking or credit cards are used for identification. However, some cards and "machine-readable", which are usually encoded magnetic stripe or identification number like a Social Security number. This supports the persons identifying data at this point an electronic trail can be created, checked and scanned, for use in profiling (Block, 2007).

### **Seven Essentials of a Good Plan**

According to *Emergency Action Plan* (EAP) (2013), there are seven essentials of a good plan in sports sustainable development.

**Vision:** This is having strong and periscope view of the future with robust mission statement.

**Commitment:** Sports officials should show devotion and zeal to the vision statement that will aid success and enduring legacy.

**Timelines:** Showing commitment to deadline and meeting schedules as planned in congruent with the organisational goals and philosophy for establishing sports programmes.

**Objectives:** The objective of establishing surveillance plan should be basic and simple. Personnel must be precise in set objectives which must be realistic with a focus on performance capable of enhancing change.

**Reporting:** Giving concise briefs on organisational activities in relation to the past, present and future including fund raising and prudent spending. This process will help all stakeholders available in sports programmes.

**Contingencies:** Providing details for the risks which a team might encounter for contingency plans. Strengths, Weaknesses, Objectives, and Threats (SWOT) analysis template will determine institutional threats and weaknesses. Without prejudice, a good institution must eliminate simulation in a bid to put in place quality assurance risk management practices for the benefit of stakeholders and significant orders in sports.

**Change:** It is a constant phenomenon about life and it is inevitable. Changes affecting institutional sports programme or team must be indicated in the surveillance plan. A change should incorporate measures to prepare for preventing hazards, this will give confidence to institutions, sports officials, athletes, spectators and the community they represent.

### **Emergency and Safety Care**

Appenzeller (1998), opined that the EAP should be adequately practiced in schools by regularly conducting training sessions for implementing the EAP. EAPS needed to be practiced regularly and more often especially if there are changes in staff. This will help to carefully retain documentation of all EAP rehearsals. EAPs requires to be rehearsed regularly for the purpose of public confidence and further approval for instructions and training.

In the United States of America (USA) an estimate of 30million youths involved in organized sports each year (National Institutes of Health (NIH), 1992). Similarly, approximately 150 million adults do some physical activities for their well-beings. Engaging in sports and physical activities has many social and health benefits. For example, a youth sports athlete suddenly collapses and stops breathing. A set of bleachers collapsed during football match, injuring several spectators, while a member of a health club suffers a sudden cardiac arrest (Centre for Disease Control and Prevention CFDCP), 2002).

In addition, several national associations and governing bodies associated with sports, recreation and physical activity programmes recognize the need for emergency medical planning for all member institutions develop an EAP for their athletic programmes. Majority of injuries sustained during athletic or other physical activities are relatively minor, potential life-threatening emergencies often occur without warning. Consequent upon the above, adequate medical care will depend on an adequate plan to handle the sudden emergency. Those involved in organizing and overseeing physical and sports activities should prevent medical emergencies and should practice for them. For example, in 1990s 56% professional players and only 27% of college athletic departments had a formal crisis plan. Again, 70% of both professional and collegiate athletes experienced crisis the year prior to the 1990 survey (Hessert 1998).

According to Hessert (1998), the following contribute to emergency and safety care.

**Layout of the Facility:**

There should be a provision for good sports facilities layout laid out but not must contribute to risk. Adequate plan must have provision for emergency services and functional keys that open the exist and entrance gates.

The location of rescue, first aid equipment alarm system and communication device conspicuously placed for safety purpose.

**Equipment:** Proper handling of the equipment will go a long way to prevent degeneration of emergency situation from becoming worse. All equipment must be standard, sterilized and not contribute risk.

**Emergency Management Plan:** The best practice of facilities include; the development of an emergency management plan. For every emergency scenario, the emergency management plan should assign responsibility for various key tasks, establish a chain of command during an emergency and cover topics such as reporting lines, who needs to be contacted, and communication policies.

**Support Personnel:** Identification of support personnel will be important for support services. The personnel include coaches, athletic trainers and officials, facility

administrators and others. All these personnel is necessary for effective emergency management and confidence building among all stakeholders involved in emergency and safety care procedures.

**External Support Personnel:** This is a collaborative method of handling the emergency situation through the involvement of external team. These provide means of effective communication among all collaborators involved in emergency and safety care. In an ideal situation, personnel such as emergency management and safety personnel, police, fire, need to be put in place for effective emergency and safety care. Assign each staff member a duty in accordance with his specialization and efficiency. This does not, however, exclude the overlapping functions of the various personnel.

**Communication:** This will ensure that, an appropriate emergency quarter is informed about safety needs within the facility where emergency had taken place. The essence is to reduce the impact of the incidence on victims and the facility at that particular moment. Communication is the process of communicating risk management information to stakeholders include all staff, customers and the community. Communication is a dialogue, and can only be effective if the message has been heard and understood in the way it was intended. This will involve taking into account who the audience is (characteristics, attributes, values, perceptions) and how engaged they are.

**Consultation:** This involves seeking the views of stakeholders to assist with decision-making. The consultation will only be effective if an appropriate consultation process is developed which includes ensuring all involved:

- Are given sufficient background information
- Have reasonable time and opportunity to respond
- Are treated with respect
- Have their views considered properly
- Have private where appropriate

**Follow-up:** This should not be compromised for whatever reasons, administrators should spell out details of who will do a particular duty and job schedules based on accident

prevention mechanism. This organisation assemble a team to evaluate the effectiveness of the EAP. Adequate strategies and procedures must be put in place prior to a crisis by competent and committed personnel to handle emergency situations (Hessert, 1998).

### **Inspection and Maintenance in Sports Facilities**

Cusick (2014), reiterated that all sports facilities and adequately equipment should be inspected by competent persons to ensure safety. The inspection should be arranged and carried out at a date and time that best suits both service provider and the beneficiaries. The inspection should create an avenue for an appropriate recommendation on repairs, replacements and discard where necessary with a view to providing risks prevention to participants, officials, and facilities. Sports equipment need regular inspection and maintenance as appropriate. People connected to sports facilities need to regularly inspect all equipment with the view to repairing them accordingly when the need arise. According to *Active Australia* (1999), in relating to systematic inspection, maintenance, and repairs are important elements in preventing facilities related injuries. The continuous use of facilities and their exposure to weather. The recognition of hazards and the prospect of remediating it must be handled with sincerity of purpose.

Common errors of safety risks in sports facilities is the lack of inspection. Most hazards and injuries occur due to wrong uses of equipment and applications which is otherwise safe. At this point, input of knowledgeable personnel in sports facility design, renovation, and maintenance by ensuring that, every necessary step has been taken to improve player and spectator safety (Cusick, 2014). Akinsanmi (1997), posited that the provision of an effective maintenance of sports facilities and equipment will help to reduce the rate of risks relating to injury. Pate, Mofit and Fugett (1997), explained that maintenance is an important responsibility in sports management because it will enhance durability, less expensive, satisfying experience and safer environment for the participants.

Omolawon (2010), indicated that adequate maintenance should include proper lining and watering, mowing, erosion control, brushing, cleaning with regular repairs of



facilities and equipment would have an impact on the participants and community for a longer period of time. Preventive maintenance comprises a major portion of the maintenance effort in physical and health facilities. The task intended to ensure the continuous operation of all areas within the facility. Preventive tasks are established by manufacturers recommendations and should be followed to sustain the life of the equipment. This, however, must be performed at regular intervals by skilled employees (National Sports Policy of Nigeria, (2009). The policy explained that sports associations and private bodies shall provide partnership that comprehensive insurance cover for athletes and officials in training and competitions. Nevertheless, the insurer will prefer activities being carried out on an amateur basis, while professionals too could be covered as well as appropriately surcharged. Hazardous sports indicate that they are supposed to be specifically declared in the proposal form and the cover be granted an additional premium. Facility management and staff should be trained and practiced in handling any conceivable emergency life-threatening-situation, medical emergencies, accidents sudden illness, fire, weather condition and natural disasters. (Akintayo, 2010). Maintenance needs a clear cut culture for sustainability of available sports facilities and equipment. Thus, issues of maintenance must be adequately addressed to sustain the quality of sports infrastructure. To this end, maintenance crew must be properly trained to enhance the development of facilities (Eleso, 2005).

### **Personnel in Sports**

Akintunde (2001), stated that most hazards experienced during sports programmes are preventable provided trained sports personnel are in control. The realization of the objectives of safety is dependent on the state of the safe environment. Chen and Chen, (2003), reported that a sports administrator must concerned itself with the welfare of athletes in mind. Thus, adequate instructive instruction should be given to athletes to prevent hazard and loss.

National Sports Policy of Nigeria (2009), indicated that government ought to give priority to uplifting of sports and personnel. This will go a long way to improve programme implementation through a cohesive training. Collins (2002), posited that a key activity of great personnel is getting the right people “on the bus” is key to success. Getting the right people in a given organisation supports the concept of person organisation fit. Wide range of personnel exists in sports programme include the following: director of sports across sports organisations both at institutional, private and public organisations, coaches and technical officials deal with the training of athletes for skills and technical efficiencies, organising secretaries are constantly being changed within a short period of time, but their roles have significant impact on the well-being of athletes, records keeping and the sustenance of the organisation.

## **Coach**

According to Oyeniyi and Bolarinwa (2010), a coach is perceived from multidimensional angles. The word coach has several meanings because it has many interrelated concepts. However, some definitions would be attempted to give a clearer picture of the word “Coach”. He is a highly skilled teacher who builds games skills. A coach is a person who is trained in the skills and techniques of a specific sport and has the ability to impart the knowledge to athletes who have been initially introduced to sports. Babalola, (2014), showed that a good coach and his coaching prowess should focus on sufficient organisational competence with a well thought-out plan, without leaving any room for operational lapses. Similarly, a coach is a person who has acquired proficiencies in skills and techniques of sports and games and impacts his athletes so that, they in turn exhibit the acquired behavioural traits and patterns in competitions. A coach is also a resource person who enables athletes to acquire new and improved skills techniques and orientation, useful for the individual and team, towards the achievement of goals.

Football Italia (2013), opined that a good coach gives proper trainings of the operations of a sport’s team. The duties of a coach differ correspondingly based on the

level team he is coaching. In professional football, the coach carries the responsibility for the training and preparing players for advanced skills and tactics for overall development of the game.

### **Coaching Skills and Competencies**

Beattie (2002), also described twenty-two (22) coaching competencies and classified them into nine cooperating parts such as, thinking, informing, empowering, assessing, advising, being professional, caring, developing others, and challenging employees to stretch themselves. McLean (2005), identified four aspects of managerial coaching based on a team approach: people are value acceptance without ambiguity. Noer (2008), developed the coaching inventory according to the coaching process of assessing, challenging and supporting. The coaching shows the phenomenon in a descriptive and concrete way. However, there is a limitation to explain effective managerial coaching, because other characteristics which cannot be explicitly observed are possibly overlooked.

### **Athletic Trainer**

Delforge and Behnke (1999), revealed that an athletic trainer as been identified to contribute positively to sports and sports medicine. Thus is duly recognized by internationally including those in discipline. Strategic Implementation Team of the National Athletic Trainers' Association (NATA) (2012), expressed that athletic training is performed by athletic trainers in collaboration with physicians to optimize participation in sports. Athletic training involves the diagnosis, prevention and intervention of emergency care. The association further posited that all school going students need to be exposed to participating in a wide variety of organized sports and physical activities which include, intramurals, extramural, school-sponsored co-curricular programmes, among others. Igbanugo (2003), explained that performing sports and physical activity programmes both inside and outside regular sports programme provides positive benefits for students.

Mohammed (1998), reported that participating in sporting activities provide situations that are physically wholesome, mentally stimulating and socially sound for all age. Competitive play fosters an appreciation for both excellence in co-operation and in competition. Gbadamosi (2000), posited that sports remain a unifying tract that unites human beings, irrespective of race, sex, class and other boundaries of life. Nwankwo and Oladipo (2003), submitted that participation in physical activities and sports gives the individual good reaction time, stamina, speed, power, agility, accuracy in judgment in all spheres of lives, sustain the quality of life and help to reduce hazards in all its ramifications.

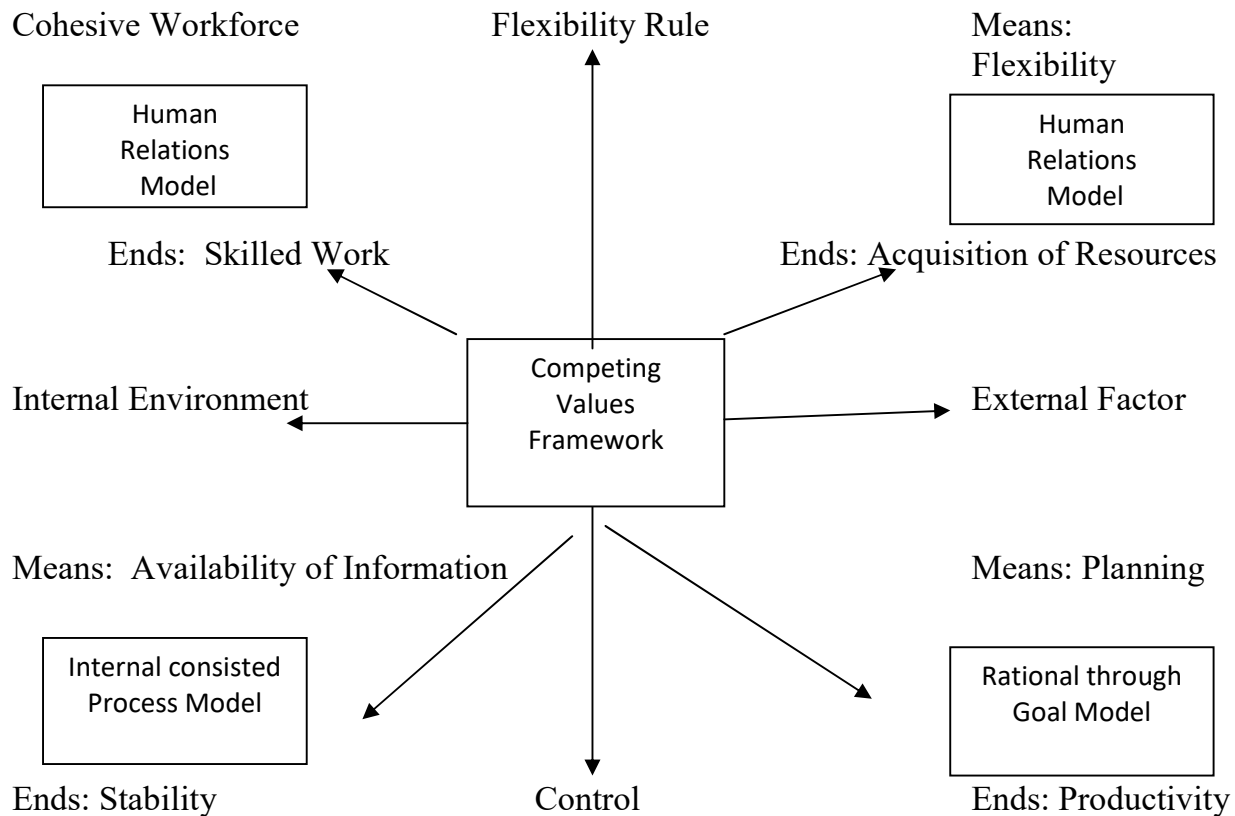
Anejo (2005), opined that safety valves for participation in sports entails the use of all necessary safety devices and constant as well as the consistent vigilance of necessary repairs which should prevent danger to participants, officials, and spectators. According to Active Australia (1999), participation in sports provides a lead way to sports' insurance consequent on the occurrence of injury. For instance, the cost of recovering from a sports related injury can be high plus physiotherapy and massage bills beyond imagination. In addition, engaging in sport can cause risks that are peculiar, when being executed for the benefits of self and others, while the participants must take steps to minimize risk and avoid injury.

### **Competing Values Approach**

According to Shilbury and Moore (2006), the competing values approach (CVA) are used to identify the shared criteria and organisational effectiveness. The main reason for CVA was to reduce risk. Therefore, the multidimensional scaling was used to diagnose the basic value dimensions. The results outcome showed that individuals evaluate organisational effectiveness based on three superordinate value *continua*.

The first dimension was organisational focus; an internal micro-focus, development of people in the organisation versus an external focus macro focus. The second dimension relates to the organisational pattern of operation which requires for flexibility versus control. The third dimension is related to organisational outcomes: a

means (importance) versus an ends (final outcomes). Therefore, the combination of the first two values continua (or 'axes'), the organisational focus and the organisational structure produce four cells. The human relations model consists of internal focus and flexible structure. The open system model rests on external focus and emphasis on flexibility. The rational goal model emphasises on control rooted in external focus. The internal process model has an internal focus and places an emphasis on control and stability. The combination of the third axe means, and ends, revealed that eight cells (Shilbury and Moore 2006).



**Fig. 2.7:** *Competing Values Approach Model of Organisational Effectiveness*

**Source:** *Shilbury and Moore (2006)*

Shilbury and Moore (2006), addressed the operationalized and effectiveness dimensions of the CVA using semi-structured interviews and pilot testing by panel experts. The psychometric properties of the CVA scales were tested using separate principal components analyses, structural equation modelling, and confirmatory factor analysis. High correlations existed between the four quadrants of the CVA and multicollinearity of the four latent variables. Therefore, a model with ten manifest factors loading on four latent variables was not supported. Data suggested a model with the ten manifest factors that loaded directly on and contributed to organisational effectiveness as a latent construct. According to Babalola (2014), sports can be classified into two basic parts such as ball and stick or bat games which include basketball, football, handball and volleyball. While stick or bat games are cricket and hockey. However, water

polo and polo games have a blend of stick and horse-riding and aquatic events which are not a part of intercollegiate games.

**Athletics:** It is also called track-and-field. The meets are held in arenas or stadiums that have specialized areas for running, jumping, and throwing events. The arena usually contains a large grassy centre known as an infield, which is encircled by a 400-m oval track. Modern athletics is usually organized around a 400-metre running track while field events (vaulting, jumping, and throwing), often take place on infield, inside track.

**Athletic Events:**

Sprints: 100m, 200m, 400m

Hurdles: 100m, 110m, 400m

Middle Distance: 800m, 1500m

Long distance: 3,000m, 5000m, 10000m

Throws: involves discus, javelin, shot put

Jumps: involve high, long jumps, pole vault and triple jump (Babalola, 2014).

**Basketball:** The game is a ball game played with hands only. This game is played on a court constructed to specific dimensions to enhance functional play. The court is divided into two equal parts and on each baseline is affixed a post mounted with a board for scoring purpose. The game is officiated by referee and umpires. To play basketball adequately, a team must consist of 12 players, while only 5 of them play at a given time. The remaining 7 are reserves or substitutes. However, the substitutes are entitled to replace any of the player(s) during a game situation. The game combines all fundamental movement patterns of walking, running, and jumping with the ball at very high speed, a sudden change in direction, jumping to shoot and retrieval of the ball. (Babalola, 2014).

**Cricket:** It involves bat and hardball game contested by two teams, with of eleven players in a team. The field is oval in shape, a flat strip of ground long at the centre. The ball is hurled fast and bounces once before reaching the batsman, a player from the opposing team. In defence of the wicket, the batsman plays the ball with a wooden cricket bat. Meanwhile, the other members of the bowler's team stand at positions around

the field as fielders. These players retrieve the ball in an effort to stop the batsman from scoring and get him out. The high range of speed of the bowled ball, it has the tendency to inflict injury to the opposing batsman and the field players who would run in various directions to retrieve the ball. This sudden reaction time enables the propensity to cause harm or injury. (Babalola, 2014).

**Football:** The game combines all fundamental movement skills which expose players to high body contact and injury. It is a game played on a pitch which is rectangular in shape and marked to dimension. Football is played by two teams of 11 players in a team. Players have high physical contacts in an effort to knock the ball around the opponent's goal, by using any part of the body, except the hands by field players. Players use their feet and heads as they kick, dribble and other part of the body control of the ball at a high rate of change in direction of the ball and players. The high level of contact involved in the game situation has an overbearing influence on its ability to cause injury to self and others in a game situation (Babalola, 2014).

**Hockey:** It is a team sport with a very high-risk level because of the hardball and the stick used in playing the game. Players wear mouth guards to protect the teeth and gums from impacts of the ball or stick. Other protective equipment includes shin guard, band gloves, boots for reason of safety. Among team sports, hockey seems to have a high propensity for risk involvement (<http://www.nytime.com/sports/olympics/23hockey.html>, 2017).

**Squash** is an indoor racquet game that was formerly called, "Squash racquets", a reference to the "squashable" soft ball used in the game. The game is played by two or four players for singles and doubles with 'standard' rackets in a four-walled court with a small, hollow rubber ball. Squash is characterized as a "high-impact". In the game of squash, players use rackets to strike a small rubber ball. The ball must hit off the front wall above the telltale but below the front wall line. It may also touch the side walls and back wall below the red boundary lines. On serves, players must hit the ball above the service line, and the ball must land behind the service-court line. A key strategy in



squash is “dominating the T” (the intersection of the red lines near the centre of the court where the player is in the best position to retrieve the opponent’s next shot). From this position, the player can quickly access any part of the court to retrieve the opponent’s next shot with a minimum of movement (Palmer, 1984).

**Swimming:** Swimming is both an individual and team sport. It is a process of moving the body through water by using arms and legs. The importance of learning swimming can be seen from the story of a nine-year-old boy who went to a little stream near his house, as usual. When he got to the stream, he immediately jumped in. No sooner than that, he sank to the bottom; all his attempts and struggles to come to the surface, as he normally did fail. He was finally rescued by a passer-by but not after he had drunk much water and became unconscious. After reviving him, the passer-by told the boy’s parent who came later, “if you had taught your child how to swim properly, he would not have gotten into this unfortunate accident” (Babalola, 2014).

**Tennis:** Tennis is both an individual and team sports. Two players (singles) or four players in (doubles). Players used a strung racquet to strike a hollow rubber ball over a net into the opponent’s court. Tennis is a worldwide sport and is played at all levels of society by all ages. The sport can be played by anyone who can hold a racket, including people in wheelchairs. In the United States, there is a collegiate circuit organized by the National Collegiate Athletics Association (Whitehead, 2002).

### **Insurance and Sports**

Akintayo (2010), indicated expressly that insurance is the transfer of risk of a loss, from an entity to another in exchange for a payment called compensation. It is a form of risk management, primarily used to hedge against the risk of a contingent, loss. Insurance is the social contract where the insured receives under which the insured will be rewarded. Insurance in sports can be quite low, considering the possible risk of incurring medical and legal costs which can be high. Costs increase personally plays a lot of sports benefits. Factors that can also affect cost include the actual sport played, where the age, level of expertise and others.

Koster (2011), said sports insurance that covers a range of competitors involved in a sporting event, organizers of a sporting event. This encompass organisers of sports instructors coaching sports. Sports' insurance provides much-needed peace of mind as it covers medical and legal costs to an injury sustained in a particular sport listed in the policy. Sports insurance is not holistic where sports are covered automatically, but rather an option. Teams with contacts will need insurance more than those who do non-contact games.

According to Dare Direct (2016) indicated that organizing or officiating sports are for the well-being of the participants, coaches, officials, and spectators which implies, buying sports insurance premium to ensure that, when accidents occur, there will be financial coverage for the victims and the organisation. Similarly, Dare Direct (2016), is a team sports insurance firm which specializes in offering a wide array of services to its clients. From dental care to compensation for loss of income due to injury, it is committed to resolving client needs in the best possible manner. Among other sports, Dare Direct stands out for its extensive cricket club insurance. Regardless of your individual situation, it is critical to remember that, in sports, peace of mind can only be achieved when it is clear that, a responsible insurance provider is there to cover your needs at all times.

Furthermore, Dare Direct (2016) stated that is a must for injuries are inevitable in sports. Medical and recovery bills can be extremely high. Thus, the athletes should not hesitate to apply for one, because it could be a life savings one. Besides, the money value of getting one is comparably lower considering, the risk of incurring medical liability, and legal costs. Sports insurance policy usually should cover protection, provides compensation for the medical, legal, and liability expenses.

### **Types of Insurance**

According to Akintayo (2010), different types of insurance coverage include: Death is a complete ceasing of earthly existence of a living organism with human beings as a reference. Under the policy, death must result from insured perils within fifty-two

(52) weeks of its occurrence. Death policy is either for a fixed sums insured or based on the multiple of the salary of earnings. Permanent disablement refers to, an incapacity that reduces the earning power in every employment, which the injured person is capable of undertaking at the time of the incident. These are permanent injuries arising from incidents which are covered by the underwritten policy. To determine calculable proportion of the sum insured payable, (see a continental scale of benefits attached to the policy in Appendix 3). Temporary total disablement shows such incapacity that reduces the earning power of the injured man from his usual occupation. This implies the number of days that the injured man is hospitalized, bed-ridden, off-duty or off-competition. This could be up to 104 weeks from the date of the incident. The expenses cover the total expenses involving medicals treatment at hospitals/nursing home, ambulance charges and sundry expenses as directed by a competent and qualified member of the medical profession.

### **Personal and Group Accident Insurance Policy**

According to Akintayo (2010), personnel accident requires that personnel may have more than one policy and still have a claim. This is relative to death and permanent disablement under all of them so far as the cause of the accident is covered by the policies such as medical expenses. He added that the policies could be made to contribute rateable by suitably worded endorsements. He further opined that an individual or a sporting organisation to have insurance designed cover the risks in that sport only. Thus, sport's insurance is sport-specific only. This kind of policy gives adequate cover to the persons insured against the risk of death, permanent disablement or injuries resulting from external, visible and violent means occurring at a given time and place. This includes fire, theft, assault, accident, injury through sports others (Akintayo, 2010).

### **Insurance Policy Implementation**

According to Claims Information Specialist (2010), an insurance policy requires formal details between the insurer and the insured in which there will be financial compensation. Insurance carrier, is the administrator providing policyholder, the details

contained in the insurance policy. The amount of money cohereable and payable by the insured is called the premium. An insurance policy represents a social contract. Obviously certain characteristics contained an insurance policy must be evaluated properly to meet the utmost good faith condition. (Claims Information Specialist, 2010). Claims Information Specialist (2010), highlighted procedures for insurance claims as indicated below:

### **Principles**

The insured entities need to be protected from risk for a fee, the fee being subjected to regularity and the degree of the event occurring. For insurable risk, to hold there must be certain characteristics conditions to meet. Insurance being a financial intermediary is a commercialised enterprise which individual can also insure self by saving money for possible future losses

**A large number of similar exposure units:** Insurance operates by gathering resources, for individuals of large classes. This process aid the insurers to benefit from the law of large numbers, thus, predicted losses are similar to the actual losses.

**Definite loss:** It is the ultimate type of loss in nature which is equal to death. Thus, an insured person must have a life insurance policy.

**Accidental loss:** This loss is akin to risk that occurs suddenly and cuts the suffered unawares. The opportunity to avert it is usually slim need to be clear-cut and logical to follow and meet the eye of the underwritten policy.

**Large loss:** This loss involves a large size of people. Such loss covers the anticipated cost of losses, ensuring a chance for making adjustment for losses.

**Affordable premium:** This relates clearly to the amount of money paid (premium) on the insured organisation on behalf of athletes to the insurance establishment. In this regard, the premium paid must be reasonably affordable and not out of rich for the insured to pay.

**Calculable loss:** This is the estimable that is duly calculated for payment to the insured by the insurer. At this point, the probability of loss is a logical and an empirical exercise while cost has more to do with the ability of a reasonable person in possession of a copy of the insurance policy and a proof of loss associated with a claim. To this end, a definite and objective evaluation of the money of the loss recoverable claim.

**Limited risks of catastrophically large losses:** The insurable losses are independent and non-catastrophic. Clearly, losses of any kind do not happen at a go and insured losses are not grave enough to cause a bankrupt to the insurer. Thus, the insurers may want to limit their exposure to a loss from a single event (Claims Information Specialist, 2010).

### **Benefits of Insurance**

Hildreth (1991), posited the following benefits of insurance: one obvious benefit of insurance is that it provides payment for losses, which helps people and businesses recover from misfortune. The second benefit of insurance is providing financial compensation for covered losses. The fear of a fire destroying a sports facility and equipment or the death of a person is almost completely eliminated through the transfer of loss to an insurance establishment. This factor alone greatly reduces potential anxiety and stress for individuals. The third is insurance policy thrust contribute to the control of loss by adoption strict risk-management standards for given facility operations. The fourth benefit relates to protecting management and gives 6 months of pay in lieu of case of an injury. Even if one is self-employed, sports insurance reimburses you for six months earning. Free medical service is given as part of insurance coverage including physiotherapy costs. After the injury, you need not pay single money to hospitals and need not worry about bills, dental cover, hospitalization etc.

Akapo-Faleye (2005), opined that the essence of given the fast pace and high intensity of modern-day sports, injuries are always likely to happen. Therefore, every athlete needs to examine carefully insurance options available. Noting carefully, a team can be insured under league registration but not certainly worth the effort. The scenario

is, the next step is to discuss insurance policies offered by providers who are truly willing to shoulder the responsibility of protecting your team.

In addition to the above the procedures for assessing insurance claim as explained by Hildreth, (1991), include:

### **Cover**

Hildreth (1991), indicated that cover is a policy which provides financial cover for the insured against loss during the participation at a given work situation including sports. This cover dimension could be accidental damages to self and others as well as breakdown and damage to the surrounding property. Besides, Akintayo (2010), said policy gives cover to the person(s) insured against the risk of death, permanent disablement or injuries resulting from external, visible and violent means occurring anywhere in the world.

### **Warranties**

According to Hildreth (1991), warranties are inserted into policies in order to widen their scope and meet as closely as possible insurance requirements for the insured. They are often required to delete policy exceptions, reward conditions and/or express agreement of terms between the insurer and the insured. Conversely, insurers are most willing to make available documents in their pure forms (stereotyped) and would definitely make the same as tight as possible. He further affirms that warranties are often imposed by the insurers and in most cases, they create additional obligations for the insured to meet. Akintayo (2010), explained that warranties are commitments made by and for the insured which continue to exist during the currency of the policy. A warranty could be absolute, in which case it is meant for a particular state of affair/event or obligatory/continuing which requires compliance throughout the period of the policy. In some cases, warranties are recommendations for risk improvement and are considered as part of the policy condition which must be fulfilled.

Olugbenga (2004), indicated that any breach of any policy condition could be used to turn down a claim, whether or not the warranty or condition was related to the loss.

Section 55 of the Insurance Act 2003 (Section 59 of insurance repealed insurance Decree of 1997 section 55) has curtailed this the “Freedom” of insurers, making a breach of any warranty or even policy condition a defense against the insured only under some restricted circumstances. This is in conformity with the government law establishing insurance policy.

### **Premium**

Olugbenga (2004), indicated that premium is the money paid by the insured to the insurer for assuming the risk. The premium derived from the application represents a rate percent on the total sum insured. This rate is often greater than the combined corresponding perils and other rates for the same items. Although similar types of risks are brought together in a common pool, each person or company wishing to join the pool must be prepared to make an equitable contribution to the pool. The premium contribution to the pool should be fair to all concerned. However, it should be noted that the similar types of risks brought together in a common pool pose a different degree of risks to the pool itself. When setting premium rates, the actuary is faced with three separate judgments – each one vital to the health of the fund. He must decide which mortality table to use and how to interpret the mine of statistical data about the longevity of people of comparable ages in order to reflect most accurately the future for the type of contract. The second variable is the rate of interest which is likely to accrue to the fund in the future through investment, and the third is the level of expenses the contract will involve (Olugbenga, 2004).

According to Olugbenga (2004) when the above has been assessed, the results are put into a mathematical formula from which the rate emerges. The setting of rates has to be done separately for each different type of contract undertaken by the life office – ordinary and industrial life assurance, pension and group pension schemes. In a large office, there may be as many as 20 or 30 different kinds. The natural premium system is as follows: The following is an extract from such a table based on 100,000 lives at the first entry age.

**Table 2.3: National Premium System**

<b>Age attained</b>	<b>Appropriate proportion of persons dying before one year has passed, i.e. rate of mortality</b>
25	0.00233
30	0.00241
35	0.00286
40	0.00388
45	0.00527
50	0.00764
55	0.01190

*Source: Olugbenga (2004)*

Thus, at age 50, the premium for ₦100 one-year term assurance would be, say 76 kobos, i.e. ₦100 x 0.00764. The table given above could be used only if a very large number of lives were considered. It would have no meaning at all for a study of a few lives. In fact, the more the lives under review, the more reliable would be the figures. If, for example, 100,000 lives are studied, the results would naturally be nearer accuracy than from the study of only 100. For the mortality tables to be of much use, they must relate to a large body of lives. Any life assurance scheme should embrace a large volume of lives assured if the evidence on which premiums are based is to be even approaching accuracy. Otherwise, the experience may prove to be very different from that disclosed in the mortality table. (Olugbenga, 2004).

### **Indemnity**

Akapo-Faleye (2005), referred to indemnity as a process in which a loss, an insurer should provide financial compensation which could restore the insured to the original financial position as he was immediately before the loss. Indemnity is closely linked with insurable interest because one cannot recover an amount that exceeds one's interest in the lost property. Akapo-Faleye (2005), further said indemnity is regarded as a mechanism by which the insurer provides financial succour to the insured who have suffered losses. This, however, is exclusive of life assurance. Akintayo (2010), regarded



indemnity as the mechanism by which insurers provide financial succour to the insured who has suffered losses. This is regarded as financial evaluation of the insurable interest often shown by the sums insured or limits of indemnity. According to Olugbenga (2004), indemnity is a system whereby one party agrees to make good any loss suffered by another party to the contract.

### **Evaluation of Insurance Losses**

Feldstein and Fabozzi (2008), described that there is complex multivariate analyses used when multiple traits arise in a single analysis, some other viable tools can be used to assess the probability of future losses. However, once a given policy is terminated the premium received and the investment gains, minus the amount paid out in claims is the insurer's underwriting profit on that policy. "Combined ratio" can be used to measure the underwriting performance in the ratio of expenses/losses to premiums. A combined ratio of less than 100% shows an underwriting profit, while anything over 100 indicates an underwriting loss. Thus, a combined ratio over 100% may nevertheless remain profitable due on investment earnings.

### **Compensation and Claims**

Issues Update (2008), reported that the policyholders usually hire their own public adjuster to negotiate the settlement with the insurance institution on their behalf. This covers the cost of a public adjuster for claim purpose. Insurance claims are difficult because of third party involved. The adjuster need to obtain legal counsel for the insured (either inside "house" counsel or outside "panel" counsel). Monitor of litigation may take years to complete, and people may appear in person or over the telephone with settlement authority at a mandatory settlement conference when requested by the judge (Issues Update, 2008).

Claims Information Specialist (2010), indicated that as soon as a claim adjuster suspects under-insurance. The condition of average may come into play to limit the insurance organisation's exposure. In managing the claims, function, insurers seek to balance the elements of customer satisfaction, administrative handling expenses, and

claims overpayment leakages. As part of this balancing act, fraudulent insurance practices are a major business risk that must be managed and overcome. Disputes between insurers and insured persons over the validity of claims or claims handling practices occasionally escalate into litigation. It described insurance as a special type of contract between an insurance company and its client in which the insurance company agrees that on the happening of certain events the insurance company will either make payment to its client or meet certain costs. (Claims Information Specialist, 2010).

According to Active Australia (1999), equipment is a very important item worn or carried on in sports used by a participant during sports activity. Equipment breakdown insurance covers. A comprehensive equipment breakdown policy gets plant repaired or replaced, covering your costs and lost income. An insurance policy for association buildings, contents, playing surfaces and other property will ensure that assets are protected and that in the event of a worst case scenario the property will be repaired or replaced, and the association will survive.

Thus, the core element of effective human resource management system is compensation. It is the reward that individuals receive for performing a given task for an organisation. It is imperative for sports organisations to develop a comprehensive compensation system in order to boost the morale of their staff and thereby enhance their effectiveness. They concluded by indicating that welfare package like an accident and life insurance, this will enhance high-performance rate among athletes (Covell, Walker, Siciliano and Hess, 2003).

### **Claim Reporting Guidelines**

To obtain the full benefit of insurance coverage according to Covell, Walker, Siciliano and Hess (2003), indicated the following checklists and suggested actions should be adopted in all circumstances.

### **First Rule: Give Notice Promptly**

Notify the insurance organisation promptly when the insured has a loss experience. The notice as a matter of fact must be done in writing. The policyholder should be asked to forward pertinent summons, to the insurance company immediately. With all intent and purpose factual and legal matters relating to the incidence of risk and loss.

### **Remember the Duty to Defend**

The insured person must know and remember definitely the kind of duty to defend in respect of duty to be performed for quick dispensation of justice for all especially in covering defense cost or settlement.

### **Retain Insurance Policies indefinitely**

Undertaking in the past will be good for coverage for claims to be made in the future. Policyholders must identify and maintain documents of all applicable insurance policies, the date of issue or expiration notwithstanding.

### **Keep a Written Record**

Ascertaining due conversation with stakeholders to the claim in writing. There is the need to keep all correspondence entered into any handwritten notes and the participant waiver.

### **Narrow Construction of Exclusion**

Coverage exclusion are often loaded in insurance policies with coverage exclusions. Give no room for coverage of a loss is excluded. Every insured must make sure that he is narrowly constructed clearly spelt-out in the insurance policy and will.

### **Other People's Insurance Coverage**

The insured must not forget all necessary provisions entered into in the insurance policy. Therefore, a clear cut provision must be made for indemnifying against loss with the insurance policies of other parties with whom they transact business (Covell, Walker, Siciliano and Hess, 2007).

## **Sports Theories**

Craig and Beedie (2008), explained that sport remains an important component to life in the world in many ways. The media propagates sports, people consume sport, and lot of investment and physical capital are put into sports. Houliban (2003), revealed that social theory is explains relationships with several other things in the real world. Thus, effective social theory have real impact on human lives across the world. The theory supports social change relative to education, interaction, teamwork, respect for self and others among people of different background in a day-to-day basis. Miles (2001), explained that there is basic resistance to the idea of theory and there are a number of reasons for this. With reference to sports, theories are ideas that contain a certain fluidity, and where rigidity becomes an issue other theories emerge to accommodate more recent social conditions.

## **Social Theory**

Ervin and Stryker (2001), opined that social theory states that participants in sports behave in some ways in order to maintain or boost their self-esteem. Similarly, Heere and James (2007), indicated that participation in sports helps to increase individuals or group self-esteem. This helps to increase the social identity of sports participants as evident in team identification. These identities strengthen team and group solidarity and loyalty for better and greater performance. Miles (2001), advocated that social theory operates from the grounded context in the real world and in doing so reminds us that social reality is indeed a social and cultural construction. This theory is more specifically applied to possibilities of social policy development.

Craig and Beedie (2008), showed with the structural view of society is subdivided into functionalist and conflict theories. The theories dwell on perspective can be subdivided into interactionist, critical and feminist theory. Structural approaches are concerned with processes of socialization and stratification. Socialization is concerned with how we learn to play our role in the social drama of everyday life. A good example here is that sport is important because being physically active and fit means that our

contribution to society can be positive. Traditionally, boys play football and girls play netball, except that this is changing because, despite structural guidance about gender-specific games, these ideas can be and are challenged with the strata or lay in a society that creates social boundaries indicated that social theory is concerned with socialization and stratification processes. These are connected closely with learning role rooted in play. Sport is important in socializing people who participate in sports and follow sports passionately. This is because it cuts across the strata of the society and beyond social boundaries.

### **Functionalist Theory**

According to Craig and Beedie (2008), a social functionalist theory is a social thought that identifies the functions of a social practice as determined by contributions of effective administration of the society. Functionalism is premised on social function an entity performs and the contribution made to further the continuation of society through a given phenomenon such as sports. Sport as an off-shoot of the society has a number of interrelated parts with common values. This transcends the differences between people because the whole is greater than the individual. Functionalists has a co-operate outlook with each part to operating together harmoniously for the progress of the society. This should however conform to principles of fair play and in accordance to prescribed rules and laws of the society and sports association.

Mellor (2008), indicated that sports participation is a direct reflection of a given society. It takes into account the contributions of sports and participation in sports to that society. It looks clearly into the benefits accruable to sports such as: economic, sociologic, psychology, physiologic and image launder of an institution or society. In a nut shell it promotes proper reconstruction of man and the society at all levels.

Bilton and Amanda (2002), posited that: functionalist theory contributes to proper understanding of sports to society:

- It promotes the growth of organized sports
- It develops the trends in socialization

- It promotes opportunities in sports participation
- It increases the level of supervision and monitoring of athletes.
- It promotes the success of *elite* programmes. (Bilton and Amanda, 2002).

### **Conflict Theory**

Giddens (2001), opined that sports participation bridges the social crisis and divisions through unequal distribution of economic, social and cultural resources. Sports helps to resolve conflict of interest between the marginalized and unmarginalized the oppressed and the oppressors as well as racial boarder lines. To this end, resources in sports must unite all stakeholders adequately and without oppression of any person along economic and political lines. The theory believes that no one should be marginalized or oppressed as an individual or group, thereby preventing conflict of interest across social strata.

Pink (2008,) described conflict theory in terms of promotion of human well-being with elements of oppression. The assumption of this theory is that every human social life need to enjoy some benefits rooted in sports. Besides, incidence of exploitation along economic, gender, race, ethnicity and age need to be jettisoned to avert the negative tenants of conflict. Therefore, participating in sports can mutually, personally and socially empower sports enthusiast.

Conflict theory will solve the following:

- Banishing class inequality in sports
- Athletes and spectators profiting and personal gain of the economic *elite*.
- Promoting sports participation for productive of individual and society. (Pink, 2008).

### **Interactionist Theory**

Goffman (2013), indicated that, this theory is a social inclined phenomenon with who usually emphasize the view to interpreting social behaviour, social actions in line with social reality through robust interactions, among social significant orders. Its major attention rests on social interaction among sports actors on a sports stage. According to

Goffman (2013), interactionism draws upon the micro-social investigations of activities on individuals and group at a given location and direction led by people who have got experience before.

Interactional theory addressed the following:

- Sports must be at par with sports enthusiasts.
- Sports organisations must practice democratic values with coercion.
- Identify the processes involved in pain, sports hazards with change in view.

(Jones, 2008 and Goffman, 2013)

### **Sustainable Development and Participation in Sports**

According to Ayeni (2010), sustainable development is a culture that is rooted in selfless service and cares passionately about human welfare for today, tomorrow and for generations to come. It is determined to do the best to preserve, human dignity within the limit of nature's endowment of manpower and natural resources. He added that sustainable development culture must be the one that brings about, the passion in human beings for sustainable development. In essence, it is sustainable development that dovetailed to sustainable participation in sports.

According to Sambawa (2006), the bane of Nigeria's sports over time was lack of 'clear-cut' direction and business as a usual syndrome. Sports as indeed in other ventures should be the products of 'all well' articulated training and conditioning regime, in which all the programmes, planning, execution, funding, and others, are taking into consideration inclusively. He further opined that energies and inputs, should be deliberately deployed in a manner that leads to ultimatum satisfaction, at the least, but effective cost. This include, identification of athletes, nurturing and transforming them into world beaters, guaranteeing their welfare and post-competition well-being, as well as establishing discerning and full-proof succession patters are issues that call for proper planning. The corollary is that, proper planning which begets success draws along with itself huge investment and sponsorship benefits from the private and public sectors for positive catalysts of sports development.

Sambawa (2006), indicated that in Nigeria over the years, the excruciating load of sports' funding was left for the government to bear all alone. The background leading to the enunciation of the 15-year sustainable sports development which the Minister is pursuing is veritable propulsion for Nigeria's sports. He further said the problems of sports development are mainly at the foundation. There is certainly the imperative for early planning which implies the ability to identify talents during their impressionable years. Determining the age brackets is to be implemented by scientific basis. Such identified talents will need to be trained at various levels. The responsibility for doing so rests on authorities at all tiers of governance as well as significant others notably the private sector. He believed that Nigeria's sports are grossly underfunded because of errors of omission, thus the responsibility for funding sports was left to government alone. Active marketing was observed to be the panacea to sports funding. There is a huge revenue potential for Nigerian sports and, considering the socio-economic environment we live in, only active marketing can ignite the flow of resources into sports.

Sambawa (2006), highlighted the objectives of the Sustainable Sports Development Programme (SSDP) as follows:

- To enable the sports body coordinate, monitor, and supervise sports development efficiently and effectively.
- To create a conducive and sustainable platform for collaboration amongst stakeholders from family, school, club, community, association, federation and indeed the public and corporate sectors ensuring accessibility to sports to every citizen.
- To develop, maintain and fully utilize sports infrastructure across the three tiers of government.
- To establish a scientific method of talent identification and development, with medical and motivational consideration.
- To provide standards for training and classification of technical and administrative personnel.



- To facilitate and guide the development of athletes from the grassroots to elite levels, with adequate monitoring.
- To re-position sport through a new orientation for a sustainable.
- Developmental plan and programme for athletes and coaches, backed by enhanced funding especially from the private sector.

To ensure a successful implementation of SSDP, Sambawa (2006), identified areas of urgent action.

**Legislation:** The Minister opined that it is necessary to itemize sports in the constitution, to facilitate and address the vital issues of national development, via:

- Job creation and self-determination
- Improving public and community health
- Boosting education in a qualitative manner
- Bridging socio-cultural and ethnic divisions
- Encouraging tolerance and respect for others
- Psycho-social rehabilitation from conflicts and abuse
- Positive avenue for cohesion and unity

**Welfare:** According to the Minister's postulation, intrinsic and extrinsic motivations are essential to the sustenance of the needs and training programmes of athletes at each level of performance. Scholarships, availability of equipment and facilitates, as well as good technical crew, shall increase the turnover of well-nurtured athletes.

**Competitions:** In this area, the Honourable Minister sees the resuscitation of school sports and the exposure of athletes to major international competitions as germane to improved performance. He has, therefore, admonished all sports Federations to provide a yearly, full calendar of activities to enable the planning of regular competitions for athletes.

**Facility Management:** Sambawa (2006), indicated that sustainable sports development programme propounds that, sport facilities is key in sports development. They provide the standard setting for fitness programme training and competitions. Facilities should be

accessible and functional, and a clear-out maintenance culture must be evolved. In ensuring the furtherance of sports among youths and university students require a clear-cut sustainable procedure is very needful. This will help in the continuous establishment of a conducive and progressive platform for collaboration amongst stakeholders. He opined that sustainable sports participation will help to re-position sport through a new orientation that, enhancing developmental plan backed by enhanced funding, especially from the private. It equally helps to develop, maintain and fully utilize sports infrastructure across various strata of the society, ranging from government and private educational institutions from primary to tertiary levels.

### **Sustainable Participation in Sports**

Sport imparts social benefits on the participants and spectators for improved physical health, psychological wellness, social contact and societal cohesiveness (Social Issues Research Centre, 2011). Department of Energy and Climate Change (2011), reported that a major starting point in sports sustainability programmes are economic, social and environment. These will have a major impact in sports participation. Sport is therefore sustainable when it meets the aspirations of present days and future generation. This is without compromise of any kind across sports structures.

### **Sustainable Sports and Social Dimensions**

Smith (2009), explained that sport's contribution to social wellbeing cannot be overemphasized. Its benefits include social reinforcement, collective identities, responsibilities, uniting the people, self-esteem for self and others. Its overall objectives are long time social healthiness, dynamic collective responsibilities among sports participants and the society.

### **Sustainable Sports and Environmental Dimensions**

Collins and Flynn (2007), reiterated that the environmental dimension's focuses on sports facilities' venue ranging from sports village, play grounds, accommodation venues. The adequacy of road networks are essential elements of environmental dimensions. Similarly, the environment must be hostile free, less traffic and ecologically

good for sports participation. All bio-productive land and aquatics need to lend credence of environmental dimensions. The landscape for sports must add value to the environment. Most sport is played within urban areas, either in planned green spaces or inside buildings and stadia. Sustainability policy will require a place that preserves its originality without having effects on the biodiversity of the area, create litters or other forms of pollution. Furthermore, an unusual patterns of transport may take place to obstruct normal public transport services, which may cause excessive transport emissions (Wilby and Perry, 2006).

Regardless of prevailing conditions, the environmental aspect of sustainable participation in sports must be well regulated for the benefits of all in sports industry. Thus a reduction in the use of chemicals, protecting local water supplies and minimising the need for treatment (Chang, 2007; Smith and Lindley, 2009).

### **Sustainable Sports and Economic Dimensions**

To sustain sport activities and participation the aspect of economy must be taken serious. Sports must have economic values to enhance its sustainability. Indeed, the capital out lay of sports is very huge and it must provide huge economic returns. It is important to note that sports must promote economic benefits regardless of it social nature-driving up the economic value, of the individuals, groups, teams (www.uea.ac.uk/polopoly\_fs/1.138105!Footprint%20 Case%20Study.pdf, 2016).

### ***Community value***

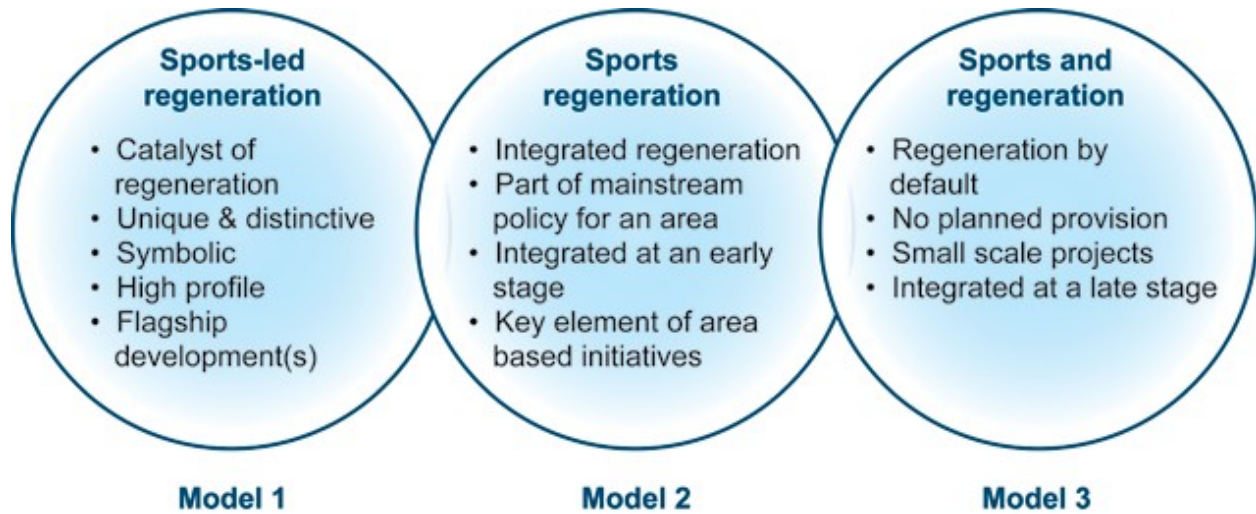
A key to environmental sustainability is to increase the use of public transport, walking and cycling to venues and events which can also bring economic sustainability benefits (British Urban Regeneration Alliance (BURA), (Davies, 2010).

Davies (2010), listed of factors that contribute to successful stadia development:

- Stadium managers provide community leisure and health facilities within the stadium complex.
- Private sector funds improvements in transport infrastructures in and around stadia to allow new development corridors and value chains.

- Private sector funding of land remediation costs in and around stadia.
- Innovative funding agreements with a direct local benefit from in-stadia sales.
- Private sector funding of stadia-sited community
- Provide training facilities and on-site priding centre.

### Models of Sports Regeneration



*Figure 2.8 Davies' three models of regeneration through sport  
Source: Davies (2010)*

Thus, proper on urban environment plan can provide multiply and joint use of facilities over a period of time for the benefit of all.

### Sustainable Innovation in Sports

According to Brallard (2015), sustainable innovation in sport requires sustained model which involves the organisation of major sporting events which are durable and sustainable. Sports should embrace the entire element that will make sports sustainable the way it should be.

### Importance of Sustainable Innovation in Sports

Borchey (2017), listed the following importance of sustainable innovation in sports:

- To reach people across cultures and to inform them about society's challenges in relation to environment and resource efficiency.
- To provide information and setting examples by reducing the environmental impacts of the governance of sports, citizens can be persuaded to change their attitude and behavior.
- To encourage and support a responsible concern for environmental issues.
- To provide social networks that can add value to this, as many of people every day follow their favourite sport by active users in social networks
- To take care of waste of consumables, food, water, hard degradable materials in addressing attention of citizens.
- To provide adequate building and maintenance of venues for specific events that required substantial natural resources.
- To design and attract more attention to the importance of sustainable innovation in sports initiatives.
- To accomplish a broad spectrum that includes team supporters, infrastructure, events, sportswear and so on.

### **Appraisal of Related Literature**

The appraisal will focus on review of related literature.

Risks from all stand-points of life are a normal trend that cannot be denied or ignored. Risk issues require adequate planning and management to make life worthwhile in general and team sport's participation safe as much as possible for athletes, officials spectators, and the community. Besides, risk management revolves round meticulous definition of existing programmes, identification and determination of workable practices that will promote the safety of lives and property. It equally involves the establishment of plans and priorities for both human and material resources. The long-term practices will hang on structural, formulation and institutionalized policy that will enhance control of

preventable problems in sports and physical education. Obviously, risk management practices require a multi-step approach as enunciated by (Doughterty, Goldberger and Carpenter, 2002 and Clement, 2004). Similarly, Peterson and Hronek (2003), stated that risk management is taking proactive measure planned to decrease injuries in a team sport. The relief mechanisms for risk management practices within the ambit of team sports' participation include surveillance plan, standard sports' facilities, equipment, emergency and safety care, maintenance, inspection plan, and personnel. Hsiao (2005), indicated that risk management theory requires integrated approach, for instance.

Participation in sports has a preponderance of risks attached to it. The reasons included high contact rate, high speed to outwit the opponents, speed of objects like balls used, a sudden change in directions in various ways, high contacts, quick reaction time and stretching beyond anatomical units during play balls, sticks, boots, playgrounds and so forth. For example, an Australian cricket and a batsman, Philip Hughes died after being hit in the head by a ball during a team sports participation (Clark, 2014). Nwankwo and Oladipo, (2003), submitted that participation in physical activities and sports give the individuals good reaction time, stamina, speed, power, agility, and accuracy in judgment in all spheres of lives as well as sustenance of quality of life which help to reduce hazards to lives. Thus, safety valves for participation in team sports entail the use of concernable safety devices and constant as well as the consistent vigilance of necessary repairs which should prevent danger to participants, officials and spectators (Anejo, 2005).

Further to the above, Mull, Bayless, Ross and Jamiesson (1997), and Mitchell and Feiglay (2002), posited that surveillance plans in sports provide a safe environment for a participant in sports in order to avoid pain, suffering, and reduction of loss of health, disability. It also entails the elimination of hazard through effective development of prevention programmes. Association of Workers' Compensation Board of Canada (2010), indicated tips to enhance adequate surveillance management. Recreation and sports facility should be a specification of equipment, adequate supervisor, signs, and warnings; with qualified staff employed to pilot coaching, organisation, emergency and

accident response procedures are sustained. The concept of personnel required proper functioning in supervision inspection and maintenance of sports facility in a healthy environment. According to Active Australia (1999), systematic inspection, maintenance, and supervision remain a key in preventing sports related injuries and losses. Omolawon (2010), indicated that adequate maintenance entails proper living, watering, moving, erosion control, brushing, cleaning with regular repairs of facilities and equipment. Preventive maintenance comprises a major portion of the maintenance effort in physical and health facilities.

Similarly, National Sports Policy of Nigeria (2009), gives good attention to training and development of sports so as to improve needed of skills, through a cohesive training programme. Collins (2002), posited that recruiting personnel is a cardinal factor in getting the organisation's agenda. Hence, a wide range of personnel exists in sports programme include the following: director of sports across sports organisations at institutional, private and public organisations. While coaches and technical officials deal with the training of athletes for skills and technical efficiencies. Also, organizing secretaries are constantly being changed within a short period of time, but their role has significant impact on the well-being of athletes, record keeping and the sustenance of the organisation.

Furthermore, the insurance variable requires proper underwriting of insurance contract that will cover sound policy, medical, legal, liability costs, and adequate compensation mechanism. Obviously, team sports will need insurance more than those in non-coastal games. Ahmed (1998), Gbadamosi (2000) and Anejo (2005), indicated that organizing, participating and officiating sports are for the well-being of the participants, coaches, officials and spectators who imply buy sports. Insurance policy to ensure that, when accident or loss occurs there will be financial coverage for the victims and the organisation.

Finally, the independent variables of the study include; risk management practices of surveillance plan, standard facilities and equipment, personnel, maintenance, and inspection. While the insurance policy implementation variables are insurance cover and compensation impact on the dependent variable team, sports participation. The sources of information for the review include information from a wide range of scholarly reviews of literature, both in graphics and electronic sources.



## **CHAPTER THREE**

### **METHODOLOGY**

The chapter presented the methods used in carrying out this study under the following sub-headings:

1. Research Design
2. Population
3. Sample and Sampling Techniques
4. Research Instruments
5. Validity of the Instrument
6. Reliability of the Instrument
7. Field test of the Instrument
8. Ethical Consideration
9. Procedure for Data Collection
10. Procedure for Data Analysis.

#### **Research Design**

The design is survey of correlational type. The design was adjudged appropriate because it represented the most frequently used means of observation in sports administration, coaching, organisation and management. It equally helped to collect original data with the objectives of describing, examining, analyzing, and interpreting the data with a large population. It also helped in randomization of samples to be used for the study as well as measuring relationships among variables. Survey design was more suitable for use when traits observed by the researcher are not manipulated. This actually supported the existing criteria of practices, opinion, evaluation and the collection of factual information (Thomas and Nelson, 2001).

## Population

The population comprised of student athletes; both undergraduates and postgraduates, excluding 100 level and sub-degree students of federal universities in Southwestern Nigeria. All five (5) Directors of federal universities sampled for the study. The population across the universities were presented below:

**Table 3.1: Population of the Respondents by University**

S/No	Propositional University	Sample of Population	60%
1	Federal university of Agriculture, Abeokuta	448	269
2	Federal University of Technology, Akure	430	255
3	Obafemi Awolowo University, Ile ife	457	275
4	University of Ibadan	488	291
5	University of Lagos, Akoka	460	277
	<b>Total</b>	<b>2,283</b>	<b>1,367</b>

Sources: Federal universities sport council units

Five (5) Directors represented the population representing 100%. The total population was 2,288 and the sample size was 1,371

## Sample and Sampling Techniques

The sample consisted of 1,367 athletes and five (5) Directors of sports, making, a total of 1,371. The athletes' respondents were those that met the inclusion criterion. Twenty-nine (29) respondents that were in 100 level were excluded sixteen (16) did multiple ticking of the question items and one hundred and ten (110) filled in sports like football and cricket games which were not part of games female participated in, in NUGA. Therefore, a total of one hundred and fifteen (115) respondents failed the inclusion criteria. All Directors of Sports were used for the interview.

In selecting the participants, multistage sampling procedure was adopted.

**Stage 1:** Purposive sampling technique was used to select the five federal universities that met the inclusion criterion.

**Stage 2:** Purposive sampling technique selected NUGA games that also met participatory criterion of male and female athletes.

**Stage 3:** Purposive sampling technique selected the Directors of sports for the in-depth interview.

**Stage 4:** Proportionate sampling technique of 60% was used to select the number of athletes in accordance with each team's regulations and as spelt out in NUGA games rules.

**Stage 5:** Simple random sampling technique of fish bowl method with replacement selected sports with more than three events under their broad type such as racket and ball games. This ensured sustenance of probability rate.

**Table 3.2: Distribution of Respondents According to Teams, Players and Gender**

S/N	University	Athletics				Ball Games				Combat				Racket Games								Grand Total
		TR		FD		BB		VB		TK		JD		SQ		TN		TT		HK		No
		ML	FL	ML	FL	ML	FL	ML	FL	ML	FL	ML	FL	ML	FL	ML	FL	ML	FL	ML	FL	
1	Federal University of Agriculture, Abeokuta	20	18	17	20	18	17	21	18	7	7	9	7	11	9	11	9	9	8	16	16	268
2	Federal University of Technology, Akure	21	18	15	15	16	16	22	20	7	7	9	7	11	9	11	9	9	8	16	16	262
3	Obafemi Awolowo University, Ile-Ife	24	18	21	17	16	16	25	22	7	7	9	7	12	8	11	9	11	7	18	16	281
4	University of Ibadan, Ibadan	22	15	19	17	17	16	23	20	9	9	9	7	11	8	13	9	10	7	16	16	273
5	University of Lagos	26	17	19	16	17	16	25	22	9	9	10	7	11	9	11	9	10	7	17	16	283
	<b>Total</b>	<b>113</b>	<b>86</b>	<b>91</b>	<b>85</b>	<b>84</b>	<b>81</b>	<b>116</b>	<b>102</b>	<b>39</b>	<b>39</b>	<b>46</b>	<b>35</b>	<b>56</b>	<b>43</b>	<b>57</b>	<b>45</b>	<b>49</b>	<b>37</b>	<b>83</b>	<b>80</b>	<b>1,367</b>

Key: TR- Track

FD- Field

BB- Basketball

VB- Volleyball

TK- Taekwondo

JD- Judo

SQ- Squash

TN- Tennis

TT- Table Tennis

HK- Hockey

ML- Male

FL- Female

## **Research Instruments**

In order to examine risk management practices and insurance policy as sustainable participation in sports among university athletes in Southwestern. The questionnaire was self-developed with three (3) sub-scales including interview guide. The instruments were developed on the strength of extensive review of literature and discussions with experts in sports administration. This process aided the identification of relevant practices in risk management. The instruments' constructions were based on literature in sports administration and organisation. The question items were motivated by the studies of Mitchell and Feigley (2002), Peterson and Hronik (2003), Clement (2004), Hsiao (2005), Spengler, Connaughton and Pittman (2006) and Piekarz (2009). The instrument was explained as follows:

### **Risk Management Practices, Insurance Policy and Sustainable Participation in Sports Questionnaire**

The questionnaire consisted Risk Management Practices Scale (RMPS), Insurance Policy Scale (IPS) and Sustainable Participation in Sports Scale (SPSS). The questionnaire was divided into four parts. Section A covered personal data of the respondents and Section B covered the independent variables,

**Section A:** This helped obtain information on bio-data of the respondents. The items covered in this section were; name of university, level in the university; sports participated in, sex and age.

#### **Section B:**

##### **(i). Risk Management Practices Scale (RMPS)**

Management Practices Scale centered on surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practices as well as inspection practices. The respondents reacted to the thirty-eight (38) questions. The questions were subjected to factor analysis, with 0.60 retention criterions. Thus, twenty-one items met 0.60 retention criterion. The items that failed the retention criterion were restructured. Eight of the restructured items had a value of 0.3; five items had 0.4, while four items had 0.5 respectively. Examples of the retained items include: "There are adequate number of sport facilities, which encourages my participation in sports; I have access to standard first aid care in case of injury, therefore I am

always happy to participate in sports”. Cronbach alpha was used to test the internal consistency of RMPS and yielded a reliability of 0.72.

### **(ii): Insurance Policy Scale (IPS)**

Insurance Policy Scale was focused on insurance cover and compensation. The respondents reacted to thirteen (13) questions during the pre-testing of the instrument. The data had a factor analysis, of 0.60 as criterion for retention. The result indicated that seven items met 0.60 retention criterion while the items that failed with the retention criterion were restructured. Two items were restructured with a value 0.3, while four items had a value of 0.4. Examples of the retained items include: “Insurance policy will help me to reduce fear of injury during participation in sports; Compensation prospect will encourage me to participate in sports”. Cronbach alpha was used to test the internal consistency of IPS and yielded 0.70.

### **(iii): Sustainable Participation in Sports Scale (SPSS)**

Sustainable Participation in Sports Scale had six (6) items generated for the pre-testing of the instrument. The data were subjected to factor analysis, with 0.60 as criterion for retention. The result showed that four items met 0.60 retention criterion items that did not meet the criterion were restructured. The two restructured items had a value 0.4. Examples of the retained items included: “participation in sports have potential risks to the athletes; do you sign risk disclosure information before participating in sports”. Cronbach alpha statistics method was used to test the internal consistency of SPSS and yielded  $r = 0.70$ . Altogether, sixty-two (62) items were assembled including the socio-demographic information of the respondents the three scales (57 items) were used. Cronbach alpha method enhanced internal consistency of the variables (RMPS, IPS and SPSS) which yielded a reliability of 0.73.

## **2. In-depth Interview guide**

In-depth interview (qualitative) contained eight (8) questions. The eight (8) items were for Directors of Sports in the universities. The consistency of the respondents’ responses was established. The method was carried out by interviewing the respondents. The data was thematic content analyzed.

### **Validity of the instrument**

The questionnaire was developed based on the initial explorative discussion with individual that shares similar characteristics with the actual study population. The instrument was subjected to experts’ review; this warranted the removal of ambiguous items. At the first

stage, 66 items were generated, they were later reduced to 57. The instrument was analyzed using explorative factor analysis of Kaiser-Meyer-Olkin (KMO) model. The values obtained were 0.64 for Risk Management Practices Scale (RMPS), 0.60 for Insurance Policies Scales (IPS) and 0.62 for Sustainable Participation in Sports Scale (SPSS). These values met the bench mark criterion of 0.60. This indicated that the sample size of each of scale was adequate for the conduct of factor analysis. The test of sphericity of each scale was statistically significant. This supported the factorability of the correlation matrix at the p-value which stood at 0.00.

### Reliability of the instrument

The reliability of the instrument was obtained using Cronbach alpha statistics to test the reliability of the instrument and its internal constituency. The reliability values obtained were shown in table 3.2

**Table 3.3: Reliability of Cronhach Alpha Co-efficient of the Independent Variables**

S/N	Variables	Cronbach Alpha Co-efficient	Valid Items	Items excluded	Total Item
1	Risk Management Practices such as: Surveillance plans Sports facilities and equipment Emergences and safety care Maintenance practice and Inspection practice	.72	38	5	43
2	Insurance Policy Scale (IPS) such as: Insurance cover and compensation	.70	13	3	16
3	Sustainable Participation in Sports Scale (SPSS)	.73	6	2	8
<b>Total</b>			57	10	66

## **Field Testing**

The field testing of the instrument was carried out on 35 undergraduate athletes of University of Ilorin, Ilorin. This group did not participate in the main study. This process helped the researcher to identify basic problems that would have affected the administration of the instrument on targeted population. It equally helped to correct certain ambiguities identified in the instrument. In addition, it provided ample opportunities to train the research assistants on the procedures for data administration.

## **Ethical Consideration**

The study was subjected to ethical consideration of the Social Sciences and Humanities Research Ethics Committee (SSHREC), University of Ibadan, Ibadan. The Collaborative Institutional Training Initiative (CITI) was University of Miami (ID 14795) and Arizona State University (ID 662) both of United States of America. The research proposal was on-line tested and thereafter, full approval was issued and annexed in (Appendix V and VI) for letter of approval for institutional training attitude test.

## **Procedure for Data Collection**

A letter of introduction was collected from the Head, Department of Human Kinetics and Health Education, University of Ibadan, Ibadan (Appendix IV) for the purposes of necessary assistance required to administer data. The letter was presented to the Director of Sports or Head Coach of the selected universities for permission to administer the questionnaire. The entire items of risk management practices and insurance cover and compensation on the questionnaire were fifty-seven. Thereafter, research assistants administered the instrument to the respondents.

However, in few instances, the Head coach or Director of Sports asked the researcher and the research assistants to do a repeat visit. This enhanced sensitization and preparation of the respondents for responses and the completion of the questionnaire. There was no space provided for identification of athletes and officials, the survey was totally anonymous.



### **Procedure for Data Analysis**

The questionnaire was collated, coded and analyzed accordingly. The bio-data and research questions were analysed with percentages. Inferential statistics of Hierarchical Multiple Regressions was used to analyse the hypotheses tested for the study set at 0.05 alpha level.

## CHAPTER FOUR

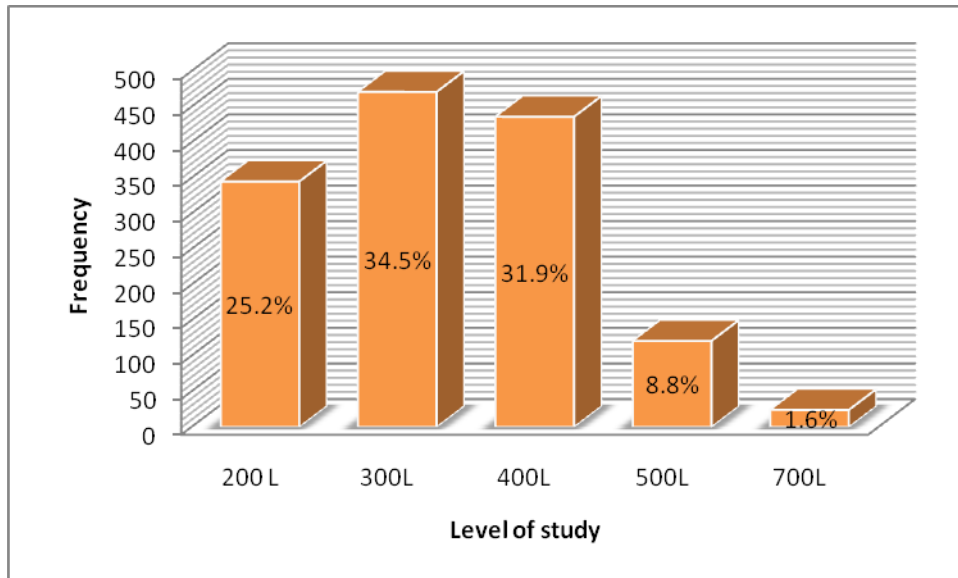
### RESULTS AND DISCUSSION OF FINDINGS

This chapter presented the results of data analysis and discussions of the findings were presented as follows.

**Table 4.1:** Demographic variables of the participants were presented as shown below:

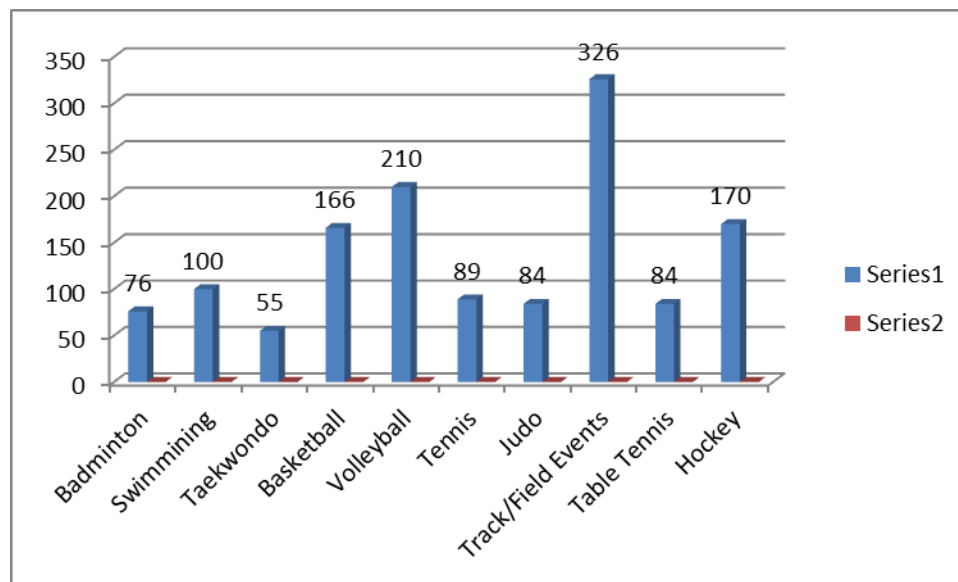
<b>University</b>	<b>Frequency</b>	<b>Percentage</b>
Federal University of Agriculture, Abeokuta	269	19.7%
Federal University of Technology, Akure	255	18.7%
Obafemi Awolowo University, Ile-Ife	275	20.0%
University of Ibadan, Ibadan	291	23.3%
University of Lagos, Akoka	276	20.3%
Total	1,367	100.0%

Table 4.1 revealed that, 291 (23.3%) of the respondents were from the University of Ibadan, Ibadan, University of Lagos, Akoka had 276 (20.3%), similarly Obafemi Awolowo University, Ile-Ife, respondents were 275 (20.0%), Federal University of Agriculture, Abeokuta, had 269 of them representing (19.7%) while Federal University of Technology, Akure were 255 (18.7%). The results showed that the University of Ibadan, Ibadan had the highest respondents who participated in their responses to the questionnaire.



**Figure 4.1: Bar chart illustrating the respondents' level of study**

Figure 4.1 showed that, 345 (25.2%) were in 200 level, 471 (34.5%) were in 300 level; 436 (31.9%) were in 400 level; 121 (8.8%) were in 500 level and 24 (1.6%) were in 700 level as shown in the figure 4.1. Thus, majority 471 (34.5%) of the respondents were in 300 level of their study across the universities sampled for the study.



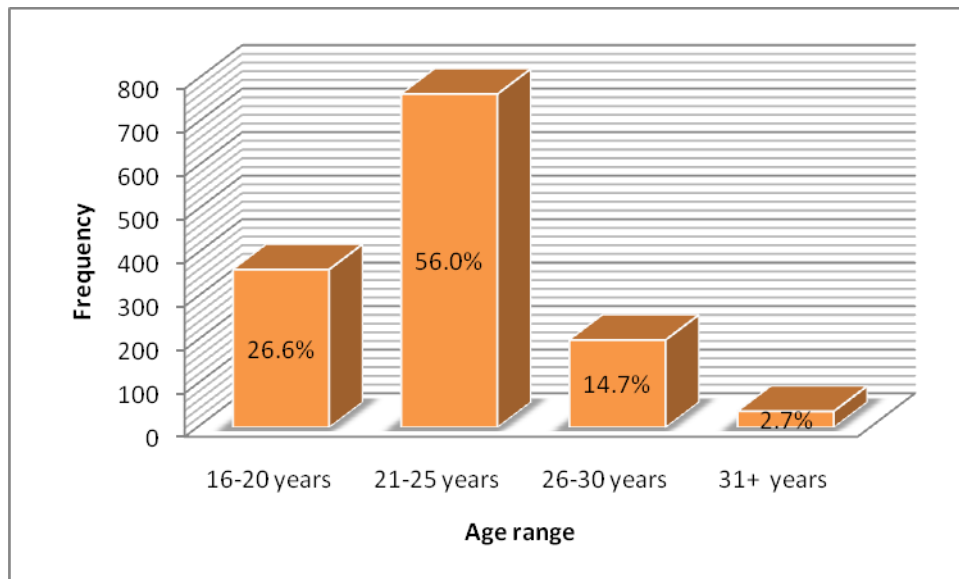
**Figure 4.2: Bar chart illustrating sports participated in by the respondents**

Figure 4.2 above revealed that, 76 (5.6%) of the respondents were into badminton; 100 (7.3%) were into swimming; 48 (3.5%) were into taekwondo; 159 (11.6%) were into basketball; 203 (14.8%) were into volleyball; 71 (5.2%) were into squash; 82 (6.0%) were into tennis; 77 (5.6%) were into judo; 315 (23.0%) were into Track/Field events; 77 (5.6%) were into table tennis and 163 (11.9%) were into hockey respectively. Thus, majority of the respondents were in athletics group equally mean track and field events.

**Table 4.2: Gender of the Respondents**

S/N	Gender	Frequency	Percentage
1.	Male	760	55.6%
2.	Female	607	44.4%
	<b>Total</b>	<b>1,367</b>	<b>100.0%</b>

Table 4.2 showed that, the male respondents are 760 (55.6%), while their female counterparts are 607 (44.4%). The results showed that, majority of the respondents are males.



**Figure 4.3: Bar chart illustrating age range of the participants**

Figure 4.3 indicated that, 363 (26.6%) of the respondents aged 16-20 years; 766 (56.0%) were 21-25 years old; 201 (14.7%) were 26-30 years old and 37 (2.7%) 31 and above years old. Majority of the respondents were in the age range between 21-25 years. This age bracket revealed an optimal or prime age transiting between upper limit of adolescents and the on-set of full adulthood.

**Research Question 1: *There is Risk Management of Surveillance Plans for University Athletes during the Participation in Sports?***

**Table 4.3: *Percentage of the Respondents to Surveillance Plan***

S/N	Statements	SA	A	D	SD	Total N
1	Surveillance plan is important for sustainable participation in sports	576 (42.1%)	649 (47.5%)	55 (4.0%)	87 (6.4%)	1367 (100%)
2	My institution conduct sport programmes according to safety regulations hence I am interested in participation in sports	457 (33.4%)	682 (45.5%)	161 (11.8%)	127 (9.3%)	1367 (100%)
3	Trained personnel are available to handle surveillance plan for sustainable participation in sports	411 (30.1%)	627 (45.9%)	206 (15.1%)	123 (8.9%)	1367 (100%)
4	Participants receive specific safety information during participation in sports	367 (26.8%)	664 (48.6%)	219 (16.0%)	117 (8.6%)	1367 (100%)
5	Surveillance plan exist in my university for effective sustainable participation in sports	338 (24.7%)	710 (51.9%)	198 (14.5%)	121 (8.9%)	1367 (100%)
6	Use of injury rates to improve safety practices will enhance sustainable participation in sports	348 (25.5%)	651 (47.6%)	216 (15.8%)	152 (11.1%)	1367 (100%)
7	Warning signs are placed to advise participants on sports injury prevention to enhance sustainable participation in sports	289 (21.1%)	635 (46.5%)	245 (17.9%)	198 (10.8%)	1367 (100%)

Table 4.3 above indicated the responses of the respondents on the surveillance plan for university athletes' participation in sports; 649 (47.5%) of the respondents agreed and 576 (42.1%) strongly agreed that surveillance plan was important for sustainable participation in sports while 87 (6.4%) strongly disagreed and 55 (4.0%) of the respondents disagreed respectively to the statement. Again, 682 (54.5%) agreed and 457 (33.4%) strongly agreed that their institutions conducted sports programmes according to safety regulations while 161 (11.8%) and 127 (9.3%) of the respondents disagreed and strongly disagreed respectively to the above statement. Similarly, the above table revealed that 627 (45.9%) of the respondents agreed and 411 (30.1%) strongly agreed to the statement that trained personnel were available to handle

surveillance plan for sustainable participation in sports while 206 (15.1%) and 123 (8.9%) of them disagreed and strongly disagreed respectively to the statement in item 3. Again, 664 (48.6%) of the respondents agreed and 367 (26.8%) strongly agreed that they received specific safety information during participation in sports while 219 (16.0%) disagreed and 117 (8.6%) strongly disagreed to the above statement.

Furthermore, 710 (51.9%) and 338 (24.7%) of the respondents agreed and strongly agreed that warning signs were placed to advise participants on sports injury prevention to enhance sustainable participation in sports while 198 (14.5%) and 121 (8.9%) of the respondents disagreed and strongly disagreed respectively to the above statement. In the same vein, 651 (47.6%) and 348 (25.5%) of the respondents agreed and strongly agreed respectively that the use of injury rate provided safety practices that would enhance sustainable participation in sports while 216 (15.8%) and 152 (11.1%) disagreed and strongly disagreed respectively to the above statement. Sequel to the above, 635 (46.5%) and 249 (21.1%) of the respondents agreed and strongly agreed that warning signs were placed to advise participants on sports injury prevention so as to enhance sustainable participation in sports.

According to the results, the majority across the universities sampled; surveillance was very important to the successful conduct of sports in general and its sustainability. Specific surveillance undertaken by these universities include; inspection of sports facilities and equipment as well as prevention of encroachment. The facilities and equipment enjoyed perimeter fencing, padlocking device, warning signs and cautions like “keep off the grass”, “don’t cross the lawns” and others.

**Research Question 2: Do Sport facilities and Equipment Available for University Athletes during Participation in Sports?**

**Table 4.4: Percentage of the Respondents to Facilities and Equipment**

S /N	Statements	SA	A	D	SD	Total N
8	Available sports facilities in my institution enhance quality participation in sports, hence I am involved in participation	324 (23.7%)	707 (51.8%)	246 (18.0%)	90 (6.5%)	1367 (100%)
9	There are adequate number of sport facilities, which encourage my participation in sports	367 (26.8%)	616 (45.0%)	260 (19.1%)	124 (9.1%)	1367 (100%)
10	Appurtenances are securely fixed to provide needed safety	317 (9.6%)	680 (50.2%)	251 (18.5%)	119 (8.7%)	1367 (100%)
11	Sports equipment used for practice meet appropriate standard, hence it increases my skill in participation	325 (23.8%)	643 (47.0%)	295 (21.6%)	104 (7.6%)	1367 (100%)
12	Facilities surface are safe for play activities, hence I am attracted to participate in sports	290 (21.2%)	697 (51.0%)	273 (20.0%)	107 (7.8%)	1367 (100%)
13	Available sports facilities conform to standard for my sports event, hence, I often participate in sports	277 (20.3%)	726 (53.1%)	248 (18.1%)	116 (8.5%)	1367 (100%)
14	Sports equipment used help to prevent sport injury	317 (23.2%)	648 (47.4%)	276 (20.2%)	124 (9.2%)	1367 (100%)
15	Sports equipment in my institution are of good quality, hence athletes are attracted to participate in sports	302 (22.1%)	647 (47.3%)	299 (22.0%)	131 (9.6%)	1367 (100%)
16	Adequate protective equipment are available for specific sport, therefore, I feel secured during participation in sports	281 (20.5%)	608 (44.7%)	330 (24.0%)	148 (10.8%)	1367 (100%)

Table 4.4 above revealed that, sports facilities and equipment were available for the participation in sports. 707 (51.8%) of the respondents agreed and 324 (23.7%) strongly agreed respectively to the statement that availability of sports facilities in their universities, enhanced quality participation in sports. While 246 (18.0%) of the respondents disagreed and 90 (6.5%) strongly disagreed respectively to the statement. Similarly, 616 (45.0%) agreed and 367 (26.8%) strongly agreed that adequate number of sports facilities encouraged their participation in sports while 260 (19.1%) disagreed and



124 (9.1%) strongly disagreed respectively with the above statement. Furthermore, 680 (50.2%) of the respondents agreed and 317 (23.2%) answered strongly agreed that appurtenances were securely fixed to provide needed safety while 251 (18.5%) of them disagreed and 119 strongly disagreed respectively with the above statement. Again, 643 (47.0%) agreed and 325 (23.8%) strongly agreed while 295 (21.6%) disagreed and 104 (7.6%) strongly disagreed respectively that sports equipment used for practice meet appropriate standard to increase skills in sports participation. In addition, 697 (51.0%) of the respondents agreed and 290 (21.2%) strongly agreed while 273 (20.0%) disagreed and 107 (7.8%) strongly disagreed respectively that facilities surfaces were safe for play activities, hence, they were attracted to participate in sports. Furthermore, 727 (53.1%) agreed and 277 (20.3%) of the respondents strongly agreed while 248 (18.1%) of the respondents disagreed and 116 (8.5%) strongly disagreed respectively that available sports facilities conform to standard for sports events, hence, they often participate in sports. A total of 648 (47.4%) agreed and 317 (23.2%) strongly agreed while 276 (20.2%) disagreed and 124 (9.2%) strongly disagreed respectively that sports equipment used help to prevent sports injury.

Consequently, 647 (47.3%) of the respondents agreed and 302 (22.1%) strongly agreed while 299 (22.0%) disagreed and 133 (9.6%) strongly disagreed respectively that sports equipment in various institutions were of good quality, hence, athletes were attracted to participate in sports. Lastly, 608 (44.7%) of the respondents agreed and 281 (20.5%) strongly agreed while 330 (24.0%) disagree and 148 (10.8%) strongly disagreed respectively to the statement that adequate protective equipment were available for specific sport, therefore, they felt secured during participation in sports.

**Research Question 3: You have provisions for Emergencies and Safety Care for University Athletes during Participation in Sports?**

**Table 4.5: Percentage of the Respondents to Emergency and Safety Care**

S/N	Statements	SA	A	D	SD	Total N
17	Emergency care plan for injury are available during participation in sport, hence no fear of injury during participation	329 (24.1%)	616 (45.1%)	304 (22.2%)	118 (8.6%)	1367 (100%)
18	I have access to standard first aid care in case of injury, therefore I am always happy to participate in sports	262 (19.2%)	647 (47.3%)	306 (22.4%)	152 (11.1%)	1367 (100%)
19	Officials have adequate training to handle basic emergency care, there I feel safe in hand of health personnel during participation	258 (18.9%)	658 (48.1%)	289 (21.1%)	162 (11.9%)	1367 (100%)
20	I undertake health disclosure problem before participation in sports, hence I participate when in right state of health	269 (14.7%)	609 (44.6%)	322 (23.5%)	167 (12.2%)	1367 (100%)
21	Stand-by nurse/doctors are available during participation in sport, which encourages my participation in sports	293 (21.4%)	560 (41.0%)	313 (22.9%)	201 (14.7%)	1367 (100%)
22	Medical personnel are specifically trained in treating sports injury, hence I have no fear of injury during participation in sports	239 (17.5%)	635 (46.4%)	324 (23.7%)	169 (12.4%)	1367 (100%)
23	Ambulance is readily provided for emergency purpose, hence proximity to health care is never a problem during participation in sports	262 (19.1%)	556 (40.7%)	389 (28.5%)	160 (11.7%)	1367 (100%)
24	I undertake pre-season physical fitness test to detect my health status before participation in sports	247 (18.1%)	595 (43.5%)	346 (25.3%)	179 (13.1%)	1367 (100%)
25	I have access to stretcher between playground and care centre, hence no fear of injury aggravation during participation in sports	209 (15.3%)	567 (41.5%)	393 (28.7%)	198 (14.5%)	1367 (100%)

Table 4.5 above indicated the responses of the respondents on the provisions for emergency and safety care for university athletes during participation in sports. A total of 616 (43.1%) agreed, 329 (24.1%) strongly agreed while 304 (22.2%) disagreed and 118 (8.6%) strongly disagreed respectively with the above statement. Again, 647 (47.3%) of the respondents agreed and 262 (19.2%) strongly agreed while 306 (22.24%) disagreed which was higher than strongly agreed and 152 (11.1%) strongly disagreed that

they had access to standard first aid care in case of injury, therefore, respondents were happy to participate in sports.

Furthermore, 658 (48.1%) of the respondents agreed and 258 (18.9%) strongly agreed while 289 (21.1%) disagreed which was higher than the value of strongly agreed and 162 (11.1%) strongly disagreed respectively that officials had adequate training to handle basic emergency care and they were in a safe hand of health personnel during participation in sports.

Consequently, 609 (44.6%) of the respondents agreed and 269 (14.7%) strongly agreed while 322 (23.5%) disagreed which was found to be higher than those who strongly agreed and 167 (12.2%) strongly disagreed that they undertook health disclosure problem before participation in sports, hence they participated in the right state of health. A total of 560 (41.0%) of the respondents agreed and 293 (21.4%) strongly agreed while 313 (22.9%) disagreed which was higher than those who strongly agreed and 201 (14.7%) strongly disagreed that stand-by nurses/doctors were available during participation in sports. As indicated in the above table, 635 (46.4%) of the respondents agreed and 239 (17.5%) strongly agreed while 324 (23.7%) disagreed which was found to be higher than those who strongly agreed and 169 (12.4%) strongly disagreed that medical personnel were specifically trained in treating sports injury, hence, they had no fear of injury during participation in sports

As shown in the above table, 556 (40.7%) of the respondents agreed and 262 (19.1%) strongly agreed while 389 (28.5%) disagreed which was higher than those who strongly agreed and 160 (11.7%) strongly disagreed to the statement that they had access to ambulance readily provided for emergency purposes hence, proximity to health care was not a problem during participation in sports. Sequent to the above, 595 (43.5%) of the respondents agreed and 247 (18.1%) strongly agreed while 346 (25.3%) disagreed which had higher value than those who strongly agreed and 179 (13.1%) strongly disagreed respectively to the statement that they took part in pre-session physical fitness test to detect their health statuses before participation in sports. Lastly, 567 (41.5%) of

the respondents agreed and 209 (15.3%) strongly agreed while 393 (28.7%) disagreed which had higher value than those who strongly agreed and 198 (14.5%) strongly disagreed to the statement that they had access to stretcher between playground and health care center, hence, no fear of injury aggravation existed during participation in sports.

**Research Question 4: *Is there Maintenance Practice for University Athletes for Sustainable Participation in Sports?***

**Table 4.6: Percentage of the Respondents to Maintenance Practices**

S/N	Statements	SA	A	D	SD	Total N
26	Maintenance of sports facilities help to prevent sport accident, during participation in sports	281 (20.6%)	713 (52.1%)	268 (19.6%)	105 (7.7%)	1367 (100%)
27	Adequate maintenance of sport facilities promote skills and techniques, hence enhances my participation in sports	296 (21.7%)	688 (50.3%)	259 (18.9%)	124 (9.1%)	1367 (100%)
28	Sports facilities are well maintained for effective participation in sports	322 (23.6%)	651 (47.6%)	248 (18.1%)	146 (10.7%)	1367 (100%)
29	Personnel carry out maintenance procedures to enhance participation in sports	272 (19.9%)	675 (49.3%)	281 (20.6%)	139 (10.2%)	1367 (100%)
30	Procedures for maintenance of facilities are adequately spelt-out, hence no risk in the use of facilities during participation	268 (20.9%)	671 (49.1%)	302 (22.1%)	134 (9.8%)	1367 (100%)
31	I have proper lighting on my sport facilities, hence no risk in participation	267 (19.5%)	674 (49.3%)	262 (19.2%)	164 (12.0%)	1367 (100%)

As shown in table 4.6 above, 713 (52.1%) of the respondents agreed, 281 (20.6%) strongly agreed while 268 (19.6%) disagreed and 105 (7.7%) strongly disagreed respectively to that submission that maintenance of sport facilities helped to prevent sports accident during participation in sports. In addition, 688 (50.3%) of the respondents agreed, 296 (21.7%) of them strongly agreed while 259 (18.9%) disagreed and 124 (9.1%) strongly disagreed respectively to the statement that adequate maintenance of sports facilities promoted skills and techniques which enhanced their participation in sports. Again, 651 (47.6%) of the respondents agreed and 322 (23.6%) strongly agreed to the statement that sports facilities were well maintained for effective participation in

sports while 248 (18.1%) disagreed and 146 (10.7%) strongly disagreed to the statement. In addition, 675 (49.3%) of the respondents agreed and 272 (19.9%) strongly agreed to the statement that universities personnel, carried out the maintenance procedures to enhance participation in sports, while 282 (20.6%) disagreed and 139 (10.2%) of the respondents strongly disagreed respectively to the statement. Again, 671 (49.1%) of the respondents agreed, 268 (20.9%) strongly agreed while 302 (22.1%) disagreed and 134 (9.8%) strongly disagreed respectively to the submission that procedures for maintenance of facilities are adequately spelt-out, hence, no risk in the use of facilities during participation in sports. Lastly, 674 (49.3%) of the respondents agreed and 267 (19.5%) strongly agreed to the statement that proper lighting existed on sports facilities while 262 (19.2%) of the respondents disagreed and 164 (12.0%) strongly disagreed respectively to the above statement. The outcome of this study showed that majority of the respondents believed that emergencies safety care for athletes' injury were available. The respondents had access to basic first aid care in case of injury as well as ambulance series.

**Research Question 5: *Is there Inspection Practice giving to University facilities for Sustainable Participation in Sports?***

**Table 4.7: *Percentage of the Respondents to Inspection Practices***

S/N	Statements	SA	A	D	SD	Total N
32	Inspection of facilities helps to prevent sport related injuries which increases athletes confidence during participation	342 (25.0%)	690 (50.5%)	230 (16.8%)	105 (7.7%)	1367 (100%)
33	My coach often carries out inspection on the sports facilities, therefore safe for sustainable participation in sports	326 (23.8%)	661 (48.4%)	254 (18.6%)	126 (9.2%)	1367 (100%)
34	Inspection procedures are communicated to athletes to boost their morale and confidence during participation in sports	274 (20.1%)	722 (52.8%)	253 (18.5%)	118 (8.6%)	1367 (100%)
35	Staff inspect facilities before participation in sports to ensure the safety of the athletes sustainable participation in sports	286 (20.9%)	658 (48.2%)	294 (21.5%)	129 (9.4%)	1367 (100%)
36	Coaches reinforce inspection habits to prevent injury to athletes during participation in sports	247 (18.1%)	711 (50.0%)	279 (20.4%)	130 (9.5%)	1367 (100%)
37	Staff inspect and check facilities after sports participation	263 (19.3%)	657 (48.0%)	318 (23.3%)	129 (9.4%)	1367 (100%)
38	I have specialist on inspection facilities, hence in good condition to participate in sports	248 (18.2%)	637 (46.6%)	366 (26.7%)	116 (8.5%)	1367 (100%)

Table 4.7 stated that the level of inspection practice for sustainable participation in sports, showed that 690 (50.5%) of the respondents agreed and 342 (25.0%) strongly agreed that inspection of facilities helped to prevent sports related injuries which increased athletes' confidence in enhancing sustainable participation in sports while 230 (16.8%) of the respondents disagreed and 105 (7.7%) strongly disagreed respectively to that statement. Again, 661 (48.4%) of the respondents agreed and 326 (23.8%) strongly agreed that coaches carried out inspection on the sports facilities therefore, safe for use for sustainable participation in sports while 254 (18.6%) of the respondents disagreed and 126 (9.2%) strongly disagreed to the statement. Furthermore, 722 (52.8%) agreed and 274 (20.1%) of the respondents strongly agreed that inspection procedures were

communicated to athletes to boost their morale and confidence for sustainable participation in sports while 253 (18.5%) disagreed and 118 (8.6%) of the respondents strongly disagreed respectively to the above statement. Similarly, 658 (48.2%) of the respondents agreed and 286 (20.9%) strongly agreed that staff inspected facilities before sports participation to ensure the safety of the athletes for sustainable participation in sports, while 294 (21.5%) of the respondents disagreed and 129 (9.4%) strongly disagreed to the above statement. Again, 711 (50.0%) of the respondents agreed and 247 (18.1%) strongly agreed that coaches reinforced inspection habits to prevent injury in athletes to enhance sustainable participation in sports while 279 (20.4%) of the respondents disagreed and 130 (9.5%) strongly disagreed respectively with the statement above. A total of 657 (48.0%) of the respondents agreed and 263 (19.3%) strongly agreed that staff inspected and checked facilities after use to enhance sustainability of participation in sports; while 318 (23.3%) disagreed and 129 (9.4%) strongly disagreed respectively with the submission. Again, 637 (46.6%) of the respondents agreed and 248 (18.2%) strongly agreed to the statement that specialists were available for inspection of facilities, hence, were in good condition to participate in sports for sustainability while 366 (26.7%) disagreed and 116 (8.5%) strongly disagreed respectively with the above statement.

**Research Question 6: *Is Insurance Policy given to University Athletes for Sustainable Participation in Sports?***

**Table 4.8: *Percentage of the Respondents to Insurance Cover***

S/N	Statements	SA	A	D	SD	Total N
39	Insurance policy is necessary for sustainable participation in sports	730 (53.4%)	407 (29.8%)	103 (7.5%)	127 (9.3%)	1367 (100%)
40	Insurance policy will help me to participate in sports for sports sustainability	560 (41.0%)	536 (39.2%)	151 (11.1%)	120 (8.7%)	1367 (100%)
41	Insurance cover will help me to take attendant risk in sports for sustainable participation	510 (37.3%)	541 (40.0%)	197 (14.4%)	127 (9.3%)	1367 (100%)
42	Will you like to have insurance policy before participating in sports?	509 (37.2%)	531 (38.8%)	184 (13.5%)	143 (10.5%)	1367 (100%)
43	Insurance policy will help me to reduce fear of injury during participation in sports	483 (35.3%)	527 (38.6%)	201 (14.7%)	156 (11.4%)	1367 (100%)
44	My institution have insurance cover for hazard prevention for sustainable participation in sports	278 (20.3%)	553 (40.5%)	329 (24.1%)	207 (15.1%)	1367 (100%)
45	Do you have insurance cover for personal injury for sustainable participation in sports?	288 (21.1%)	463 (33.8%)	385 (28.2%)	231 (16.9%)	1367 (100%)
46	Our sport facilities have insurance policy for athletes participation in sports.	238 (17.4%)	548 (40.1%)	362 (26.5%)	219 (16.0%)	1367 (100%)

As shown in table 4.8 above, the nature of insurance cover given to university athletes for sustainable participation in sports. Thus, 730 (53.4%) of the respondents strongly agreed and 407 (29.8%) agreed that insurance policy was necessary for sustainable participation in sports programme while 127 (9.3%) strongly disagreed and 103 (7.5%) disagreed to the statement above. Besides, 560 (41.0%) of the respondents strongly agreed and 536 (39.2%) agreed to the fact that insurance policy helped them to enhance sustainable participation in sports while 151 (11.1%) disagreed and 120 (8.7%) of the respondents strongly disagreed respectively to the above statement. A total of 541 (40.0%) of the respondents agreed and 510 (37.3%) strongly agreed that insurance cover helped them to take the attendant risks in participation in sports; while 197 (14.4%) disagreed and 127 (9.3%) strongly disagreed with the above statement.



In addition, 531 (38.8%) of the respondents agreed and 502 (37.2%) strongly agreed that they would like to have insurance policy before participating in sports while 184 (13.5%) disagreed and 143 (10.5%) strongly disagreed with that opinion. Furthermore, 527 (38.6%) of the respondents agreed and 483 (35.3%) strongly agreed to the statement that insurance policy helped them reduce fear of injury during participation in sport while 201 (14.7%) disagreed and 156 (11.4%) strongly disagreed with the above submission. Again, 553 (40.5%) of the respondents agreed and 278 (20.3%) strongly agreed that their institutions had insurance cover for hazard prevention for sustainable participation in sports while 329 (24.1%) of the respondents disagreed and 207 (15.1%) strongly disagreed respectively with the above statement. Similarly, 463 (33.8%) of the respondents agreed and 288 (21.1%) strongly agreed that they had insurance cover for personal injury for sustainable participation in sports while 385 (28.2%) disagreed and 231 (16.9%) strongly disagreed respectively with the above submission. Finally, 548 (40.3%) of the respondents agreed and 238 (17.4%) strongly agreed, while 362 (26.5%) disagreed and 219 (16.0%) strongly disagreed respectively that their universities sports facilities had insurance policy for athletes' sustainable participation in sports.

**Research Question 7: Compensation was given to University Athletes for Sustainable Participation in Sports?**

**Table 4.9: Percentage of the Respondents to Insurance Compensation**

S/N	Statements	SA	A	D	SD	Total N
47	Compensation prospect will encourage me to participate in sports	618 (45.2%)	461 (33.7%)	156 (11.4%)	132 (9.7%)	1367 (100%)
48	Compensation payment give confidence to the insured in sports	477 (34.9%)	516 (37.7%)	247 (18.1%)	127 (9.3%)	1367 (100%)
49	Compensation rate is often commensurate with the loss	444 (32.5%)	516 (37.7%)	267 (19.6%)	140 (10.2%)	1367 (100%)
50	Insurance company pay expected compensation as at when due	396 (28.9%)	530 (38.8%)	273 (20.0%)	168 (12.3%)	1367 (100%)
51	Compensation from insurance cover is not real in sports	344 (25.2%)	498 (36.4%)	332 (24.3%)	193 (14.1%)	1367 (100%)

Table 4.9 clearly revealed the level of compensation prospects encouraged university athletes for sustainable participation in sports. Thus, 618 (45.2%) of the respondents strongly agreed and 461 (33.7%) agreed and 156 (11.4%) disagreed and 132 (9.7%) strongly disagreed respectively with that statement. In the same vein, 516 (37.7%) of the respondents agreed and 477 (34.9%) strongly agreed that compensation payment gave confidence to the insured in sports while 247 (18.1%) disagreed and 137 (9.3%) strongly disagreed respectively with the above statement. Similarly, 516 (37.7%) of the respondents agreed and 444 (32.5%) strongly agreed that compensation rate was often commensurate with the loss and 267 (19.6%) disagreed and 140 (10.2%) strongly disagreed with that statement. Furthermore 530 (38.8%) of the respondents agreed and 396 (28.9%) strongly agreed that insurance company pay the expected compensation as at when due while 273 (20.0%) disagreed and 168 (12.3%) strongly disagreed with the above statement. In addition, 498 (36.4%) of the respondents agreed and 344 (25.2%)

strongly agreed that compensation from insurance cover is not real in sports while 322 (24.3%) disagreed and 193 (14.1%) strongly disagreed with the above statement.

**Research Question 8: *What is the level of Participation in Sports on University Athletes for Sustainable Participation in Sports?***

**Table 4.10: Percentage of the Respondents to Sustainable Participation in Sports**

S/N	Statements	SA	A	D	SD	Total N
52	Do you participate in sports voluntarily for your university?	576 (42.1%)	546 (40.9%)	126 (9.2%)	119 (8.7%)	1367 (100%)
53	Participation in sports have potential risks to the athletes	481 (35.2%)	618 (45.2%)	141 (10.3%)	127 (9.3%)	1367 (100%)
54	Will you participate in sports with insurance cover?	517 (37.8%)	531 (38.9%)	183 (13.4%)	136 (9.0%)	1367 (100%)
55	Will you participate in sports despite risk involved?	453 (33.1%)	588 (43.0%)	183 (13.4%)	143 (10.5%)	1367 (100%)
56	Do you screen to check your fitness before participating in sports?	345 (25.2%)	588 (43.0%)	267 (19.5%)	167 (12.2%)	1367 (100%)
57	Do you sign risk disclosure information before participating in sports?	214 (15.7%)	532 (38.9%)	363 (26.5%)	258 (18.9%)	1367 (100%)

Table 4.10 revealed the level of sustainable participation in sports among university athletes; 576 (42.1%) of the respondents strongly agreed and 546 (40.9%) agreed while 126 (9.2%) disagreed and 119 (8.7%) strongly disagreed respectively with the above statement. A total 618 (45.2%) of the respondents agreed and 481 (35.2%) strongly agreed that participation in sports had potential risks to the athletes and 141 (10.3%) respondents disagreed while 127 (9.3%) strongly disagreed respectively with the above statement. Again, 531 (38.9) agreed and 517 (37.8%) strongly agreed that they would participate in sports with insurance cover and 183 (13.4%) disagreed and 136 (9.0%) strongly disagreed respectively with that statement. It was revealed that 588 (43.0%) of the respondents agreed and 453 (33.1%) strongly agreed that they would participate in sports despite the risk involved while 183 (13.4%) of the respondents disagreed and 143 (10.5%) strongly disagreed respectively with the above statement. In

addition, 588 (43.0%) agreed, 345 (25.2%) strongly agreed that they were screened to check their fitness before participation in sports while 267 (19.5%) disagreed and 167 (12.2%) strongly disagreed respectively with the above statement. Finally, 532 (38.9%) of the respondents agreed and 214 (15.7%) strongly agreed that they signed risk disclosure information before participating in sports while 363 (26.5%) of the respondents disagreed and 258 (18.9%) strongly disagreed with that statement

**Hypothesis 1: There will no significant relative contributions of the independent variables (Insurance Cover and Compensation) on Sustainable Participation in Sports**

**Table 4.11: Summary of Co-efficient of Insurance Cover and Compensation**

Model	Unstandardized Coefficient		Stand. Coefficient	T	Sig.
	B	Std. Error	Beta Contribution		
(Constant)	7.074	.518		13.653	.000
Insurance Cover	.725	.022	.681	33.315	.000
(Constant)	6.241	.496		12.593	.000
Insurance Cover	.396	.034	.372	11.651	.000
Compensation	.587	.048	.388	12.152	.000

Table 4.11 indicated the relative contributions of the independent variables to the dependent variable, in beta weights, were shown: at the first entry of the hierarchy regression, Insurance Cover ( $\beta = .681$ ,  $p < .05$ ), while at the second entry, Insurance Cover ( $\beta = .372$ ,  $p < .05$ ) and Compensation ( $\beta = .388$ ,  $p < .05$ ). From the results, it was observed all the independent variables were significant. However, the finding showed that, insurance compensation was more significant than insurance cover. This was similar to the expression of Issues Update (2005) and [www.acegroup.com/uk-en/assets/ace-claims-epl.pdf](http://www.acegroup.com/uk-en/assets/ace-claims-epl.pdf) (2017). The justification was that, compensation and claims are the materialized financial ability of insurance cover which, every insured look up to for a reward, relieve and re-launch back to normal living.

**Hypothesis 2: There will be no significant joint contribution of independent variables (Insurance Cover and Compensation) to Sustainable Participation in Sports**

**Table 4.12: Summary of ANOVA on joint effect of the hierarchical regression of the independent variables (Insurance Cover and Compensation) to Sustainable Participation in Sports**

R	R Square		Adjusted R Square	Std. Error of the Estimate		
.681	.463		.463	3.8461		
.720	.519		.518	3.6437		
A N O V A						
Model	Sum of Squares	DF	Mean Square	F	Sig.	Remark
Regression	16417.609	1	16417.609	1109.865	.000	Sig.
Residual	19008.290	1365	14.792			
<b>Total</b>	<b>35425.899</b>	<b>1366</b>				
Regression	18378.377	2	9189.188	692.119	.000	Sig.
Residual	17047.522	13644	13.277			
<b>Total</b>	<b>35425.899</b>	<b>1366</b>				

Table 4.12 showed the joint contributions of the independent variables (Insurance Cover and Compensation) to the prediction of Sustainable Participation in Sports was significant. The results showed the coefficient of multiple correlation for Insurance Cover as  $R = .681$  and a multiple  $R^2$  of .463 and the co-efficient of the combination of Insurance Cover and Compensation a co-efficient of ( $R = .720$  and a multiple  $R^2$  of .519. This implied that for Insurance Cover a variance of 68.1% was accounted for and for the combination of Insurance Cover and Compensation, a variance of 51.9% was also accounted for by the predictor variables when taken together. The significance of the composite contribution was tested at  $P < .05$ . The analysis of variance (ANOVA) for the regression yielded a F-ratio of 1, 109.865 for Insurance Cover and 692.119 for Compensation respectively. This implied that the joint contributions of the independent variables to the dependent variable were significant while other variables not included in this model may have accounted for the remaining variance.

**Hypothesis 3: There will be no significant relative contribution of independent variables (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice) to Sustainable Participation in Sports**

**Table 4.13: Summary of Co-efficient of Multiple Regression on Contribution to Hypothesis 3**

Model	Unstandardized Coefficient		Stand. Coefficient	T	Sig.
	B	Std. Error	Beta Contribution		
(Constant)	18.451	.869		21.221	.000
Surveillance Plan	.245	.038	.176	6.424	.000
(Constant)	10.372	.888		11.680	.000
Surveillance Plan	7.971E-02	.035	.057	2.273	.023
Sports facilities/Equipment	.449	.024	.467	18.485	.000
(Constant)	10.135	.885		11.447	.000
Surveillance Plan	7.100E-02	.035	.051	2.031	.042
Sports facilities/Equipment	.344	.036	.357	9.419	.000
Emergency/Safety Care	.129	.033	.146	3.859	.000
(Constant)	9.883	.881		11.218	.000
Surveillance Plan	5.689E-02	.035	.041	1.632	.103
Sports facilities/Equipment	.315	.037	.328	8.568	.000
Emergency/Safety Care	5.612E-02	.037	.063	1.515	.130
Maintenance Practice	.190	.043	.152	4.403	.000
(Constant)	8.743	.856		10.215	.000
Surveillance Plan	3.610E-02	.034	.026	1.073	.283
Sports facilities/Equipment	.226	.037	.235	6.183	.000
Emergency/Safety Care	3.380E-02	.036	.038	.946	.344
Maintenance Practice	-4.122E-02	.048	-.033	-.867	.386
Inspection Practice	.420	.042	.364	10.074	.000

Table 4.13 showed the relative contributions of the independent variable (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice) in succession to the prediction of Sustainable Participation in Sports as shown below:

- Surveillance Plan( $\beta = .176, p < .05$ );
- Surveillance Plan( $\beta = .057, p < .05$ ), Sports Facilities/Equipment ( $\beta = .467, p < .05$ );

- Surveillance Plan ( $\beta = .051, p < .05$ ), Sports Facilities/Equipment ( $\beta = .357, p < .05$ ), Emergency/Safety Care ( $\beta = .146, p < .05$ );
- Surveillance Plan ( $\beta = .041, p > .05$ ), Sports Facilities/Equipment ( $\beta = .328, p < .05$ ), Emergency/Safety Care ( $\beta = .063, p > .05$ ), Maintenance Practice ( $\beta = .152, p < .05$ );
- Surveillance Plan ( $\beta = .026, p > .05$ ), Sports Facilities/Equipment ( $\beta = .235, p < .05$ ), Emergency/Safety Care ( $\beta = .038, p > .05$ ), Maintenance Practice ( $\beta = -.033, p > .05$ ) with Inspection Practice ( $\beta = .364, p < .05$ ) respectively.

From the results, it was observed that:

- at the first entry, Surveillance plan was significant,
- at the second entry, both surveillance plan and Sports Facilities/Equipment were significant,
- at the third entry, Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care were all significant;
- at the fourth entry, Surveillance Plan was not significant, Sports Facilities/Equipment was significant, Emergency/Safety Care was not significant while Maintenance Practice was significant;
- at the fifth entry, Surveillance Plan was not significant, Sports Facilities/Equipment was significant, Emergency/Safety Care was not significant, Maintenance Practice was not significant but Inspection Practice was significant.

**Hypothesis 4: There will be no significant joint effect of independent variables (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice) to Sustainable Participation in Sports**

**Table 4.14: Summary of ANOVA on the joint effect of the hierarchical multiple regression of the independent variables (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice) on Sustainable Participation in Sports**

R	R Square	Adjusted R Square	Std. Error of the Estimate			
.176	.031	.030	5.1683			
.485	.235	.234	4.5949			
.494	.244	.242	4.5702			
.505	.255	.252	4.5378			
.556	.310	.307	4.3698			
A N O V A						
Model	Sum of Squares	DF	Mean Square	F	Sig.	Remark
Regression	1102.180	1	1102.180	41.263	.000	Sig.
Residual	34323.719	1365	26.711			
Total	35425.899	1366				
Regression	8316.698	2	4158.349	196.956	.000	Sig.
Residual	27109.202	1364	21.113			
Total	35425.899	1365				
Regression	8627.747	3	2875.916	137.689	.000	Sig.
Residual	26798.152	1363	20.887			
Total	35425.899	1364				
Regression	9026.996	4	2256.749	109.594	.000	Sig.
Residual	26398.903	1362	20.592			
Total	35425.899	1363				
Regression	10964.828	5	2192.966	114.843	.000	Sig.
Residual	24461.071	1361	19.095			
Total	35425.899	1362				

Table 4.14 indicated that, the joint contributions of the independent variable (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance



Practice and Inspection Practice) in succession to the prediction of sustainable Participation in Sports are as shown below:

Surveillance Plan ( $R = .176$  and a multiple  $R^2$  of  $.031$ ), a variance of 3.1% was recorded; Surveillance Plan, Sports Facilities/Equipment ( $R = .485$  and a multiple  $R^2$  of  $.235$ ), a variance of 23.5% was recorded; Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care ( $R = .494$  and a multiple  $R^2$  of  $.244$ ), a variance of 24.4% was recorded; Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice ( $R = .505$  and a multiple  $R^2$  of  $.255$ ), a variance of 25.5% was recorded; Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice ( $R = .556$  and a multiple  $R^2$  of  $.310$ ), a variance of 31.0% was recorded respectively. The composite contribution was significant at  $P < .05$ . The results revealed the analysis of variance (ANOVA) for the regression at differing levels of F-ratio, viz:

Surveillance Plan (( $F(1,1285)=41.263$ )

Surveillance Plan, Sports Facilities/Equipment ( $F(2,1284)=196.956$ );

Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care (( $F(3,1283)=137.689$ ):

Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice (( $F(4, 1282)=109.594$ );

Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice (( $F(5, 1281) = 114.843$ ). This implied that the joint contributions of the independent variables to the dependent variable were significant and that other variables not included in this model may have accounted for the remaining variance.

The results of this study has implications for the need to establish a robust surveillance plan that will further promote and strengthen the prevention of risks during the participation in sports. It will equally enhance undue encroachment on sports facilities and enhance the care of sports equipment that could be inimical to sports participants.

Furthermore, it has implication for shifting from mere lock and key and perimeter fencing on facilities but to include: modern devices like close-circuit television (CCTV) cameras, biometric surveillance that measures and analyses human physical and behavioural characteristics for authentication, identification or for other screening purposes (Louise 2009). This result was congruent to the studies of Clement (2004) on 16-step processes to manage risk, Lyon (2007), Piekarz (2009), Leighton and Maximino (2014) all indicated the need for adequate monitoring of structures behaviours, activities and other changing and challenging conducts which will add values to the promotion of sustainable participation in sports in general and university sports in particular.

Furthermore, the results showed the need for categorical and functional emergency and safety care in sports which will in turn promote sustainable participation in sports among university athletes in Southwestern Nigeria. The implication of this results conferred awareness of emergency solution, safety and degree of protection to athletes for optimum performance during sports. The results was similar to those reported by Emergency Action Plan (2013), National Sports Policy (2009) and Danz Magazine (2015) relating to the need for providing protection athletes during participation in sports. This in essence helped to develop sustainability in sports and its participation. Thus, emergency services personnel need to have point of entries and exits the field.

Facilities and Equipment play very important role in the holistic administration of sports across board. Categorically, sustainable participation in sports requires standard and enduring sports facilities that meet modern day and global best practices; Morakinyo (2006), Krotee (2009) and Omolawon (2012) opined that, adequate and well planned sports facilities, their availability and quality go a long way to add value benefits to athletes such as reduction of injury, premium performance and at rating of society. Perpetual (2009) concluded that, when facilities and equipment are standardized the risk to athletes become reduced significantly.

**Hypothesis 5: There will be no significant relative contribution of independent variables (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice, Insurance Cover and Insurance Compensation) to Sustainable Participation in Sports.**

**Table 4.15: Co-efficient of Relative contribution of the independent variables (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice, Insurance Cover and Insurance Compensation) to Sustainable Participation in Sports**

Model	Unstandardized Coefficient		Stand. Coefficient	T	Sig.
	B	Std. Error	Beta Contribution		
(Constant)	18.451	.869		21.221	.000
Surveillance Plan	.245	.038	.176	6.424	.000
(Constant)	10.372	.888		11.680	.000
Surveillance Plan	7.971E-02	.035	.057	2.273	.023
Sports Facilities/Equipment	.449	.024	.467	18.485	.000
(Constant)	10.1357.100E-02	.885		11.447	.000
Surveillance Plan	.344	.035	.051	2.031	.042
Sports Facilities/Equipment	.129	.036	.357	9.419	.000
Emergency/Safety Care		.033	.146	3.859	.000
(Constant)	9.883	.881		11.218	.000
Surveillance Plan	5.689E-02	.035	.041	1.632	.103
Sports Facilities/Equipment	.315	.037	.328	8.568	.000
Emergency/Safety Care	5.612E-02	.037	.063	1.515	.130
Maintenance Practice	.190	.043	.152	4.403	.000
(Constant)	8.743	.856		10.215	.000
Surveillance Plan	3.610E-02	.034	.026	1.073	.283
Sports Facilities/Equipment	.226	.037	.235	6.183	.000
Emergency/Safety Care	3.380E-02	.036	.038	.946	.344
Maintenance Practice	-4.122E-02	.048	-.033	-.867	.386
Inspection Practice	.420	.042	.364	10.074	.000
(Constant)	5.990	.759		7.895	.000
Surveillance Plan	-3.925E-02	.029	-.003	-.134	.894
Sports Facilities/Equipment	.114	.032	.118	3.521	.000
Emergency/Safety Care	-4.694E-03	.031	-.005	-.150	.881
Maintenance Practice	-.117	.042	-.094	-2.817	.005
Inspection Practice	.105	.040	.091	2.653	.008
Insurance Cover	.645	.032	.606	20.116	.000
(Constant)	.5471	.719		7.608	.000
Surveillance Plan	-9.834E-03	.028	-.007	-.354	.724
Sports Facilities/Equipment	.105	.031	.109	3.428	.001
Emergency/Safety Care	-2.904E-02	.030	-.033	-.981	.327
Maintenance Practice	-.131	.039	-.105	-3.332	.001
Inspection Practice	.136	.038	.118	3.635	.000
Insurance Cover	.325	.040	.305	8.116	.000
Compensation	.592	.048	.392	12.301	.000

Table 4.15 indicated that, the relative contributions of the independent variable (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice) in succession to the prediction of sustainable Participation in Sports were significant and are as shown below:

- Surveillance Plan ( $\beta = .176, p < .05$ );
- Surveillance Plan ( $\beta = .057, p < .05$ ), Sports Facilities/Equipment ( $\beta = .467, p < .05$ );
- Surveillance Plan ( $\beta = .051, p < .05$ ), Sports Facilities/Equipment ( $\beta = .357, p < .05$ ), Emergency/Safety Care ( $\beta = .146, p < .05$ );
- Surveillance Plan ( $\beta = .041, p > .05$ ), Sports Facilities/Equipment ( $\beta = .328, p < .05$ ), Emergency/Safety Care ( $\beta = .063, p > .05$ ), Maintenance Practice ( $\beta = .152, p < .05$ );
- Surveillance Plan ( $\beta = .026, p > .05$ ), Sports Facilities/Equipment ( $\beta = .235, p < .05$ ), Emergency/Safety Care ( $\beta = .038, p > .05$ ), Maintenance Practice ( $\beta = -.033, p > .05$ ) while Inspection Practice ( $\beta = .364, p < .05$ );
- Surveillance Plan ( $\beta = -.033, p > .05$ ), Sports Facilities/Equipment ( $\beta = .118, p < .05$ ), Emergency/Safety Care ( $\beta = -.005, p > .05$ ), Maintenance Practice ( $\beta = -.094, p > .05$ ), Inspection Practice ( $\beta = .091, p < .05$ ) and Inspection Cover ( $\beta = .606, p < .05$ );
- Surveillance Plan ( $\beta = -.007, p > .05$ ), Sports Facilities/Equipment ( $\beta = .109, p < .05$ ), Emergency and Safety Care ( $\beta = -.033, p > .05$ ), Maintenance Practice ( $\beta = -.105, p < .05$ ), Inspection Practice ( $\beta = .118, p < .05$ ), Inspection Cover ( $\beta = .305, p < .05$ ) and Compensation ( $\beta = .392, p < .05$ ) respectively.

From the results, it was observed that:

- at the first entry, Surveillance plan was significant,
- at the second entry, both surveillance plan and Sports Facilities/Equipment were significant,
- at the third entry, Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care were all significant;

- at the fourth entry, Surveillance Plan was not significant, Sports Facilities/Equipment was significant, Emergency/Safety Care was not significant while, Maintenance Practice was significant;
- at the fifth entry, Surveillance Plan was not significant, Sports Facilities/Equipment was significant, Emergency/Safety Care was not significant, Maintenance Practice was not significant but Inspection Practice was significant;
- at the sixth entry, Surveillance Plan was not significant, Sports Facilities/Equipment was significant, Emergency/Safety Care was not significant, Maintenance Practice was significant, Inspection Practice was significant and Insurance Cover was also significant;
- at the seventh entry, Surveillance Plan was not significant, Sports Facilities/Equipment was significant, Emergency/Safety Care was not significant, Maintenance Practice was significant, Inspection Practice was significant, Insurance Cover was significant and Compensation was also significant respectively.

**Hypothesis 6: There will be no significant joint effect of independent variables (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice, Insurance Cover and Compensation) to Sustainable Participation in Sports**

**Table 4.16: ANOVA showing the composite effect of the hierarchical multiple regression of the independent variables (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice, Insurance Cover and Compensation) to Sustainable Participation in Sports**

R	R Square	Adjusted R Square	Std. Error of the Estimate			
.176	.031	.030	5.1683			
.485	.235	.234	4.5949			
.494	.244	.242	4.5702			
.505	.255	.252	4.5378			
.556	.310	.307	4.3698			
.689	.475	.473	3.8105			
.729	.531	.528	3.6047			
A N O V A						
Model	Sum of Squares	DF	Mean Square	F	Sig.	Remark
Regression	1102.180	1	1102.180	41.263	.000	Sig.
Residual	34323.719	1365	26.711			
Total	35425.899	1366				
Regression	8316.697	2	4158.349	196.956	.000	Sig.
Residual	27109.202	1364	21.113			
Total	35425.899	1365				
Regression	8627.747	3	2875.916	137.689	.000	Sig.
Residual	26798.152	1363	20.887			
Total	35425.899	1364				
Regression	9026.996	4	2256.749	109.594	.000	Sig.
Residual	26398.903	1362	20.592			
Total	35425.899	1363				
Regression	10964.828	5	2192.966	114.843	.000	Sig.
Residual	24461.071	1361	19.095			
Total	35425.899	1362				
Regression	16840.521	6	2806.754	193.305	.000	Sig.
Residual	18585.378	1360	14.520			
Total	35425.899	1361				
Regression	18806.588	7	2686.655	206.761	.000	Sig.
Residual	16619.311	1359	12.994			
Total	35425.899	1360				

Table 4.16 showed that, the joint contributions of the independent variable (Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice) in succession to the prediction of Participation in Sports were significant at varying levels of the combination of the factors and are as shown below:

- Surveillance Plan ( $R = .176$  and a multiple  $R^2$  of  $.031$ ), a variance of 3.1% was recorded;
- Surveillance Plan, Sports Facilities/Equipment ( $R = .485$  and a multiple  $R^2$  of  $.235$ ), a variance of 23.5% was recorded;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care ( $R = .494$  and a multiple  $R^2$  of  $.244$ ), a variance of 24.4% was recorded;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice ( $R = .505$  and a multiple  $R^2$  of  $.255$ ), a variance of 25.5% was recorded;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice ( $R = .556$  and a multiple  $R^2$  of  $.310$ ), a variance of 31.0% was recorded;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice and Insurance Cover ( $R = .689$  and a multiple  $R^2$  of  $.475$ ), a variance of 47.5% was recorded;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice, Insurance Cover and Compensation ( $R = .729$  and a multiple  $R^2$  of  $.531$ ), a variance of 53.1% was recorded.

The significance of the composite contribution was tested at  $P < .05$ . The results indicated that the analysis of variance (ANOVA) for the regression yielded differing levels of F-ratio, viz:

- Surveillance Plan ( $F(1,1285)=41.263, p<.05$ ); significant relationship existed;

- Surveillance Plan, Sports Facilities/Equipment( $F(2,1284)=196.956, p<.05$ ); significant relationship existed;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care ( $F(3,183)=137,689, p<.05$ ): significant relationship existed;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice( $F(4,1282)=106,594, p<.05$ ); significant relationship existed;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice and Inspection Practice( $F(5,1281)=114.843, p<.05$ ); significant relationship existed;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice and Insurance Practice( $F(6,1280)=193.305, p<.05$ ), significant relationship existed;
- Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice, Insurance cover and Compensation( $F(7,1279)=206.761, p<.05$ ), significant relationship existed;

The above results implied that joint contributions of the independent variables to the dependent variables were significant and that other variables not included in this model may have accounted for the remaining variance.



**Table 4.17: Zero Order Correlation Matrix showing the Relationships Between sustainable participation in Sports and Surveillance Plan, Sports Facilities/Equipment, Emergency/Safety Care, Maintenance Practice, Inspection Practice, Insurance Cover and Compensation**

	1	2	3	4	5	6	7	8	Mean	S.D.
1	1								23.96	5.25
2	.176** .000	1							2.48	3.78
3	.481** .000	.255** .00	1						26.26	5.45
4	.430** .000	.235** .000	.764** .000	1					24.86	5.93
5	.411** .000	.243** .000	.622** .000	.702** .000	1				16.41	4.20
6	.520** .000	.246** .000	.636** .000	.632** .000	.727** .000	1			19.78	4.55
7	.681** .000	.249** .000	.608** .000	.585** .000	.610** .000	.703** .000	1		23.30	4.93
8	.684** .000	.214** .000	.521** .000	.517** .000	.513** .000	.553** .000	.795** .000	1	14.47	3.47

\*\* sig. at .01 level, \* sig. at .05 level

**KEY:**

1. Sustainable Participation in Sports
2. Surveillance Plan
3. Sports Facilities/Equipment
4. Emergency/Safety Care
5. Maintenance Practice
6. Inspection Practice
7. Insurance Cover
8. Compensation

Table 4.17 above indicated that, there were significant relationships between:

- Sustainable Participation in Sports and Surveillance Plan ( $r=.176^{**}$ ,  $p<.01$ }, significant relationship existed;

- Sustainable Participation in Sports and Sports Facilities/Equipment ( $r=.481^{**}$ ,  $p<.01$ }, significant relationship existed;
- Sustainable Participation in Sports and Emergency/Safety Care ( $r=.430^{**}$ ,  $p<.01$ }, significant relationship existed;
- Sustainable Participation in Sports and Maintenance Practice ( $r=.411^{**}$ ,  $p<.01$ }, significant relationship existed;
- Sustainable Participation in Sports and Inspection Practice ( $r=.520^{**}$ ,  $p<.01$ }, significant relationship existed;
- Sustainable Participation in Sports and Insurance Cover ( $r=.681^{**}$ ,  $p<.01$ }, significant relationship existed;
- Sustainable Participation in Sports and Compensation ( $r=.684^{**}$ ,  $p<.01$ }, significant relationship existed respectively.

The findings of Zero Order Correlation Matrix showed that, relationships existed in all independent variables of risk management practices of surveillance plan, emergency and safety care, facilities and equipment, maintenance and inspection practices and insurance policy of insurance cover and compensation. The moderating variables of age, gender and the level in the universities complemented and regressed significantly to the dependent variable of sustainable participation in sports. The findings were congruent to the submission of Piekerz (2009).

Thus, the above implications showed harmonization of various components of risk determination, implementation and evaluation, safety procedures, maintenance and inspection practices. This will therefore, rub positively on the sustainable participation in sports among athletes, universities, the society at large and overall benefit of the nation in global sports competitions.

## **In-Depth Interview**

### **Is risk management practices necessary in sports and what is its level?**

*“The Directors of sports interviewed responded that, risks clearly exist in sports and, there was a great need to put in place adequate risk management practices for universities athletes in Federal Universities in Southwestern Nigeria. This was necessary to help in preventing the severity of injury, loss of equipment/money or other valuables. The level across universities revealed that risk management is at the lower ebb.”*

### **Do you have adequate surveillance plan for athletes for sustainable participation in sports in your university?**

*“Majority of the Directors of Sports of the federal universities agreed that, adequate surveillance plan existed on their sports facilities. These included perimeter fencing of walls, barbe-wire for hockey pitches, swimming pools and courts of various types such as basketball, tennis, volleyball, courts, athletic tracks and fields. In addition, notices like no thorough fare, keep off the lawn, warning signs were noticed to reinforce surveillance practices. However, the surveillance plans were far-cry from the magnitude of developed nations like United Kingdom, Germany, United States of America, Australia and so on. These nations have improved their surveillance plans from lock and key with padlocks and have grown to the level of using sophisticated gadgets like close-circuit television (CCTV), biometric screening device and the likes. Therefore, standardized surveillance plan mechanism should be used to meet the sustainable participation in sports.”*

### **Do available sports facilities and equipment contribute to risks management in enhancing sustainable participation in sport?**

*“Most Directors of Sports responded that, Sports facilities and equipment have improved adequately due to involvement in intercollegiate games. The facilities observed across universities include: swimming pools, football pitches, eight lanes tartan track for athletics, courts for basketball, tennis, volleyball and squash were also available. Besides, majority of the facilities have modern-day drainage mechanism that could promote their uses at all times and all whether friendly. There were obvious short-fall in the quality of some facilities, with respect to old age, no regrassing since its inception”*

### **Do you have emergency and safety care plan for athletes during participation in sports?**

*“All the Directors of Sports interviewed indicated that, emergency and safety care plan contributed to the reduction of risk management practices. This*

consequently, aided the sustainable participation in sport across universities. “The responses indicated that, competent health personnel such as: nurses, first aiders and doctors in some instances were available to treat and manage athletes who have injury related condition. The provision of stretchers and ambulance services were available to support health care. This helps to meet one of the objectives of holistic organisation and administration of sports in universities in southwestern Nigeria. Of good note however, only University of Ibadan subject its athletes to medical check-up yearly to ascertain the athletes’ hearts conditions. While others, only relied on general medical tests conducted by the university at the point of athletes’ entry. For effective sustainability in participation in sports, issues relating to health and medical care should be given prompt and efficient attention to fustal health risk.”

### **Do you have maintenance practices on your sports facilities and equipment?**

“The Director of Sports opined that, maintenance practices existed in low key, not full-blown as such. Although the little being done contributed to the risk management practices and helped to sustain participation in sports. They added that maintenance practices were undertaken erratically and not scheduled in a planned procedure. This short-coming, according to them had implications for regular and sustainable participation in sports across universities in southwestern Nigeria. In their submissions, more effect needed to be done to meet best practices that will meet the aspiration of sustainable participation in sports for the present and the future”

### **Do you carry out regular inspections on your sports facilities and programmes?**

“The Director of sports opined that, they carry out regular inspection of sports facilities contributed to risk management practices. But they regretted that, inspection is not done professionally handled to add good value to risk management and sustainable participation in sport. This lack of standardised inspection, caused unnecessary encroachment on sports facilities by non sport persons. The interviewees felt that, more needed to be done to secure sports facilities, athletes training and their general wellbeing through proper and regular inspection. It is through this that, inspection practices could add value to sustainable participation in sports among athletes, officials and the universities in southwestern Nigeria. There was the need for regular inspection of facilities and equipment for sundry utilisation.”

### **Do you have insurance policy for athletes in your university?**

“The Directors of sports responses showed that, there was insurance policy for their students in general, this by extension, also covered university athletes. Thus, loss or hazard to any athlete was treated under the general insurance cover for athletes and sports specific in policy. In general

*therefore, insurance was institutionalized across the five universities sampled. The universities notified insurance organisations each time athletes and officials were to travel for competitions outside the university. As part of insurance underwriting policy, it was required that athletes and officials should travel in the university vehicles and not commercial or hired vehicles for whatever reasons except if greater risk to lives was anticipated such as sudden mechanical breakdown of such vehicle in transit.”*

**Do you think insurance compensation is real and have you secured one for your athletes or officials at any point in time?**

*The Directors of sports in their responses believed that, insurance compensation was real as indicated in insurance policy document. However, they have not got any reason to request or demand for compensation so far. Thus, the reality to compensation was difficult to ascertain. Though, they believed it existed for the benefits of sportsmen/women and officials representing their universities at that point in time while participating in sports.*

### **Summary of Findings**

Based on the findings of this study, the following research questions were summarized:

**Research Question 1:** The majority of the respondents regarding surveillance plan indicated its importance to sustainable participation in sports. Similarly, trained personnel were available to handle surveillance plan for sustainable participation in sports. Surveillance plan existed in their universities for effective means of sustaining participation in sports. However, it existed manually across the universities but without electronic based technology.

**Research Question 2:** Based on the availability of sports facilities and equipment, to respondents, sustainable participation in sports, majority of them were affirmative to the responses. Despite the ubiquitous nature of risks, it did not deter the respondents on the need to participate in sports with enthusiasm. Facilities and equipment constitute cardinal factor in the organisation and administration of sports.

**Research Question 3:** Furthermore, majority of the respondents agreed that, emergency and safety care were provided for university athletes in enhancing sustainable participation in sports. It was evident that, all components needed for effective emergencies and safety care were available, such as ambulance, stretchers, personnel and first aid kits and were willing to attend to athletes while participating in sports.

**Research Question 4:** The respondents showed that, maintenance practice helped to prevent sports specific injury. Procedures for maintenance were clearly spelt out to promote skills and techniques for the athletes. They affirmed that, maintenance practice must not be toyed with because of its prospect of preventing injury and to enhance sustainable participation in sports.

**Research Question 5:** The majority of the respondents responded positively to the inspection practice as means of improving sports' facilities and athletes and helped in enhancing sustainable participation in sports with adequate inspection procedures, thus, must be carried utmost and professionally handled with overall success.

**Research Question 6** showed that: insurance cover was given to university athletes for sustainable participation in sports. Majority indicated positive response to the question. Clear indication showed that, athletes were covered under general insurance provision for all students but, not sport specifically insured. Therefore, in the event of injury, loss or accident, the university undertake the responsibility of such hazard/risk condition.

**Research Question 7** asked whether the level of compensation given to university athletes promote sustainable participation in sports. Majority of the respondents indicated that compensation aided their prospect of participating in sports. Similarly, payment of compensation gave confidence to the insured during sports and compensating from insurance cover was real in sports.

**Research Question 8** revealed that: the level of participation in sports for university athletes promoted sustainable participation in sports. Majority of the athletes participated in sports voluntarily, mindful of potential risk and still participated in sports despite risk involved. Therefore, all athletes who represented their universities were willing to participate in sports and its sustainability for the past, present and future.

The findings were summarized as follow:

**Hypothesis 1:** The relative contributions of insurance policy such as insurance cover and compensation to sustainable participation in sports among university athletes in Southwestern Nigeria. Both variables were significant, were looked into with the variable at the first and second entries. These showed that insurance policy is a cardinal component of adding insurance policy to athletes across culture.

**Hypothesis 2:** The joint contributions of insurance policy such as insurance cover and compensation to prediction of sustainable participation in sports among university athletes in southwestern Nigeria. The results implied that, the independent variables contributed to the dependent variables were significant and the other variables not included in this model may have accounted for the remaining variance.

**Hypothesis 3:** The joint contributions of the independent variables of surveillance plan, sports facilities/equipment, emergency and safety care, maintenance and inspection practices in succession predicted sustainable participation in sports. The joint contributions yielded ( $F_{(5; 1281)}=114.843$ ). This implied that, the joint contributions of the independent variables to the dependent variable as moderated by the moderating variables of age, gender and level of study in the university were significant. The other variables not included in the model may have accounted for the remaining variance of 31.0% was recorded.

**Hypothesis 4:** The relative contributions of risk management practices such as surveillance plan, sports facilities and equipment, emergency and safety care,

maintenance and inspection practices to sustainable participation in sports among universities athletes in Southwestern Nigeria. When the results were run in succession, it was evident that: surveillance plan was not significant, sports facilities/equipment was significant, emergency/safety care was not significant, maintenance practice was not significant but inspection practice was significant respectively.

**Hypothesis 5:** The composite contributions of risk management practices and insurance policy to sustainable participation in sports among university athletes in Southwestern Nigeria. The composite contribution was tested at  $P < 0.05$  showed the analysis for the regression yielded differing levels of F ratio. The above results implied that, the independent variables to the dependent variables were significant and other variables not included in the model may have accounted for the remaining variance.

**Hypothesis 6:** The relative contribution of independent variables such as surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practice, inspection practice, insurance cover and compensation to sustainable participation in sports; indicated that, if each variable contributed significantly to each other. It also revealed that, sustainable participation in sports showed that, significant relationships existed respectively among the variables to the dependent variables. Those results were equally moderated by variables of age, gender and the level of the respondents in their various universities in Southwestern Nigeria.



In-Depth interview conducted by the researcher were summarized as follows:

1(a) Is there a need for risk management practices in sports?

Majority responded Yes to that question.

They added that pre-training medical check-up, counseling and safety tips were done to reinforce the need for risk management practices.

(b) What is the level/extent of risk management practices practiced in your university?

Basically, the level covered warning signs, no thorough fare, fencing of sports arena, lock-up entrance and exist gates. However, no electronic and technological devices were in use to strengthen risk management practices.

2. Do you have adequate surveillance plan for athletes for sustainable participation in sports in your university?

Majority answered Yes. Evidently, human surveillance and routine patrol checks were undertaken around sports facilities.

3. Do the available sports facilities and equipment contribute to risks management in enhancing sustainable participation in sports?

Majority indicated Yes to the question.

They added that the available sports facilities/equipment contributed to risks management as tool in enhancing sustainable participation in sports. However, this could be improved upon to meet global standards.

4. Do you have emergency and safety care plan for athletes during participation in sports?

Majority responded Yes to the question.

They added that, competent medical team was also available to take care of athletes during participation in sports, while referral could be done if the need arises especially for severe injury.

5. Do you have maintenance practice on your sports facilities and equipment?

Majority responded Yes.

They added that maintenance was done on schedule and assisted to reduce incidence of risks.

6. Do you carry out regular inspection practices on your sports facilities and equipment?

They added that adequate warning signs restricting sports facilities encroachment were written and displayed strategically for all to see.

7. The responses of the Directors of Sports indicated that insurance policy was institutionalized across respective university. But it is not sports specific insurance cover. Thus all significant order in sports should include insurance coverage for university athletes.

8. Most Directors of Sports opined that insurance compensation was real but none has been secured for athletes specifically. Although details for compensation were expressly stated in the insurance policy underwritten clauses.

### **Discussion of Findings**

The study investigated risk management practices and insurance policy as predictors of sustainable participation in sports among universities athletes. Findings indicated that, there joint contributions of the independent variables of insurance cover and compensation to the dependent variable existed for sustainable participation in sports among universities athletes in the southwestern, Nigeria. The finding was congruent with the reports of Akintayo (2010) and Claims Information Specialist (2010), which indicated the need for equitable transfer of the risk from one entity to another for (compensation). Thus, sustaining participation in sports involved proper and institutionalized insurance policy across the universities in southwestern Nigeria.

Furthermore, the findings also indicated the joint effects of the hierarchical multiple regression of the independent variables of; surveillance plan, sports facilities and equipment, emergency and safety care, maintenance practice and insurance practice on sustainable participation in sports among universities athletes in southwestern Nigeria were significant. The findings were in agreement with the report of Mull, Bayless, Ross

and Jamiesson (1997), Mitchell and Feiglay (2002) and Association of Canada Workers' Compensation Board (2010), which indicated that surveillance management plan essentially provided a safe environment for the participants in sports in order to avoid pain, suffering and limit the energy expended on claims and reduce the chances of disability or premature death. The report added that in implementing surveillance plan, modification and safety procedures should eliminate hazard through effective development of prevention programmes such as, perimeter fencing, crowd control, adequate warning signs close circuit television and so on.

The results were congruent with the findings of Mitchell and Feiglay (2002), Lyon (2007), Leighton and Maximino (2014) and Association of Canada Workers' Compensation Board (2010) on the need for effective insurance compensation to people who face risk at any given time. To this end, sports enthusiasts, administrators need to put heads together to entrench robust and standard practices of surveillance to likely in the sustainable participation in sports. The above results were similar to the findings of Ajiduah (2002), Anejo (2005) and Awosika (2009), which opined that when sports facilities and equipment fall short of required standards, they posed serious threats to users and to sustainable sports participation and development. Therefore, sports administrators and the university authorities had the obligation to plan and provide confirmable and standard sports facilities and equipment for their athletes and the university community at large. To this end, the administrator need to carefully determine priority order facilities and items of equipment needed to enable the various programmes to function at optimum level of both educational and sports efficiency (Anejo and Okwori, 2004).

On sports facilities and equipment as a sub-scale of risk management practices as revealed by Perpetual (2009) and National Sports Policy of Nigeria (NSPN, 2009) showed that new trends in facilities and equipment are essential for sports, physical and education programmes. Sawyer (1999), suggested that facilities and equipment provision usually emanated from institutional policy. Oyeniyi (2002), reported that facilities and

equipment have stimulating impact in keeping athletes busy and make them enthusiastic to learn more skills and techniques to enhancing permanent learning outcome. Morakinyo (2006), corroborating the above finding reported that the availability of a good share of quality facilities and equipment in sports management have good role to play in ensuring good actualization of sports development objectives. While Perpetual (2009), supported the view that availability of modern and adequate sport facilities remained a pre-requisite for effective sports development. Therefore, for good sporting programmes to be held, there must be adequate provisions of facilities and equipment. Similarly, NSPN (2009), entrenched that sports facilities are predictors to sports growth.

In addition, Appenzeller (1998), opined that the emergency action plan (EAP) was necessary for every new class or group through regularly conducted inspection, announced and unannounced training sessions for implementing the EAP. Furthermore, the Centre for Disease Control and Prevention (2002), submitted that majority of injuries sustained during sports or other physical activities are relatively minor, potential life threatening emergencies often occurred without warning. Emergency, as a matter of fact should be prepared for to preserve life and hazard for people involved in sport. The findings showed that, there was sufficient reason to put in place good inspection mechanism which should be manned by a very competent person. According to Cusick (2014), inspection must follow scheduled date and time that will enhance best results. Obviously, inspection must create an avenue for repairs, maintenance and discarding when necessary. Active Australia (1999), reported that systematic inspection helps to minimize and prevent sports injury. This would instill confidence in sports participation for athletes and officials as well as provide possible legal evidence for the future in case of risk and compensation.

Furtherance to this, the finding of this study showed that, maintenance practice sub-scale was significant to the sustainable participation in sports among universities' athletes in southwestern Nigeria. The finding was congruent with the report of Cusick (2014), indicated that all indoor and outdoor sports facilities and equipment require

maintenance regularly by competent persons to ensure safety when used. Cusick (2014), further asserted that maintenance must be arranged and carried out at specific date and time best suitable for the service provider(s) and the beneficiaries. Active Australia (1999), suggested that systematic maintenance and repair were important elements in preventing facilities related injuries. Omolawon (2010), added a technically inclined suggestion on maintenance such as: proper lining, watering, mowing, erosion control, brushing, cleaning and regular repairing of facilities and equipment for impactful effect on the participants and community for a longer period of time. Therefore, facilities maintenance must be follower to meet the desired need of sports. Eleso (2005), reported that, maintenance should possess clear cut culture for sustainability of available sports facilities and equipment. Thus, issues of maintenance must to be adequately addressed to sustain the quality of sports infrastructure.

The finding of this study showed that, relationship existed among the independent variables treated for the study on the sustainable participation in sports. For instance, school going students must have the chance benefits to participate in a wide variety of organized sports through intramurals, extramurals school sponsored, co-curricular programme among others (Muhammed, 1998 and Gbadamosi, 2000). Furthermore, Oladipo, (2003) and Igbanugo (2003), positions showed that participation in sports and physical activity programmes provided the needs that benefit students sound educational policies and competent leadership and better citizenship.

Finally, United Nation International Strategy for Disaster Reduction (UN/ISDR, 2009), reported that sustainable development was that development which could satisfy the yarnings of present and future generation. Sustainable sports sector resided centrally within activities that can deliver on the government's sustainability policy. It creates a wide range of benefits to all stakeholders in sports across all cultures. People and the environment most cooperate to enhance sustainable participation in sports for the promotion of well-being and healthy living of the athletes' officials, spectators and other citizenry (Smith, 2009).

To this end, the findings of this study showed that all the variables treated for the study were related significantly.

### **Discussion on In-depth Interview**

The in-depth interview guide conducted showed that, majority of the Directors of Sports agreed that adequate surveillance plan existed on their facilities. Parameter fencing and walls around swimming pools and courts were evident. Though, not modern method of surveillance such as closed circuit television (CCTV), biometric screening. Furthermore, the interviewees indicated that, sports facilities were not adequate in number and not in ratio of students population in each institution. The available facilities were modern and helped to improve sports participation. But there were glaring evidence of long way to go compared with developed nations.

In addition, all the Directors of Sports interviewed agreed that, emergency and safety care plan contributed to reduction of risks due to prompt attention given to athletes when sports accidents occurred. Of note however, University of Ibadan towered better in safety care plan as their athletes were subjected to medical check-up yearly to ascertain their health status. While other universities relied on the general medical tests conducted by the universities at the point of athletes', entry like other students.

On maintenance, the Directors of Sports opined that, the practices existed though, in low key and not as scheduled. The practice as done however, contributed to risk management practices and help to sustain participation in sports. They concluded that, more needed to be done to meet the desired standard. The issue of facilities inspection showed that, more needed to be done to better protect facilities, equipment, emergency and safety care with the view to adding value to sustainable participation in sports.

Finally, the interviewees responded that insurance policy existed among universities' students in general and by extension covered athletes. Thus, any problem or hazard to any athlete is treated under the general insurance cover, this however exempt University of Ibadan, Ibadan that has robust insurance cover for her athletes. And, as a standing rule University of Ibadan, Ibadan will not convey their athletes to sports venue

in commercial bus(es) for whatsoever reason. The university will also do an underwritten application to the insurance company to seek necessary approval to athletes and officials on sports adventure.

### **Implications of the study**

The study had implication for surveillance plan which is a very important issue in contemporary sports administration and programmes. The world of sports has shifted from traditional methods of organizing a modern securing of sports facilities, materials and human being to improve method of administering sports which included the use of closed circuit Television (CCTV) and biometrics capturing to further safe-guard lives of players, officials and spectators. Therefore, the need to properly handle surveillance sports plans for sustainable participation in sports was catered for in research question 1 and in harmony with the objective of the study 1.

This study, based on the results had implication for effective sports participation and its sustainability. In all the operative laws governing sports, the availability of facilities and equipment were keys to functional participation in sports.

The study had implications for sports safety risk, self-evaluation and risk evaluation decision. Adequate vision, commitment, timeliness, objectives, reporting, contingencies and change must be put in focus, therefore, every sports programme must have an emergency action plan. this is a means to ensure an readiness for potential emergencies and its attendant problems that may surface during participation in sports

The implication of insurance policy was provision of financial protection for the insured against loss, liability or damage occurring during participation in sports. The cover policy dimension includes: accidental damage to self, theft, permanent disability and death.

This study has implications for victim(s) who would enjoy the materialized ability of insurance to provide succor for victims of risks during participation in sports. Thus, it is the actual “product” paid for depending on severity. This finding was akin to Issues

Update (2008). Thus, compensation payment gives confidence to the insured in sports because of the benefits of compensation that could give succor and enjoy rehabilitation.



## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### Summary

The study examined risk management practices and insurance policy as predictors of sustainable participation in sports among universities' athletes in southwestern Nigeria. The independent variables of risks management practices have the sub-scales of: (i) surveillance plan (ii) facilities and equipment (iii) emergency and safety care (iv) maintenance practice and (v) inspection on sustainable participation in sports. The insurance policy variables include: (i) insurance cover and (ii) compensation on sustainable participation in sports. The study looked into background of the study addressed the issues relating to statement of the problem, objectives, significance, limitation and definition of terms.

The study reviewed relevant literature which focused on the following conceptual framework, theoretical framework, theoretical review, empirical review and appraisal of reviewed literature. Furthermore, the methodology of the study was in relation to research design of correlation type, it was adjudged suitable as it represented frequent means of observing sports administration and management. The population for the study comprised matriculated student-athletes in federal universities in southwestern Nigeria. The study excluded athletes in sub-degree and those in external or distant learning programme. The population also included five (5) Directors of sports in federal universities in southwestern Nigeria. The sample size for the study was 1,500 respondents. However, 1,367 respondents representing (91.1%) met the inclusion criterion after field administration of the questionnaire. Thereafter, 133 respondents representing 8.9% did not satisfy need. A multistage sampling procedure was used, purposive sampling method was used to select 5 federal universities in southwestern Nigeria, NUGA sports, proportionate sampling technique of 60% was used to select the number of athletes across sports and fish bowl random sampling technique with replacement was used to select teams that have more than two events in their groups such

as ball and racket games. The research instruments used for the study questionnaire were self-structured, development, modified and validated to suit our socio-cultural environment and in-depth interview. This instrument comprised sections A and B. Section A covered respondent's personal profile. Section B comprised information on the independent variables. While the in-depth interview (IDI) was used to complement and elicit information from selected sports directors.

The data collected for this study was analysed descriptively using percentages for demographic information. Inferential statistics of hierarchical multiple regressions at 0.05 alpha level was used to test the hypotheses. The instrument comprised sections A and B. Section A covered respondents' personal profile. Section B comprised information on the independent variables. Similarly, the in-depth interview (101) was used to complement the questionnaire. The findings showed that the hypotheses were all significant.

## **Conclusion**

Based on the findings of the study, it was concluded that:

Surveillance plan significantly contributed to sustainable participation in sports among federal university athletes in southwestern Nigeria. Sports facilities and equipment also significantly contributed to sustainable participation in sports among federal university athletes in southwestern Nigeria. Again, emergency and safety care significantly contributed to sustainable participation in sports among university athletes used in the study. Besides, both maintenance and inspection practices significantly contributed to sustainable participation in sports among university athletes used in the study. Finally, insurance cover significantly contributed to sustainable participation in sports among federal university athletes in southwestern Nigeria while insurance compensation also significantly contributed to sustainable participation in sports among athletes of federal universities in southwestern Nigeria.

## **Recommendations**

The following recommendations were generated from the study:

1. All participants in sport management and administration at all levels should be given adequate and comprehensive insurance cover to help in mitigating risk in case of injury or disaster of any kind, especially university officials in southwestern Nigeria.
2. Facilities managers, grounds men, Directors of sport, coaches and other allied officials should work hand-in-hand to sustain surveillance plan which is a key component in enhancing sustainable participation in sport among university athletes.
3. Sports facilities and equipment available for sport in universities should be standard, qualitative and quantitative to meet the needs of student athletes so as to impact positively on the quest for sustainable participation in sports.
4. Structured and routinized procedures for maintenance of sport facilities should be spelt-out, followed-up and undertaken regularly to make sustainable participation in sport achievable in southwestern universities.
5. Similarly, adequate pre-season and in-season medical check-ups for athletes and officials should be done regularly in according to underwritten insurance policy procedures for athletes before subjecting them to participation in university sport.
6. Institutional sports facilities should be insured, thus desirable risk management practice will be enforced and promote sustainable participation in sport in southwestern universities.
7. Sport insurance should be institutionalized and internalized regardless of the level of sport participation in the university be it intercollegiate, collegiate, inter-hall, inter-faculty, inter-department and so on with the view to enhancing confidence among student-athletes.

8. Similarly, more sport facilities that would cater for athletes and staff in each university community should be increased to meet the inadequacy of facilities across universities in southwestern Nigeria.

### **Suggestions for Further Study**

Suggestions made for further study include:

- (i) The scope of the present study could be expanded to include the state government and privately-owned universities in southwestern geo-political zone, to enhance a broad-based generalization.
- (ii) The study could be replicated in Federal universities in other geo-political zones of Nigeria.
- (iii) The study could be undertaken in other levels of educational institutions such as Polytechnics, Mono-technic, Colleges of Education, secondary and primary schools across all political zones in Nigeria.
- (iv) The other risk management practices such as risk analysis, physical and sexual harassment that the present study did not capture could be undertaken for future study.
- (v) Studies relating to insurance policy in sports among students in tertiary institutions such as Universities, Polytechnics, Colleges of Education, were few thus attention could be focused on this area in the future.

### **Contribution to Knowledge**

This study contributed to knowledge through these means:

- The study established that insurance policy as a social contract is very good relief and safe landing mechanism to protect student-athletes from total neglect or lack of care after sustaining injury while participating in sports.
- The findings of this study added to the existing body of knowledge, this study is a departure from the preponderance of facilities and equipment, recreation, sports

marketing and finance that are more entrenched in sports' organisation and administration literature.

- The study also revealed that insurance policy is a strong rehabilitative mechanism and be given prominence in the administration and organisation of sport in universities in general and other educational institutions in specific.
- It also added to the need for standard facilities and equipment in universities in southwestern Nigeria to enhance accessibility, usability and sustainability of sports.
- The study revealed the need to leverage on the use of modern technology on sport personnel and facilities so as to add value to surveillance and sustainable participation in sport.
- There is the need to include and provide risk management practices and insurance policy education in the curriculum of physical education and sports.
- This thesis has strongly established the need for sustainable participation in sports through risk management practices and insurance policy by all stakeholders especially sports administrators.

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## APPENDIX I

**UNIVERSITY OF IBADAN  
FACULTY OF EDUCATION  
DEPARTMENT OF HUMAN KINETICS AND HEALTH EDUCATION**

**QUESTIONNAIRE ON RISK MANAGEMENT PRACTICES AND INSURANCE  
POLICY AS PREDICTORS OF PARTICIPATION IN SPORTS AMONG  
UNIVERSITIES ATHLETES IN SOUTHWESTERN, NIGERIA**

Dear Respondent,

This questionnaire is designed for the purpose of conducting research. Your kind and independent response would be appreciated. Similarly, the researcher assures you of high degree of confidentiality.

Thank you for your anticipated co-operation.

Ibikunle F.O

### Section A: Personal Data

1. University Name: \_\_\_\_\_
2. Level in the University: \_\_\_\_\_
3. Sport participated in: \_\_\_\_\_
4. Sex: Male \_\_\_\_\_ Female \_\_\_\_\_
5. Age in years: 16-20 \_\_\_\_\_ 21-25 \_\_\_\_\_ 26-30 \_\_\_\_\_ 31 and above \_\_\_\_\_

### Section B

Instruction: The following are statements on risk management practices and insurance policy as predictors of participation in sports among universities in South Western Nigeria. Please respond to each item by a tick (√) in the column that indicates your level of agreement or disagreement. Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD)

#### Risk Management Practices in the Participation of Scale (RMPPSS)

	Surveillance Plan	SA	A	D	SD
1.	Surveillance plan is important for sustainable participation in sports				
2.	My institution conduct sport programmers' according to safety regulations hence I am interested in participation in sports				
3.	Trained personnel are available to handle surveillance plan for sustainable participation in sports				
4.	Participants receive specific safety information during participation in sports				

		SA	A	D	SD
5.	Surveillance plan exist in my university for effective sustainable participation in sports				
6.	Use of injury rates to improve safety practices will enhance sustainable participation in sports				
7.	Warning signs are placed to advise participants on sports injury prevention to enhance sustainable participation in sports				
	<b>Sports Facilities and Equipment</b>				
8.	Available sports facilities in my institution enhance quality participation in sports, hence I am involved in participation				
9.	There are adequate number of sport facilities, which encourages my participation in sports				
10.	Appurtenances are securely fixed to provide needed safely				
11.	Sports equipment used for practice meet appropriate standard, hence it increases my skill in participation				
12.	Facilities surface are safe for play activities, hence I am attracted to participate in sports				
13.	Available sports facilities conform to standard for my sports event, hence, I often participated in sports				
14.	Sports equipment used help to prevent sport injury				
15.	Sports equipment in my institution are of good quality, hence athletes are attracted to participate in sports				
16.	Adequate protective equipment are available for specific sport, therefore, I feel secured during participation in sports				
	<b>Emergency and Safety Care</b>				
17.	Emergency care plan for injury are available during participation in sport, hence no fear of injury during participation				
18.	I have access to standard first aid care in case of injury, therefore I am always happy to participate in sports				
19.	Officials have adequate training to handle basic emergency care, there I feel safe in hand of health personnel during participation				
20.	I undertake health disclosure problem before participation in sports, hence I participate when in right state of health				
21.	Stand-by nurse/doctors are available during participation in sport, which encourages my participation in sports				
22.	Medical personnel are specifically trained in treating sports injury, hence I have no fear of injury during participation in sports				

		SA	A	D	SD
23.	Ambulance is readily provided for emergency purpose, hence proximity to health care is never a problem during participation in sports				
24.	In undertake pre-season physical fitness test to detect my health status before participation in sports				
25.	I have access to stretcher between playground and care centre, hence no fear of injury aggravation during participation in sports				
	<b>Maintenance Practices</b>				
26.	Maintenance of sports facilities help to prevent sport accident, during participation in sports				
27.	Adequate maintenance of sport facilities promote skills and techniques, hence enhances my participation in sports				
28.	Sports facilities are well maintained for effective participation in sports				
29.	Personnel carry out maintenance procedures to enhance participation in sports				
30.	Procedures for maintenance of facilities are adequately spelt-out, hence no risk in the use of facilities during participation				
31.	I have proper lighting on my sport facilities, hence no risk in participation				
	<b>Inspection Practices</b>				
32.	Inspection of facilities helps to prevent sport related injuries which increases athletes confidence during participation				
33.	My coach often carries out inspection on the sports facilities, therefore safe for sustainable participation in sports				
34.	Inspection procedures are communicated to athletes to boost their morale and confidence during participation in sports				
35.	Staff inspect facilities before participation in sports for sustainable participation				
36.	Coaches reinforce inspection habits to prevent injury to athletes during participation in sports				
37.	Staff inspect and check facilities after sports participation				
38.	I have specialist in inspection facilities, hence in good condition to participate in sports				
	<b>Insurance Cover</b>				
39.	Insurance policy is necessary for sustainable participation in sports				
40.	Insurance policy will help me to participate in sports for sports sustainability				
41.	Insurance cover will help me to take attendant risk in sports for sustainable participation				

		SA	A	D	SD
42.	Will you like to have insurance policy before participating in sports?				
43.	Insurance policy will help me to reduce fear of injury during participation in sports				
44.	My institution have insurance cover for hazard prevention for sustainable participation in sports				
45.	Do you have insurance cover for personal injury for sustainable participation in sports?				
46.	Our sport facilities have insurance policy for athletes participation in sports.				
	<b>Compensation</b>				
47.	Compensation prospect will encourage me to participate in sports				
48.	Compensation payment give confidence to the insured in sports				
49.	Compensation rate is often commensurate with the loss				
50.	Insurance company pay expected compensation as at when due				
51.	Compensation from insurance cover is not real in sports				
	<b>Sustainable Participation in Sports Scale (SPSS)</b>				
52.	You participate in sports voluntarily for your university.				
53.	Participation in sports have potential risks to the athletes				
54.	I participate in sports with insurance cover.				
55.	I participate in sports despite risk involved.				
56.	I screen to check my fitness before participating in sports.				
57.	I sign risk disclosure information before participating in sports.				

**APPENDIX II**  
**UNIVERSITY OF IBADAN**  
**FACULTY OF EDUCATION**  
**DEPARTMENT OF HUMAN KINETICS AND HEALTH EDUCATION**

**INTERVIEW GUIDE FOR DIRECTORS OF SPORTS OF UNIVERSITIES USED  
ON RISK MANAGEMENT PRACTICES AND INSURANCE  
IMPLEMENTATION AS PREDICTORS OF SUSTAINABLE PARTICIPATION  
IN SPORTS IN SOUTH WESTERN, NIGERIA**

Dear Interviewee,

This interview guide was designed for the purpose of conducting research. Your kind and independent response would be appreciated. Similarly, the researcher assures you of high degree of confidentiality.

Thank you for your anticipated co-operation.

**Section A: Personal Data**

1. Name of University: \_\_\_\_\_
2. Work Experience: \_\_\_\_\_

**Section B-Interview Guide:**

S/N	Questions
1.	Is there a need for risk management practices in sports?
2.	Do you have adequate surveillance plan for athletes for sustainable participation in sports in your university?
3.	Do available sports facilities and equipment contribute to risks management in enhancing sustainable participation in sport?
4.	Do you have emergency and safety care plan for athletes during participation in sports?
5.	Do you have maintenance practices on your sports facilities and equipment?
6.	Do you have Inspection practices on your sports facilities and equipment?
7.	Do you have insurance policy for athletes in your university?
8.	Do you think insurance compensation is real and have you secured one for your athletes or officials at any point in time?

Thank you.

Ibikunle F.O  
Interviewer

### APPENDIX III

#### UNIVERSITY OF IBADAN FACULTY OF EDUCATION DEPARTMENT OF HUMAN KINETICS AND HEALTH EDUCATION

#### Sample of Benefits for Compensation

Cover under this section is included only for the Events specified in the Policy Schedule. The compensation for each event is payable as a percentage of the capital sum insured shown in the policy schedule.

S/N	Incidence Arising	Compensation Ratio
	Injury as a result of:	
1	Accidental Death (refer to Special Provisions – General Note 8)	100%
2	Permanent Quadriplegia or Permanent Paraplegia	100%
3	Total Loss of Independent Existence	100%
4	Complete Total Loss of sight of both eyes	100%
5	Complete Total Loss of sight of one eye	100%
6	Complete Total Loss of use of two limb	100%
7	Complete Total Loss of use of one limb	100%
8	Permanent Total Loss of hearing in (a) Both ears (b) One ear	75% 15%
9	Complete total loss of lens of one eye	50%
10	Complete total loss of use of four fingers and thumb of either hand	70%
11	Complete and total loss of use of four fingers of either hand	40%
12	Total loss of use of one thumb of either hand (a) Both joints (b) One joint	30% 15%
13	Total loss of use of fingers of either hand (a) Three joints (b) Two joints (c) One joint	10% 7% 5%
14	Complete Total loss of use of toes of either foot (a) All-one foot (b) Great – both joints	15% 5%



	(c) Great – one joint	3%
	(d) Other than great each toe	1%
15	Fractured leg or knee cap with Established Non-Union	10%
16	Reduction shortening of leg by at least 5cm	7%
17	Total and partial disablement not otherwise provided for under Events 8 to 16 such as:	The percentage of the Capital Sum Insured need to correspond to the percentage reduction in whole bodily function as certified by minimum of three (3) legally qualified medical practitioners, one of whom shall be the Insured person’s treating doctor and the other two (2) as nominated by Us. In the event of a disagreement between them, the percentage awarded shall be the average of the three (3) opinions. Limited to a maximum of 75% of the capital sum insured.

Source : Active Australia, 2006 and US Lacrose, 2008

**APPENDIX IV**



**University of Ibadan, Ibadan**



**University of Ibadan, Ibadan**



Obafemi Awolowo University, Ile-Ife



Federal University of Technology, Akure



**University of Lagos, Akoka**



**Federal University of Agriculture, Abeokuta**