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Building the city of champions: an examination of the motivations and impacts of athlete entrepreneurship in Kenya

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ABSTRACT

Purpose: This paper examines the under-explored phenomena of athlete entrepreneurship in Kenya.

Methodology: Semi-structured interviews with current and retired athletes, and Athletics Kenya representatives.

Findings: Athlete investments are personally and societally important and have led to significant social and economic development. We uncover the pivotal role of associated stakeholders, such as coaches, in influencing and educating athletes about investments. Furthermore, we show that elite athlete entrepreneurship and investment comprise a unique form of athlete-led entrepreneurship that is driven by *necessity*, but also *opportunity* from their sporting career.

Practical implications: There are lessons for local government and athletic federations about how best to support athletes non-sport lives through education.

Research contribution: There has been growing interest in sport-based, and athlete-led entrepreneurship over the last decade. Very little has focused on how athletes make investment decisions, who the main influencers are, and the potential social and economic impacts of investment activity on athletes and local communities. Very little, if any, of this work has centralised athletes from the Global South.

Originality: This paper makes a significant contribution to this phenomena through an examination of athlete investments and entrepreneurship by high-profile Kenyan middle- and long-distance runners.

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Introduction

Entrepreneurship has received considerable attention across business and tourism, but this has not traditionally been the case in the context of sport (Hayduk & Walker, 2018; Ratten, 2023). However, there has been

growing interest in sport-based, and athlete-led entrepreneurship over the last decade (McSweeney, 2023; Nite et al., 2020). This work has tended to focus on how people become entrepreneurs, their entrepreneurship characteristics, how sport participation has developed

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transferrable business world skills (Moustakas & Kalina, 2021), and how an athlete's identity and brand can be leveraged for entrepreneurial gain (Boyd et al., 2021). In contrast, far less research has focused on how athletes make investment decisions, who the main influencers are in their business lives, and the potential social and economic impacts of investment activity on local communities. Moreover, to date, very little, if any work in this area has centralised the voices of athletes from the Global South.¹ McSweeney's (2023) work in Uganda is perhaps the closest in this respect; the key difference being their research did not centralise professional athletes.

Thus, in centralising athlete experiences, and athletes from the Global South, this research addresses the lacuna in knowledge regarding athlete investments by examining the nature and impacts of investments by current and retired elite athletes, the support structures and education available to athletes, and the extent to which their investments and entrepreneurial activity has led to development in Eldoret town and surrounding areas. This paper is underpinned by the following research questions:

1. What are the internal and external motivations and influences in athlete investment and entrepreneurship decisions?
2. How important are investments for athletes in the context of their career and post-career financial security?
3. What education and resources are available to athletes to help guide their investment and entrepreneurial decisions?
4. What are the positive and negative impacts of investment decisions for athletes and economic development in Eldoret Town and its surrounding areas?

Eldoret town “city of champions”

Colloquially termed the “city of champions” due to the large number of medal-winning athletes that reside, train and invest there, Eldoret town provides the geographical context for this study. Located in Uasin Gishu County, the fastest growing county in Kenya, Eldoret town is also currently the fifth largest city in Kenya behind Nairobi, Mombasa, Nakuru and Ruiru. Importantly, for the focus of this paper, its geography provides an ideal training ground for middle- and long-distance running. In addition, the World Athletics Centre for middle- and long-distance training is established there, as are many other training camps. The resulting concentration of athletes and related institutions has had a positive economic impact on Eldoret town (Shadows of Africa, 2020). It has also created a ripple-effect, as Eldoret town is central in the Rift Valley region and surrounded by towns where most of the athletes originate from. This has led to other training camps and facilities being developed in neighbouring towns, such as Iten (Elgeyo-Marakwet County), Kaptagat (Uasin Gishu County) and Kapsabet (Nandi County). This investment in the elite athlete infrastructure represents a significant aspect of economic development in Eldoret town, but there are further nuances. Current and former athletes, for instance, are known to have invested and engaged in entrepreneurial activity in Eldoret town and surrounding areas. However, currently, very little is known about the reasons underpinning athlete investments in local communities, or more importantly, the impact of these investments. Whilst Kenyan athletes have long been the focus of physiological studies to understand the attributes of their dominant athletic success (see for example,

¹The phrase “Global South” refers broadly to the regions of Latin America, Asia, Africa, and Oceania. It is one of a family of terms, including “Third World”, “Periphery” and ‘developing’ that denote regions outside Europe and North America, mostly (though not all) low-income and often politically or culturally marginalised (Dados & Connell, 2012). Accordingly, the use of the phrase Global South “marks a shift from a central focus on development or cultural difference toward an emphasis on geopolitical relations of power” (Dados & Connell, 2012, 12).

Wilber and Pitsiladis (2012)), this study, to our knowledge, is the first to examine how this sporting success relates to the business attributes of the athlete-led economic development that has occurred in Eldoret town and surrounding areas. Understanding this form of entrepreneurial activity within the context of economic development is, therefore, the focus of this paper.

Literature review

At the community level, sport has been advocated as a mechanism to promote a socially cohesive society, encourage strong community bonds, reduce crime rates and offer access to positive mentors (International Olympic Committee, 2021). Researchers point to the potential for sport to build relationships and social cohesion across religious, ethnic and economic lines, but there is little explicit evidence to support this assertion (Meir & Fletcher, 2019). More recently, research into sport for development and Peace (SDP) has advocated how sport may be used as a tool to intervene within complex and deeply divided societies and to promote greater mutual understanding and conflict resolution at the grassroots level between different cultural groups within a specific community (Svensson & Mahoney, 2020; Whitley & Peachey, 2022). However, while the social and community potential of sport has been widely studied, the processes and forms of entrepreneurial activity in relation to this development have received far less research attention (Ratten, 2011).

While the literature on sport-based and athlete-led entrepreneurship continues to develop, the area was initially championed by Ratten (2011, 2012). Indeed, this paper draws heavily on Ratten's body of work due to its relevance and volume in this research area. Ratten's early work focused on defining and developing a theory of sport-based entrepreneurship, in which she stresses the malleability and contested nature of the term. A

range of definitions are put forward, including Wennekens and Thurik (1999) who define entrepreneurship as the "ability and willingness of individuals, on their own, in teams, within and outside existing organizations, to perceive and create new opportunities", and *The Sport Journal*, which describes a sports entrepreneur as "a person that organizes, operates, and assumes the risk for a sport-related business venture" (cited in Ratten, 2011, p. 59). Combining these, Ratten (2011, p. 60) provides a fairly catch-all definition of sport-based entrepreneurship as "any form of enterprise or entrepreneurship in a sports context". She goes on to say that sport-based entrepreneurship can be understood as when an entity in sport responds to an opportunity to create value. Crucially, for the purposes of this paper, such entities are thought to include individuals (i.e. athletes), organisations and communities.

Despite contestation over definition, entrepreneurship is accepted as being valuable for a healthy economy, and for sustaining economic prosperity through job creation (Henry et al., 2003; Pellegrini et al., 2020; Weldon, 2015). In their role as job creators, entrepreneurs contribute to the competitiveness of an economy, as well as creating new wealth (Hitt et al., 2001), and contributing to regional growth (Van Praag & Versloot, 2007). Entrepreneurship, within the context of the sports industry, is also recognised as a driver of change and innovation (Ratten, 2012). Although entrepreneurship is widely associated with positive developments, "risk" is repeatedly cited as a core characteristic. Highly successful, global athletes, such as footballer, Cristiano Ronaldo or tennis player, Naomi Osaka have come to represent brands in their own right and, therefore, have the financial liquidity to take risks through entrepreneurial ventures. This is not, however, the case for all athletes, most of whom will be vulnerable to financial setbacks. Within this context, it is reasonable to question what support (whether education

or human) athletes have to help them maximise the potentially positive impacts of their investments on their long-term financial stability, while mitigating against the risks (Moolman, 2022).

Within the body of sport-based entrepreneur literature, the focus has tended to be on the circumstances leading to athlete entrepreneurship, and subsequently, how entrepreneurship leads to developments and innovations in sport itself (Pellegrini et al., 2020). By innovation, we are referring to the development of equipment, technologies and experiences (Fletcher et al., 2023; Ratten, 2012). The findings from these studies are important for, as Boyd et al. (2021) note, there is increasing interest within the academic community on career transitions among elite athletes. They cite evidence from American sport, which suggests a high prevalence of financial insecurity among elite athletes in retirement. Far less attention has been paid to how participation in professional sport may act as a catalyst for non-sport-focused entrepreneurship and other forms of investment. Importantly, these industry-focused perspectives overlook how this form of entrepreneurial activity can lead to economic and community development. This avenue of enquiry, therefore, acknowledges the potential that athlete-led entrepreneurship constitutes a broader range of entrepreneurial activities that is currently under-researched.

The embedded nexus between sport and society has also been conceptualised as a driver for leveraging multiple categories of sport entrepreneurship. For Ratten (2011, 2023) there are multiple forms of entrepreneurship, that is, social and community-based, corporate, ethnic, immigrant, institutional, international, social, technology and women's. Of particular relevance to this paper are social and community-based entrepreneurship. Mair and Marti (2004) define social entrepreneurship as "a process consisting in the innovative use and combinations of resources to explore and exploit opportunities that aims at catalysing social change by catering

to basic human needs in a sustainable manner" (cited in Ratten, 2023, p. 82), while Ratten (2011) describes community-based entrepreneurship as involving a community acting corporately, both as an entrepreneur and an enterprise, in pursuit of a common goal. Examples of this can be seen where sports teams, organisations, or athletes partner with community organisations, such as schools/colleges/universities, charities, or local government to address issues pertinent to specific communities. Here, we can see how entrepreneurship readily translates into philanthropy and social responsibility (Acheampong, 2019; Miragaia et al., 2017). Crucially, within the context of the Global South, where our research is focused, "professional sports in developed economies are viewed as a pathway out of poverty" (Zhang et al., 2018, p. 110).

The symbiotic relationship between athletic and business success qualities has also been put forward as a rationale for why athletes invest and pursue entrepreneurial activities, with emphasis placed on common traits and motivations, such as being competitive and having a desire to achieve (Ratten, 2018). For Ratten (2018), athlete entrepreneurship has two main features, namely: a process and a capacity to change which, in most cases, is dependent upon the circumstances and ideologies of the athlete involved in the entrepreneurial process. The process of change involves doing something innovative that has not been done before, while the capacity to change involves the external influence of people who are involved in ensuring that athletes have the resources needed to affect change (Ratten, 2018).

By nature of their (inter)national profiles and networks, professional athletes often possess significant levels of social capital. Within this context, social capital is the ability of a person to leverage their networks to access resources and opportunities (Richardson & Fletcher, 2020). For Ratten (2015), social capital is an important aspect of athlete entrepreneurship.

She specifically cites the role and influence of trainers and coaches in particular:

Athletes compared to non-athletes have better access to trainers and coaches who encourage them to build on their strengths as part of their overall business abilities. (p. 446)

As such, athlete entrepreneurship can be viewed as a phenomenon where investment and entrepreneurial activity is intertwined with their sporting career and existing support networks. On the one-hand this provides an accessible bridge to build entrepreneurial capacity, but on the other, success relies on the quality and efficacy of the existing support network.

Research design and methods

When developing the research approach, accessing a sufficient number of elite athletes was considered to be the greatest challenge. Gaining access is difficult because of their high-profile public status and busy training and competition schedules (Roderick & Schumacker, 2017). Consequently, in contrast to their often televised achievements, the lived experiences of elite athletes are not particularly well documented (Roderick & Schumacker, 2017). Furthermore, these aspects intertwine with their private lives. Their perspectives do, however, matter, for as Maguire (2009) states, “athletes are not simply champions of their sport, but also of their local community and nation and sometimes, humanity as a whole” (p. 1260).

A qualitative research approach was taken involving in-depth semi-structured interviews with athletes and key stakeholders from within Kenyan athletics. Athletes were needed to help understand the rationale behind, and processes involved in, their investment practices in Eldoret town. Relatedly, the views of wider stakeholders were sought to help understand their influence on athlete investments.

Author A lives and works in Kenya and thus, through her personal contacts in the sports

events sector was able to facilitate access to the athletes and other stakeholders. In the first instance, where participants were known to the research team, they were contacted via WhatsApp. WhatsApp is increasingly recognised as a viable research tool, and has been utilised across a range of sectors, including healthcare (Manji et al., 2021). For those recruited via third-party network contacts, the team was reliant on contact details being forwarded on, following approval from the athlete. Once contact details were received, they too were contacted via WhatsApp and/or email. The interviews included current and retired athletes and representatives from Athletics Kenya. For participants recruited from Athletics Kenya, the questions were formulated after interviewing the athletes. This approach ensured that the athlete experience remained at the centre of the study, and could inform the subsequent Athletics Kenya interviews.

This research project received ethical approval from Leeds Beckett University and interviews were conducted via a mix of video software – namely WhatsApp – and in-person, in Kenya, between May and July 2022. During the early stages of the research, the research team was located in the UK. Therefore, all interviews had to be undertaken via video software. WhatsApp was the preferred mode for this due to its accessibility on a mobile phone (Manji et al., 2021). During the second half of the project, Author A relocated to Kenya. While not the purpose for relocation, it enabled further interviews to be conducted in-person. While in Kenya, Author A interviewed two further athletes and two representatives from Athletics Kenya at their offices in Nairobi. All interviews were conducted in English.

In total eight interviews were conducted, comprising three current athletes and three retired athletes (with one being a coach) and two Athletics Kenya representatives. However, one athlete interview was unusable due to poor audio quality, reducing the final valid

Table 1. Valid interviewee summary.

Interviewee category	Gender	Pseudonym	Summary
Athlete	Female	Taciturn	<ul style="list-style-type: none"> – Marathon runner. – She has been running for over 10 years now with a transition from cross country to marathon running.
Athlete	Male	Legend	<ul style="list-style-type: none"> – Marathon runner.
Retired Athlete	Male	Intrepid	<ul style="list-style-type: none"> – 10 km and marathon runner – 20-year career as a professional athlete
Retired athlete	Female	Queen	<ul style="list-style-type: none"> – 3000 m steeplechase runner – Six-year career as a professional athlete – Retired due to injury
Retired athlete	Male	Executive	<ul style="list-style-type: none"> – 800 m runner – 15-year career as a professional athlete – Currently works as a coach – Retired for age and performance reasons
Athletics Kenya	Female	Orient	<ul style="list-style-type: none"> – No participative athletics background. – Have worked at the Federation for six years.
Athletics Kenya	Female	Valiant	<ul style="list-style-type: none"> – No participative athletics background. – Have worked at the Federation for 7 years.

sample to seven. Table 1 provides an overview of the valid sample of athletes. Overall, there was an equal gender mix of women and men for the sample and a (3 female, 2 male mix) for the athlete interviews.

The use of in-depth interviews is common in research on entrepreneurs, and the valid total of seven interviews is consistent with several other relevant studies. For example, Kasperova and Blackburn (2014) interviewed four entrepreneurs, Alsos et al. (2016) interviewed six entrepreneurs, and Boyd et al. (2021) interviewed seven athlete entrepreneurs.

Interviews were audio recorded and lasted between 20 and 35 min. Full transcripts were then produced and analysed individually by all authors. Analysis followed an iterative thematic approach which used sport entrepreneurship as a guiding analytical framework. A six-phase model of thematic analysis, as described by Braun et al. (2016), was used to analyse the data. All interviews were transcribed and read through several times by all authors. Initially, we were concerned by identifying all interesting and potentially relevant themes. Next, initial codes were generated through systematically coding the entire dataset and subsequently organising codes into themes.

These were reviewed by all authors to ensure they were a good reflection of the larger dataset. Once all data were coded the themes were revisited for coherency, refined and operational definitions developed to describe each theme. In terms of quality assurance, attention was paid to the 15-point check-list described in Braun et al. (2016). Themes were then reviewed by all authors to ensure they were a good reflection of the larger dataset. This involved an iterative process moving “between emic, or emergent, meanings of the data and an etic use of existing models, explanations and theories” (Tracy, 2013, p. 184). Our goal was to ensure that no single interview dominated the narrative; rather we sought to ensure that themes were representative across the sample. Themes were then reviewed by all authors to ensure they were a good reflection of the larger dataset. Once all data were coded, the themes were revisited for coherency, refined and operational definitions developed to describe each theme. From this process, three macro themes were identified: (1) the characteristics of athlete investments; (2) the role of external actors in athlete investments; and (3) the development of Eldoret town and neighbouring areas.

Findings and discussion

Investment characteristics

Sources of income

To appreciate how and why athletes invest, it is first necessary to understand how athletes earn money and where the income for investment comes from. As noted earlier, the broader research context to this issue relates to an increase in academic interest in the career paths of elite athletes and the extent to which sport can provide long-term financial security (Boyd et al., 2021). Among our sample, the importance of competitions, notably international competitions, as a source of income, was emphasised by all the athletes, as Queen explains:

When you participate in an event you are paid. If you come in good position, you are paid something, and that money helps you so much [...] for international events they tend to pay up to number 12 sometimes, [although] mostly it is numbers one to eight [...] without those events, I don't think I would have anything.

For national competitions, pay is less generous, with athletes often paid was described as a "small allowance" to "motivate" them. This was certainly not sufficient to maintain athletes however, and Legend was quite critical of the lack of financial support from the Ministry of Sport and Athletics Kenya:

[Support from] Ministry of Sport? I can say "no". During my time [competing], even if you won gold, there was no money. I was given a few allowances; like KSH [Kenyan Shilling] 20,000 [around £110], but that's it.

Indeed, Athletics Kenya representative, Orient spoke about how, historically, the level of government support was highly sporadic, and dependent on which government was in authority at any given time:

It [financial support] depends on the government at that time [...] There were times, I think, when it never used to happen. As time has gone on, that has changed.

It was noted how, in recent times, support for athletes from Athletics Kenya, and through national events had improved. As Valient explained:

With Team Kenya, when a team is selected to represent the country abroad, the government comes in. They pay for their tickets, when they are in training camps, there is an allowance. It's a Kenya government thing.

Crucially, as the Kenyan government had offered its formal support for several major events, such as the Kip Keino Classic Continental Tour Gold and the Memorial Agnes Tirop Cross Country, support for athletes was believed to be improving. As Executive stated:

Athletics Kenya supported me when I made the Kenya team. I made the team for the All-Africa Championship Games. The Ministry of Sports sponsored the Games.

Events such as this can pay a substantial amount to participants. As much as competing in home events was valued, interviewees cited how the Ministry of Sports will significantly "reward" medal-winning performances at major, international events where athletes are representing the country. As Athletics Kenya representative, Orient, explained:

The government came up with a way to give thanks to an athlete when they bring home a medal.

Interviewer: So, a payment, or fee?

Not a payment. We usually have prize money for athletes who win [...] like for encouragement. There is no allowance per se [...] But there is prize money. When you bring back a medal, when an athlete goes out to represent the country, the government gives an allowance to ensure they are ok when they are out there.

Unsurprisingly, athletes who have earned significant sums through competitions were thought to possess the greatest investment potential. While we cannot assume that levels of economic capital will automatically translate into investment, the relationship between

competition earnings and investments was regularly cited by athletes and wider stakeholders alike. Legend, for example, summarised how, “Without the events then I couldn’t invest [...] because money would not be there”. Similarly, Executive stated:

When I was running, we make money [...] we make money through the prize money [...] I have a farm in Sirgoit [Elgeyo Marakwet] with around 25 acres for planting wheat. This all came from what I got in athletics.

In addition to prize money, some athletes also receive financial and logistical assistance from Athletics Kenya and the Ministry of Sports in the form of travel and subsistence allowances when competing in international competitions. Athletes may also receive income from external sponsorship – for example footwear – although this was not found to be a core source of income for athletes in our interviews. Whilst this aspect requires further investigation, one possible explanation for this is the identified inequalities in sponsorship investment within developed and less-developed nations (Njorai, 2010). Having detailed the various sources of income described by the respondents, we now move on to discuss the motivations behind athlete investments and wider entrepreneurship.

Athlete investments and entrepreneurship

When asked about their investment motivations, all the athletes reflected on the finite lifespan of an athletic career and the need to have a retirement income. This finding is consistent with previous studies in many sporting domains which highlight the typically short time span of a sporting career and the potential for it to be curtailed by injury (Moolman, 2022). While large sums can be earned through a career in athletics, the reality is that most athletes never earn enough to sustain themselves (and their families) in retirement. This is especially the case in Kenya, and other Global South countries, where government support,

prize money for national-level events, and sponsorship is lower compared to most Global North countries. A large proportion of elite Kenyan athletes grew up in poverty, to the extent that many either, never went to school, or did not finish their education. Having grown up in this context, it is understandable why respondents in this study spoke about the importance of financial security. Although education enrolment and completion rates, particularly for primary education have improved since our interviewees were school age, the 2020 net enrolment rates for secondary education in Uasin Gishu County, where Eldoret town is located, remain lower than the national average of 54.1% at 44.3% (Republic of Kenya Ministry of Education, 2020). This aspect was also discussed by Athletics Kenya representative, Valient, who referred to the importance of social mobility among the athletes and how many turn to athletics as a pathway out of poverty:

So, when you ask them, “why did you stop going to school?” they say, “there is no money at home, I don’t have the school fees. So, the only thing I can do is train because, when I train, I can win races, and bring in money.” They are trying to alleviate the living standards and conditions they have at home.

Legend had never intended to make a career out of running; it was something he did as a hobby, in his spare time. It was only after realising that he could provide for his family, through competition, that he pursued it seriously:

I started running 17 years ago. As a young person, as a kid, my ambition was to fly and board a plane, to go to Europe. I did this running. And then I saw that I can bring food to the table of my parents and siblings so I decided to do it in a serious way.

Executive said that his career earnings were not enough to rely on in retirement, and so he had looked into alternative sources of income, namely through local investments:

I have not got any help from anyone. I am relying on my investments. [...] When I ran there was prize money. I made my money through winning races. I invested [these winnings] good.

As suggested already, in a number of cases, the athletes were not only responsible for themselves and their immediate family, but also other family members too. This further emphasised the importance of successful investments:

You can't run the whole of your years as athletics can take a span of 10 years, so you need to have something that, after retirement, you can manage yourself, pay school fees for your kids, and even your family members. So, I felt like I can't have the money without investing. (Queen)

I have built some rental houses, bought some plants in reserves and planted tea and maize. These are for my future, when I retire. I need to have something to keep for myself and for my family. (Taciturn)

In addition to looking after themselves and their families, the athletes also spoke about their role in the community, especially among younger athletes. Being a successful athlete was incredibly important to their standing in the community. So too was being considered a successful entrepreneur and investor. Indeed, Legend spoke fondly about being a role model to the next generation of runners:

It is important for the young people to see that when somebody runs and earns money they can own a house, they can own a farm, they can own another business. (Legend)

Intrepid also reflected on how athletics, and in particular the opportunities it provided for travel, and to experience other countries, had influenced his desire to improve things in his own country through his investments:

Athletics is very important [...] you go to another country, you learn, and then you come up with good information, and then you change our country and that is part of learning.

The importance of former athletes being seen as successful investors, *as well as* athletes, was

also recognised by this Athletics Kenya representative. From their perspective, most former athletes have invested well:

Yes, I think most of them have invested very well. We see that athletes have retired and have big businesses and big names in their home counties. (Orient)

The visibility of the athletes, through their investments, was similarly noted by this Athletics Kenya representative:

[Athlete] has a stadium in Iten, so you can imagine what role the stadium has played in developing these young athletes. We have others that have built hotels in Eldoret and some in Machakos. (Valient)

Having described some of the underpinning reasons for athlete investment, we now turn to the forms of investment favoured by athletes in this research. Choosing the type of investment was a key consideration for all athlete interviewees, and one that was heavily influenced by the level of commitment required on their part to manage the investment(s), particularly while they were still competing. Key considerations here were their need to prioritise training and be able to travel for extended periods of time for competitions. Within this context, rental properties, farming and development land were particularly appealing as they did not require personal oversight, or for them to be in the region all the time. As Queen and Executive outlined:

I focus on rentals and a bit of farming. Personally, I felt like, when I was active, running, I didn't have time to be managing other things. [...] I would advise that if someone is still active in athletics, focus on rentals and farming because you don't have to do it every day. (Queen)

I have made investments in real estate and farming. I have some farm in Eldoret, I have invested in Tea farming in Nandi, and that's it. I am not doing much because, when I was an athlete, I don't have enough time to go round and commit to doing big things. (Executive)

Indeed, all athletes discussed how they had commissioned others to manage their properties and other business interests while they were travelling, training and competing. This latter aspect is consistent with Ratten's (2018) perspective that athlete entrepreneurs are interested in business ventures that align with their individual ideologies.

Notably, all the athletes in this study were found to possess investment portfolios that not only included their hometown, but also towns/counties neighbouring Eldoret town/Uasin Gishu County, including Nandi, Elgeyo Marakwet, Trans Nzoia and Kericho County. As exemplified by Executive:

At the moment I have a lot of investments. Rentals, more than 50 units, I have a [night] club. I can say at the moment I have a lot of investments. I really invested good.

Farming was also favoured by the athletes as it offered multiple income streams, and could be adapted to ensure sustainability. For example, Queen had planted maize, Executive had planted wheat, and Legend had developed tea farms. Intrepid also emphasised how his farm employed local people. In some cases, athletes had purchased additional land for future developments:

I have a prime land in Kitale. It is staying idle; I have not done something yet, but I plan on doing something soon. (Legend)

Such forward planning is not necessarily evident among all Kenyan athletes. For Legend, his generation of runners had had it instilled within them that investing for the future was essential. However, he did not believe that this ethos was evident among younger runners who, he suggested, favour immediate gratification, preferring to live more lavishly, and invest in consumables, rather than land or property. According to Legend, these practices are contrary to advice from their coaches and Athletics Kenya:

Some of the athletes don't listen, especially when they get money. They do not listen to

advice and that is why many of them [younger athletes] are failing. If an athlete isn't listening, when they win, they buy a car. They buy a car for 5–7 million Kenyan Shillings [approximately £27–38,000], but they are still living in a rented house. So, "you bought a car". But, imagine winning the Boston Marathon and you get something like 10 million Kenyan Shillings [approximately £50,000], you buy a car for 8 million, and then you get injured, and can't run again. You cannot sell that car for 8 million; more like 3 million. So, you've already lost that opportunity to get a decent investment.

We have established that Kenyan athletes have a series of shared reasons for investing in Eldoret town and surrounding areas. The forms of investment are also quite similar, mainly as their investments began when they were still competing, and therefore, they needed to be relatively self-sustaining. In continuing this discussion, we were keen to explore the role, if any, of external actors, on athlete investments.

Role of external actors in athlete investments

Athlete entrepreneurship is evidently intertwined with their sporting careers and existing support structure, which contribute to their entrepreneurial capacity. Conversely, these same networks can expose athletes to investment risks, ranging from insufficient knowledge or poor advice through to exploitation (Moolman, 2022; Rosen, 2019). As a result, we were particularly interested in understanding the role external actors, such as coaches, managers/agents and national governing bodies play in athlete investments.

Coaches, managers, and agents

Coaches and managers/agents were found to play an instrumental role in an athlete's career who extends well beyond the sport itself. Athletes we spoke to referred to having a "technical

team”, comprising the athlete, their coach, and a manager/agent. As summarised by Legend:

We are working as a team and the team comprises of the management and technical team. When I say management, it is the manager, and the technical team, I mean my coach, and there is myself. So, it's three-way.

The importance of these individuals cannot be understated. For instance, Queen described the coach and the agent as “the most important people in an athlete’s life”. For Legend, his agent was likened to an organ in his body – essential to his functioning:

In athletics, an agent is as important as a kidney in a human body. You cannot actually work without an agent.

We were reminded regularly that the extent to which coaches and managers play an active role in educating and guiding athletes in areas outside of their sport, including investments, is considerable, particularly as the athlete-coach relationship often begins when athletes are very young:

Having a coach and a manager, those are the core people in your life; those are the people who teach. They teach because they are like your parents [...] For me, my coach and manager taught me how life is because I was still young in athletics, so they helped me so much that, when I get some money, I need to do this [...] That is why I am in the right direction. (Queen)

All the athletes described how their coaches had helped them a lot when it came to their investments. The views of coaches and agents were held in high esteem by the athletes. This was, in no small part, due to the relationships athletes had developed with them over potentially long periods of time, as Legend explains:

My coach is very good as far as investment is concerned. [...] So, for the last 17 years I have been with my coach. I can say that my coach is my life coach, my sport coach, my investment coach. Still, he helps me up to now [...] he has a lot of knowledge about

investments. I’m actually milking his mind as far as investments is concerned.

A similar view was expressed by Executive, who further emphasised the influence of his coach in overseeing his investments:

The person who made me invest was my manager. He told me not to be like many Kenyans who did not invest anything. I followed exactly what he told me. In fact, even a land I bought here in Eldoret; I didn’t [initially] buy the land with my money, he gave me the money.

All the athletes expressed positive experiences in relation to the guidance received from their coaches and managers. However, it is known that athletes – especially those who are young, uneducated or vulnerable – can be exposed to exploitation or receive poor guidance from the same figures in their lives (Fletcher, 2020, 2021). Whilst it is beyond the scope of this study to examine these issues further, it is important to acknowledge that the power dynamics of athlete-coach/manager relationships are often unequal; with coaches/managers often holding influence over athletes. For example, Ratten (2015) has previously considered the role of significant others – specifically family and friends – in the lives of professional athletes. Similarly, Moolman’s (2022) study into athletes and their sources of financial advice highlights the importance of athletes having access to independent financial advice from trained advisors that are external to their network of family, friends and sporting advisors. As our findings show, there is certainly scope to explore the influence of coaches and managers on an athletes’ non-sport, that is, “business” life. Whilst it was beyond the scope of this study to focus on these other actors, we sought insight from Athletics Kenya, to understand more about their athlete education programme and its role in helping athletes manage their sporting and non-sporting lives. The next section explores this further.

Athletics Kenya

As the national federation, Athletics Kenya has an important external role in the overall development of an athlete's career; overseeing regional, national, and international selection events, providing athlete support for international competitions, and athlete education programmes. For this paper, we will focus on provision of athlete education. Like many NGBs, Athletics Kenya has a responsibility to look after the wellbeing of athletes who are affiliated to it (Kavanagh et al., 2017). As part of this commitment to athlete welfare, Athletics Kenya oversees an education programme. This programme was described to us as comprising a mix of annual multi-day seminars, and periodic theme-based seminars. In recent years, this programme had diversified away from performance-related education (diet, anti-doping etc.) to include sessions on investment, delivered by experts from different fields, such as taxation, insurance, banking and real estate:

[Athletics Kenya] organises annual education sessions and anti-doping sessions, but have recently incorporated other topics or other areas that may affect the athlete. So, during these sessions we bring a financial institution to come and talk to the athletes about investments. (Valient)

Orient was keen to emphasise that Athletics Kenya is committed to supporting athletes well beyond their competition days:

Once an athlete runs and gets their money, it's a personal choice what they do with it. But the Federation organises sessions – seminars and education – where they teach them about investments, and how, after retirement, to do their investments; what they should be doing with their money. It's about giving them the knowledge to manage their money once they get there. [retirement]

All the athletes agreed that guidance and education on making financial investments was essential to their livelihoods post-retirement. However, there was some disagreement over

the quality and value of the current educational curriculum when it came to investments. Each of Legend, Queen and Taciturn described the sessions as highly beneficial. For Legend, the seminars:

[...] contribute a lot to my choices regarding investments. I can't jump into any seminar without any benefit. They invite experts from all sectors; either insurance, banking, real estate. They want to inject the athletes with the knowledge basically.

Similarly, Queen said:

We are lucky as Kenyan athletes as, at the end of year, we have these education sessions [...] It helped me so much because without those sessions I don't think I would be having anything.

Moreover, according to Taciturn:

They [Athletics Kenya] assist people on how to keep all their money, on how to develop things so that you will not waste your time running and misusing the money that you have. So, they help teach you how to build your future.

In contrast, Executive downplayed the significance of Athletics Kenya's education programme; arguing that his investment choices and success were down to the actions of him and his manager:

Interviewer: Did you receive any help or guidance from Athletics Kenya on your investments?

I say no because the money I got was through my effort and my manager is the one who helped me. Ministry of Sport, I can say, no [...] I have not gotten help from anybody. My investments are what I am relying on [in retirement]. They are through my own working.

We have now provided an overview of both the athletes' investment choices and the key influencers on these investments. The remainder of this paper focuses on the impacts of these investments on the development of Eldoret town and its neighbouring areas.

Development of Eldoret town and neighbouring areas

Societal benefits of athlete investments

Throughout our discussions with the athletes, it was clear that their investments had helped ensure financial security for them and their families. While this is important, our study also sought to understand the impacts of investment decisions on the economic and social development of Eldoret town and its surrounding areas. This excerpt from Legend exemplifies the consensus found across the athletes:

This is the city of the champions, hence most of the athletes have invested in Eldoret, and I can say 80% of the athletes are in this town and they have investments within the town [...] Without athletics then Eldoret town could not actually have skyrocketed the way it has.

This perspective was also shared by Intrepid, who discussed how athlete investments are a catalyst for urbanisation, where investments in things like rental properties bring new people to the area, which then attracts other business investment in that area.

Athletics Kenya representatives, Orient and Valient, also highlighted the economic development benefits of athlete investments. Orient, for instance, asserted that the Rift Valley region around Eldoret town has developed significantly as a result of athlete investments, with growth also observed in surrounding towns like Iten, and Kapsabet.

When you visit Eldoret town you hear people say this building belongs to this athlete and this petrol station belongs to this athlete, so I think Eldoret town is the one that has really benefited from this. There are other towns, in the surrounding areas, that have grown their economic development because of athletes.

All athletes spoke about how, in addition to their own financial security, they wanted their investments to benefit others. These actions took many forms, for example, Intrepid had

directly helped others in the community by paying school fees for some families, and Legend, had established a foundation, which supports the local community:

I started a foundation, which is based on three pillars: education, health and conservation. [...] During Covid my foundation actually provided food from March, April May and June in Kericho, Nandi, Uasin Gishu and Elgeyo Marakwet County. So, we're trying to help vulnerable athletes and the society itself. We have reached a lot of communities.

For Legend and Executive, these twin objectives have been achieved through their investments in public facilities, which had helped to support the existing community and future athletes from the community:

In my area, Kapsisya, we are building a 50 million [Kenyan Shillings] library [...] in Kaptagat I am adopting 130 acres of forest and trying to plant 50,000 trees by April [...] (Legend)

Similarly, Executive discussed how some of the houses he had bought had been rented back at little or no cost to young athletes starting out on their careers:

I have helped many athletes because many of them [houses] here in Eldoret, [are] homes I am giving out for free for good athletes.

He went on to say that his housing development had also helped local students:

Yes, it [investment] helps a lot because, let's say like [in] Mosoriot, the students of TTC [Teacher Training College], [and] Koitalel University reside in that development. It has helped the community a lot.

These examples are consistent with the model of community-based entrepreneurship highlighted by Ratten (2011) where sports organisations or athletes invest or engage in activities that promote the general welfare of the community. Another such benefit to the community was job creation. One of the accepted benefits of entrepreneurship is that it generates

employment across the portfolio of investments by the athletes, it was found that they had created employment opportunities:

I have four people who are cleaning in Eldoret [and] I have also three people in Kitale, the Shamba [field] which is staying idle [but] there is someone taking care of it. I can say I have 15 workers, so I have helped them, and I am paying them good money. (Executive)

When I invest, I employ people, like in the tea farm I have people who are working there. (Legend)

It is also important to note that the community-based entrepreneurship actions of the athletes in our study align with the Kenyan tradition of 'harambee' which promotes community self-help through actions such as fundraising, as Intrepid explains:

Sometimes when they have a harambee they call us because they know that athletes have money [...] they will call us to attend.

As Boyd et al. (2021) contend, a principal aim of social entrepreneurship is to achieve social good through identifying opportunities, exercising creativity, and building new services. From the athlete accounts, it is clear that their investment objectives and community-focused approaches align with this form of entrepreneurship; with the overall aim of achieving broader goals beyond securing independent financial security. Whilst this paints a positive picture of athlete-led investment, one athlete (Executive) discussed that, although athlete investments had led to positive impacts in and for the community, there is a lack of coordination. For Executive, individual athletes are making an impact on local communities, but he believed their impact would be more meaningful if they worked more collectively and strategically:

Interviewer: What, if any, recommendations would you make for further promoting development in Eldoret town?

We need a general coming together. You know, they say one is very good, but two are

better, and more than two are great [...] I think, through working together, you can make a huge development.

This observation raises the potential for a more coordinated approach that could better support and leverage athlete investments for development. This would also need to consider the role of other stakeholders, such as local government. From our sample data, it is apparent that the community benefits that have occurred are currently due to independent athlete endeavours. Determining what this may look like in practice is beyond the scope of this study and would require further research. However, it is evident that there are opportunities for leveraging athlete-led development and that this could result in further economic and social benefits.

Conclusions

Overall, our study found that athlete entrepreneurship and investment activity is personally and societally important. Returning to the four underpinning research questions, our findings reveal that athletes invest for a range of internal and external economic and socially oriented reasons, resulting in a significant trickle-down of economic and social impact benefits for Eldoret town and the surrounding areas (Research question one).

Coaches and agents also play an instrumental and powerful role as 'investment influencers', with athletes routinely forming lifelong partnerships that encompass both their sporting and entrepreneurial careers. The social capital interactions of these relationships are multiple and complex, but our data highlights three intersecting themes that help explain their formation. First, many athletes turn to an athletics career to financially support their families and consequently either do not attend school or complete their formal education. As such, their sporting networks assume a broader pastoral and educational remit from an early age. Secondly, and

relatedly, athlete entrepreneurship typically begins during their sporting career and is intertwined with their existing (sporting) support structures and income derived primarily from prize money. Third, entrepreneurship and investment typically represent new domains which athletes have little knowledge or experience of. This knowledge void further consolidates these relationships as athletes often look up to those around them as role models of success, and rely on these figures for entrepreneurship and investment advice, particularly as many are former athletes.

Turning to research question two, successful entrepreneurial activity and investments are fundamental to the economic well-being of our interviewed athletes and their families, with all referencing the relatively short nature of an athletics career and thus, the need to consider how they will support themselves financially during their careers and into retirement. This is particularly important for athletes from Kenya and other Global South countries where there are fewer opportunities to support through sources such as government investment, sponsorship and prize money compared to athletes from the Global North. In this way, elite athlete entrepreneurship and investment activity in this study can be characterised as being a unique form of athlete-led entrepreneurship that is typically driven by *necessity*, but also *opportunity* created from their pursuit of a sporting career. Our findings also support our contention that athlete-led entrepreneurship constitutes a broader range of entrepreneurial activities than has previously been researched, encompassing non-sport-related investment and direct community development.

Within the investment portfolios of the interviewed athletes, real estate and farming are favoured activities due to their compatibility with intensive training commitments and race calendars, often involving overseas travel. Furthermore, all athletes discussed positive investment experiences, with some explaining how they were now helping the next generation of

athletes through their investments, perpetuating the career pathway of athlete to entrepreneur that they had followed and benefitted from. In this regard, the athletes also discussed the importance of being successful role models for younger athletes in both athletics and business, to demonstrate the existence and viability of this career path.

However, our sample also reflected that some athletes do not have positive entrepreneurial experiences, noting examples of athletes personally making poor financial decisions. It is also known from other sources such as Rosen (2019), and notably a recent report in 2022 into gender-based violence in athletics by the Ministerial Committee on Gender Welfare and Equity in Sports (Mkongo, 2022), that these negative experiences can be serious and involve financial and other forms of exploitation and abuse by associated third parties with vested interests, such as coaches, agents and managers.

For this reason, the education programme of Athletics Kenya was also examined to understand what formal support is available to athletes to help them navigate their non-sporting lives, such as advice on entrepreneurship and investment, where education could mitigate potential exploitation risks (research question three). All athlete interviewees agreed that investment guidance and education were essential to their livelihoods post-retirement. However, their views varied over the quality and value of the current educational curriculum, in regard to investment knowledge.

The final research question concerned the broader societal benefits of athlete entrepreneurship. Here, it was possible to identify a trickle-down effect from prize money to investments, investments to job creation and in turn regional development. Furthermore, all athlete interviewees expressed their desire for their investments to have broader benefits, aligning their investment objectives with those embodying community-based entrepreneurship actions such as the formation of charitable foundations, investment in public facilities, and support for

prospective athletes and local students. This activity was also said to be common knowledge within many communities, to the extent where investments, such as public buildings, are associated with individual athletes.

Put together, these findings represent a significant contribution to the under-explored phenomena of high-profile athlete investments and entrepreneurship in the Global South. Furthermore, our study provides a foundation for further research which we elaborate on below.

Recommendations

As we have argued from the outset, the vast majority of the literature on sport-based and/or athlete-led entrepreneurship has focused on contexts in the Global North – principally North America and Western Europe. Through its focus on Kenya, this paper represents a departure from this pattern, and thus has significant originality. Nevertheless, as these phenomena continue to evolve globally, there is a need for further comparative research. Of particular importance will be examining the role and provision of education in a range of national contexts, and subsequently fostering a culture of sharing across these contexts. Many athletes do not choose to become entrepreneurs; rather they are forced into it due to curtailment of their sporting careers, for example through injury, age, or declining performance (Boyd et al., 2021). As we have shown in this paper, NGBs have a significant role to play in helping to prepare and guide athletes in their post-sport careers. While they expressed differing views on the success of the existing education programme, the athletes in this study were encouraged to think about possible entrepreneurial activities. This was not the case, for instance, in Moustakas and Kalina's (2021) work with German athletes.

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