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Building a Platform for Advancing Women's Engagement in Sport

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A thesis submitted in partial fulfillment of the requirements for the Doctor of Philosophy degree in Kinesiology

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Abstract

Women are active participants in sport, as administrative leaders, coaches, and elite athletes, and it is important to understand and continue to advance their engagement and experiences in that realm. Women have made gains in leadership but their actual progress towards such roles continues to be slow-paced (Burton & Leberman, 2017), indicating that additional action is still needed. Further, women's experiences in sport roles are critical to their performance in, and for the organization, and to their personal job satisfaction (Kanter, 1977, 1993). Yet, they may face several challenges in their work, that may reduce their autonomy in relation to their work and impact their experiences and their sense of general wellbeing. An individual's financial wellbeing is an important contributor to their overall wellbeing (Capic et al., 2018). It is important to recognize how elite athletes, and especially women athletes, navigate and make decisions to develop and sustain their finances in support of that wellbeing. This dissertation addresses these research areas and provides evidence from three studies on women's engagement in sport. The conceptual model of the strategic business case developed in study 1 highlights evidence of the impact of women leaders on organizational practices, in pursuit of certain strategic priorities, for national sport organization (NSO) goal achievement. Study 2 provides insights to women's empowerment in NSO sport leadership and organizational conditions that support that. Study 3 provides an understanding of the financial wellbeing of Canadian national team athletes and identifies particular money use and management behaviours that predict that wellbeing. The findings advance understanding of women's engagement and experiences in sport and have implications for Canadian NSOs and multi-sport organizations that are considering the (further) engagement of women. Organizations can better support women, but action must be based on a strong platform of understanding what support is needed and how it may be enacted. The three studies in this dissertation provide that platform, to better support organizational efforts for the increased engagement of women in sport.

Keywords

women in sport, platform for women in sport, empowerment, strategic business case, financial wellbeing

Lay Summary

My doctoral dissertation provides a platform or foundation to support the progress of women in Canadian sport. Women are active participants in sport, as administrative leaders, coaches, and elite athletes, but they may struggle to advance to leadership positions. The experiences of women leaders in sport may help us understand the conditions that are critical to their job performance and satisfaction, and for the organization, to retain them. Challenges at work may impact women and their sense of general wellbeing. An individual's financial health and wellbeing is an important contributor to their overall wellbeing. It is important to recognize how national team athletes, and especially women athletes, manage their finances in support of that wellbeing. The three studies in this dissertation (1) highlight evidence of the impact of women on tasks and responsibilities that support goal achievement in Canadian national sport organizations (NSOs); (2) provide insight to women's empowerment in NSO sport leadership and organizational conditions that support that; and (3) explain the financial wellbeing of Canadian national team athletes and money use and management behaviours that predict that wellbeing. The findings have implications for Canadian NSOs and multi-sport organizations that are interested in supporting and engaging women in sport. The three studies in this dissertation provide a platform of understanding what support is needed and how it may be provided, to enhance organizational efforts for the advancing women's engagement in sport.

Co-Authorship Statement

The research presented in this dissertation was conducted as part of the requirements necessary to complete my doctoral program of study. The information presented in this document is my own original work. This work would not have been possible without the contributions of my supervisor, Prof. Alison Doherty, and so, the collective “we” is used in the three dissertation studies, instead of the singular “I.”

Acknowledgments

A system of cells interlinked

Within cells interlinked

Within cells interlinked

Within one stem

-Vladimir Nabokov, Pale Fire

Completing this journey in graduate school has been a collaborative effort and I want to use this space to give thanks to all those who have supported me in my endeavours.

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Chapter 1

1 Introduction

1.1 Introduction

Women are active participants in sport, as administrative leaders, coaches, and elite athletes, and it is important to understand and continue to advance their engagement and experiences in that realm. As leaders, women now constitute 38% of board members, 39% of board chairs, and 43% of CEO positions in Canadian national sport organizations (NSOs; Canadian Women and Sport, 2022). Though these advances are a positive sign, women's actual progress towards leadership roles continues to be slow-paced (Burton & Leberman, 2017), indicating that additional action is still needed.

Further, women's experiences in sport are critical to their performance in, and for the organization, and to their personal job satisfaction. Yet, they may face several challenges in their work, such as personal harassment and inter-organizational conflicts (O'Shea et al., 2017; Pfister & Radtke, 2006), being relegated to housekeeping roles that devalue their contributions (Ely & Meyerson, 2000; Shaw & Frisby, 2006), and lack of access to critical organizational resources (Hoeber, 2007). Such challenges may reduce women's autonomy in relation to their work and impact their experiences and sense of general wellbeing.

An individual's financial wellbeing is an important contributor to their overall wellbeing. It is important to recognize how elite athletes, and especially women athletes, navigate and make decisions to develop and sustain their finances in support of that wellbeing. The COVID-19 pandemic has had an impact on athlete finances, and particularly on women athletes, for example, through the reduction of match fees and sponsorships (Bowes et al., 2020; Clarkson et al., 2022), and insufficient funding overall (Bowes et al., 2021).

Through my doctoral dissertation, I advance understanding of women's engagement and experiences in sport, as administrative leaders, coaches, and elite athletes. Organizations

can better support women, but action must be based on a strong platform of understanding what support is needed and how it may be enacted.

1.2 Overview of Dissertation Research

The purpose of my dissertation is to provide a platform of knowledge about women in Canadian sport, that may help provide a foundation for implementation of strategies, policies, and programs, to support women's engagement and positive experiences in sport.

Understanding the impact women may have on organizational goals provides a basis for women's promotion to leadership roles. This formed the basis of my first dissertation study. I proposed a business case in study 1, that ties investing in women to organizational goals and priorities. I approached this as a conceptual model, framed by key components of a strategic business case (Robinson & Dechant, 1997): (1) organizational goals and priorities, (2) tasks/responsibilities to achieve those, and (3) evidence of the impact of women in leadership to those tasks/responsibilities and goals and priorities. This study was situated in the Canadian NSO context and was conducted in partnership with Canadian Women & Sport. I focused on Board Chairs and Members, Executive/Management roles, and Head Coaches as the NSO leaders. Model building was guided by de Groot's (1969) interpretative-theoretical methodology. Findings from academic literature sourced within the nonprofit and sport contexts were categorized and synthesized using a realist review (Pawson et al., 2005). This process resulted in a conceptual model of the strategic business case for engaging women in NSO leadership.

This model highlights evidence that having women in the focal leadership roles may be expected to have a positive impact on the NSO addressing certain strategic priorities in the pursuit of its high performance, growth of the sport, and organizational excellence goals. The model provides a platform for Canadian NSOs that are considering the (further) engagement of women in leadership roles.

It is important to chronicle and understand women's experiences in leadership once they achieve such positions, in order to adapt existing, or develop new policies and practices

within sport organizations that can better support women leaders. This provided the purpose for my second dissertation study, which focused on women's experiences with empowerment in Canadian sport leadership. I wanted to understand whether and how women find meaning in their work, feel confident and able to make work-related decisions, and have a broad impact on their organization, evidence of psychological empowerment. I also wanted to explore organizational conditions that support that empowerment, through access to critical job-related structures of information, resources, support, and opportunities. I conducted semi-structured interviews with 15 women leaders in Canadian NSOs, with interview questions guided by empowerment theory and the dimensions of psychological and socio-structural empowerment (Kanter, 1977, 1993; Spreitzer, 1995, 1996).

Study findings illustrate women's experiences with psychological empowerment in Canadian sport leadership. Their job title and description, and position in the organizational hierarchy, means they are able to draw on networks within and outside their organization. Access to job-related structures, such as information, resources, support, and opportunities for growth and advancement, and their contribution to women's empowerment is discussed.

Understanding the experiences and wellbeing of women athletes is also important to building a platform to support women in sport. Financial wellbeing is an important contributor to the overall wellbeing of individuals (Capic et al., 2018). Little is known about the financial wellbeing of elite athletes, and so, my third dissertation study aimed to understand Canadian national team athletes' experiences of financial wellbeing. Specifically, I wanted to understand whether these athletes are able to meet their day-to-day commitments, and feel financially comfortable, and resilient, to meet financial challenges. I also wanted to explore potential variations in this wellbeing, based on athlete gender, income, and sport participation status, and the predictive effects of money use and management behaviours to that wellbeing.

Study 3 was guided by the model of financial wellbeing and its related measures, developed by Kempson and Poppe (2018). Data was collected through an online survey,

open to all Canadian national team athletes, over the age of 18, who were competing or had retired from competition in the past three years. The survey was available in both English and French. I analyzed 646 completed responses to gain insight to this context.

Study results indicate that Canadian national team athletes struggle with meeting their day-to-day commitments and do not have a lot of money left over after paying for expenses, however they are resilient and manage to do the best they can, indicating the three components of financial wellbeing. Women and men athletes did not differ in their financial wellbeing, nor was there any variation by sport participation status (active or retired). Athlete financial wellbeing varied directly by income level. Money use and management behaviours predicted all three components of financial wellbeing.

The findings of study 3 indicate that it is not income alone, but income and financial behaviours that together impact athlete financial wellbeing. These findings provide a platform for Canadian national team athletes to improve particular aspects of their financial wellbeing, and for organizations that help athletes with financial management. Attention to how money is used and spent can help athletes improve their financial wellbeing, and thus, contribute to their overall wellbeing.

Notably, the three studies in this dissertation are not bound by a common theory or framework. Rather, they are bound by my underlying interest in understanding and providing insight to women's experiences in sport in different contexts. The three studies in this dissertation reflect my passion to build a platform or a base for understanding women's experiences, so we may continue to provide them with support as and where it is needed, and help more women realize their goals as athletes, coaches, and leaders.

1.3 Researcher Positionality

My research interest is in building a foundation of knowledge that may help to inform the increased engagement of women in sport. This stems from my love for sport and my desire to make some small impact that can contribute to women's progress in sport. My subjectivity and my positionality as a researcher have impacted the research conducted in this dissertation and the methods I chose, and I discuss them here.

I am a woman, born and brought up in India. I am not a high performance athlete, a coach, or a sport administrator, and so, I consider myself to be an outsider to the context in which I am conducting research. I am, first and foremost, a sport fan, and I follow and consume a lot of sport content. I am innately curious, and I desire to know how decisions are made behind the scenes, that impact what I read, hear, or see. I am interested in understanding women's experiences in sport specifically, to learn how they navigate their careers, how fulfilled they feel from their work, and how their experiences can be improved.

My familial, educational, and work experiences shaped my post-positivist outlook. My graduate school experiences, and in particular, the research I have been involved in during this time - some my own and some led by others - has led to a shift in my worldview. Conducting research with participants in different contexts has helped me find value in a process that acknowledges prior understanding and involves active reflection. Paradigmatically, I consider myself to be an interpretivist or a constructivist. This means I recognize that learning is an active process, that knowledge is constructed, and that what we understand to be real is shaped by our beliefs and our experiences (Patton, 2015). My research reflects this shift.

Scholars may differ in their interpretation of the constructivist paradigm. I believe a constructivist approach allows participants to share their stories and have them heard in a relatable manner, while allowing the researcher to interpret and report on that knowledge. It also allows me, as a researcher, to be an active and passionate contributor and co-create a shared understanding of the phenomenon of interest with my research participants and/or partners. A constructivist paradigm has not only helped generate valuable insights through the three studies in this dissertation, but also provided the means to share women's experiences in sport in different contexts in an authentic and transparent way.

All three studies of my doctoral dissertation are a collaborative effort. Study 1 was guided by feedback and input from leaders of Canadian Women & Sport, a national advisory organization for women and girls in sport. Study 2's findings are co-created with input from women leaders of Canadian NSOs and their empowerment experiences.

Study 3 is a reflection of Canadian national team athlete voices, including elite women athletes, on their financial wellbeing and money use and management behaviours.

My understanding of women's experiences in sport are now more socially informed. The findings from my three dissertation studies provide a platform, for me as a researcher, and for decision-makers in sport organizations, to build upon, for continued investment in women. As a researcher, I intend to do my part, and pursue research in spaces that contribute to policies, programs or initiatives, geared towards building and expanding that platform for women's progress in sport.

1.4 Layout of Dissertation

This dissertation is presented in an integrated article format, comprised of five chapters. Chapter One is an introduction of my research and outlines the layout of this document. The research studies completed for this dissertation are presented in Chapters Two, Three, and Four. I have chosen an integrated article approach for this dissertation for timely advancement and transfer of insights generated through this research. It has also allowed me to build progressive studies that consider the engagement and experiences of women in sport. As a result, some information from the introduction chapter may repeat in subsequent chapters. Chapter Five concludes with a summary of my research findings and my reflections regarding future research in this context.

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Chapter 2

2 Article One: A Strategic Business Case for Women in National Sport Organization Leadership: A Conceptual Model ¹

2.1 Introduction

Women have made several gains in leadership roles across sport organizations, including Tricia Smith as the President of the Board of Directors of the Canadian Olympic Committee (COC), Anne Merklinger as the chief executive officer (CEO) of Own the Podium, and Lorraine Lafreniere as the CEO of the Coaching Association of Canada (CAC). Canadian national sport organizations (NSOs) have made significant advances in the representation of women in sport leadership, but women's progress towards such roles continues to be slow-paced (Burton & Leberman, 2017), highlighting the need for additional improvements still. The ethical case – or “cause” – for investing in women in leadership has been established by scholars (Noon, 2007; Shaw & Frisby, 2006; Wilkins, 2004), who urge organizational leaders to demonstrate their commitment to equity because it is the right thing to do. Scholars have also proposed gender quotas (Adriaanse & Schofield, 2014) and human capital rationales (Tejersen et al., 2009) for investing in women. This study proposes an additional perspective, through a strategic business case, that ties investing in women leaders to sport organizations' goals and priorities, for a more robust rationale for such an investment.

Providing equitable opportunities and increasing the engagement of women continues to be a challenge for many sport organizations (Burton, 2015; Hoeber, 2007; Hoeber & Shaw, 2019; Shaw & Frisby, 2006). Their efforts can be supported by understanding how an investment in women in leadership roles can support the organization's overall mission and goals. Specifically, this understanding can be helped by the consideration of gender equity in sport as a "business case," for change. A business case that ties investing in

¹ This study is supported by a grant from Canadian Women & Sport

women leaders to organizational goals and priorities can help create the necessary shift and facilitate buy-in.

This study is situated in the Canadian NSO context. Like NSOs (or national sport governing bodies or national sport federations) in other countries, these nonprofit organizations are the peak governing bodies for their respective sports in Canada. Their mandate involves such functions as managing their sport's high performance programs, selecting and managing national teams, providing professional development for coaches and officials, and supporting bids to host international competitions in Canada (Government of Canada, 2022). In Canada, organizations have made progress engaging more women in senior leadership roles, and women now constitute 38% of board members, 39% of board chairs, and 43% of CEO positions in NSOs (Canadian Women and Sport, 2022). Nonetheless, senior leaders in Canadian NSOs have called for resources that can help them make a more persuasive case for investing in women in sport (A. Sandmeyer-Graves, personal communication, October 20, 2018). A strategic business case can help NSO leaders understand the rationale for investing in women leaders and increase the likelihood of their commitment (Robinson & Dechant, 1997).

The purpose of this study is to build such a case for engaging women in NSO leadership. Consistent with Robinson and Dechant (1997), this involves outlining the goals of the organization, identifying the priorities and actions to achieve each goal, determining the outcomes and impact on goal achievement associated with the proposed investment (women in leadership), and ensuring mechanisms for assessment. A business case is developed and presented here as a conceptual model that illustrates NSO goals and strategic priorities, the specific tasks and responsibilities or practices for addressing those priorities, and evidence of the impact of women leaders engaging in those practices, with implications for the impact of women leaders on NSO goal achievement.

The study makes several theoretical and practical contributions. It extends previous research in the women and sport domain by connecting women in leadership to organizational outcomes in specific contexts of sport and nonprofit organizations. It illustrates the process of developing a business case and presents it as a conceptual model

that can inform NSO efforts across Canada. The business case has implications for Canadian NSOs that aim (or should aim) to increase their engagement of women in leadership roles. The paper begins with an overview of academic literature on the business case for women in organizational leadership. That is followed by a description of the method employed for building the business case, and then a presentation and discussion of the business case conceptual model.

2.2 The Strategic Business Case for Women in Organizational Leadership

Scholarship on women's experiences in sport organizations has often focused on the barriers they face and the complexity of increasing women's engagement in leadership roles (cf. Burton, 2015). Bilimoria (2000) argued for a different approach, to establish a compelling business case for women in leadership roles, that demonstrates the importance of, and value provided by women leaders to areas important to organizations. Several scholars have answered this call, conceptualizing and arguing for a business case in support of increased engagement of women in organizational leadership. They are discussed below.

Before Bilimoria (2000), Cassell (1996) used a strategic human resource management perspective to offer a business case for women's progress in general within organizations, by focusing on a shift in narrative to economic benefits gained from investing in women. Stephenson (2004) argued for a business case that discussed the engagement of women on boards in relation to enhanced organizational financial performance, risk management, ethical oversight, assessment of parameters of success, and attraction of other women to the organization. Wang and Clift (2004) presented a business case for greater participation by women and minoritized individuals on boards in the Australian corporate sector and found empirical support for gender diversity and enhanced financial performance. Post and Byron (2015) conceptualized a business case for the impact of women directors on organizational performance and found empirical meta-analytic support for the engagement of women on boards and enhanced financial returns, monitoring, and strategy involvement. Hoobler et al.'s (2018) proposed business case for

women in corporate leadership roles and enhanced organizational financial performance was supported by a meta-analysis of related research.

Business cases that have been presented in support of women in leadership tend to focus on an organization's financial performance or other such "business" related outcomes. NSOs operate as nonprofit organizations, and so, despite increased professionalization and utilization of a qualified workforce, they cannot function exactly like a business (Frumkin & Andre-Clark, 2000). Business-related concepts such as profitability and commercialization may not apply as these organizations, as their primary concerns are with delivering value through the fulfilment of their social purpose (Moore, 2000; Winand et al., 2012). Nonprofit organizations, like NSOs, *do* operate in a highly competitive environment and need to make use of all available capabilities and competencies to fulfil their social mission (Kong, 2008). Therefore, there is a need for a business case that (1) presents a compelling argument for investing in women in leadership and (2) ties that investment to organizational goals and priorities relevant to Canadian NSOs. This paper addresses that need and presents a conceptual model illustrating the key components of that case.

2.3 Method

We wanted to examine the impact of women leaders engaging in organizational practices and connect them to NSO specific tasks and responsibilities that have implications for addressing NSO priorities and goals. We developed a business case and illustrated it through a conceptual model, to highlight the connections between key concepts or dimensions. Our model building efforts were guided by de Groot's (1969) interpretative-theoretical methodology, comprised of four phases of exploration, analysis, classification, and explanation of relevant concepts and their connection. In Phase I, exploration, the researcher identifies guiding questions and seeks out data sources relevant to the investigation. This involves thinking about the focus of the study, considering broad-based questions to guide the study, determining parameters for literature relevant to the study, and identifying information sources where such scholarly works can be sought. Phase II, analysis, involves careful review of data sources identified in the exploration phase, to better understand the concepts and identify key themes, and their relevance and

contribution to answer the research questions. In Phase III, classification, the researcher collates concepts together based on themes identified in Phases I and II. This includes grouping things identified in Phases I and II together in a way that makes sense, to form the components of the model. Phase IV, explanation, involves the construction of the model and a discussion of the relationship between its components. In this step, the researcher puts different components together and builds the model, clarifies the relationships between the components, and discusses the framework and its utility.

de Groot's approach is beneficial when focusing on a specific area, such as building a business case for the engagement of women in sport leadership, that is supported by a growing body of research. It can also be useful in the development of sport management theory and practice through integration with other, more developed research areas, such as the nonprofit organization context. The interpretative-theoretical methodology provides a pathway to analyze and classify literature that can ultimately result in a conceptual model, which identifies key components and illustrates the connections among them (cf. Armstrong et al., 1991; Millar & Doherty, 2016; Pearson & Misener, 2022).

We collaborated with Canadian Women & Sport, a national advisory group that is dedicated to creating an inclusive sport system and providing opportunities to women and girls in sport. We connected with Canadian Women & Sport throughout the study, for input and guidance, by providing progress reports, and discussing the approach and progress of the project, with agreed upon adjustments along the way. Our collaboration helped to focus the scope of the project on Canadian NSOs and specific leader roles within those organizations, and to delimit the literature search to inform the business case to the sport and nonprofit contexts, to ensure the conceptual model would be relatable and applicable to NSOs. The next sections describe the specific steps and activities undertaken to build the business case, following de Groot's approach.

2.4 Building the Business Case

Guided by Robinson and Dechant (1997), and focused on developing a strategic business case to invest in women in NSO leadership, we developed the following research questions:

1. What are the overarching goals and objectives of NSOs?
2. What are the strategic priorities of NSOs to meet their goals?
3. What are the leader tasks and responsibilities that address those priorities (and thus goals)?
4. What is the empirical evidence, within peer-reviewed academic literature in the sport and nonprofit contexts, of the impact of women leaders engaging in those practices?

We confirmed these research questions and the focus on specific priorities of Canadian NSOs (rather than organizations in general) in consultation with Canadian Women & Sport. In project related discussions, we narrowed the focus to NSO leaders with decision-making authority in a range of roles: Board Chair and Board Member, Executive/Management (e.g., Chief Executive Officer, President/Executive Director, and Director-level roles), and National Team Head Coach.

Data to address the first three questions were sourced from the official websites of Canadian NSOs and an expert panel of NSO leaders. Websites of 30 NSOs were considered, ensuring a robust sample of summer and winter and team and individual sports. From March 2020 to May 2020, we engaged in a review of the strategic plans of this sample of NSOs, as presented on their official websites. Some NSOs provided a detailed strategic plan that included a thorough explanation of their goals, priorities, and organizational practices to achieve those priorities and goals. Some NSOs presented a strategic plan that was less detailed and only identified their goals and strategic priorities. Pattern analysis (Patton, 2015) was used to determine if the goals and priorities listed in the strategic plans were similar enough to be considered aligned. This helped us generate a comprehensive list of goals and priorities of Canadian NSOs (see Table 1). We validated this list with feedback from Canadian Women & Sport. We also shared this list

with current or former senior leaders of three NSOs who were involved in their respective organization's strategic planning processes, to confirm our list of NSO goals, priorities, and NSO leader tasks/responsibilities.

Table 1: Goals and Priorities of Canadian NSOs

Goal	Strategic Priority
High Performance	<ul style="list-style-type: none"> • Athlete Development (athlete progress to elite levels of the sport) • Coach/Official Development (coach/official progress to elite levels of the sport) • High Performance Event Hosting (hosting high performance events and generating revenue) • Collaboration for High Performance (networking and developing partnerships with external organizations)
Growth of the Sport	<ul style="list-style-type: none"> • Increased Participation (developing programs and infrastructure for participants of all abilities) • Collaboration for Growth (working with organizations within and outside the sport) • Branding and Marketing (building visibility and awareness for the sport)
Organizational Excellence	<ul style="list-style-type: none"> • Structure/Governance (developing a structure, by-laws and policies, and setting the strategic direction) • Finances (budget preparation, compliance and accounting, diversifying funding sources) • Risk Management (assessing and managing risks) • Stakeholder Satisfaction (monitoring satisfaction levels of staff, volunteers, and other stakeholders)

As listed in Table 1, we identified three overarching goals, broadly representing the foci of Canadian NSOs. More specific strategic priorities represent those goals, and although the goals are common for NSOs, these priorities may be expected to vary in importance for different NSOs (Danisman et al., 2006). The first goal, *high performance*, refers to the creation and development of training and competitive environments for sustained international success. To achieve high performance, NSOs strive to develop athletes, coaches, and officials and support their progress to elite levels of the sport; host high

performance events and generate revenue through them; and network and develop partnerships with external organizations for athlete/team performance management.

The second goal, *growth of the sport*, refers to an organized and aligned sport system that fosters and encourages participation in the sport. To achieve growth of the sport, NSOs endeavour to increase participation at all levels of the sport by developing programs and infrastructure for participants of all abilities; collaborate with organizations within and outside the sport system, such as their provincial sport organizations, NSOs of other sports, multi-sport organizations, and funding bodies; and engage in branding and marketing activities to build visibility and awareness for the sport. The third goal, *organizational excellence*, focuses on optimizing internal processes to stimulate growth for the organization and its staff and volunteers, to fulfil its mission. To achieve organizational excellence, NSOs aim to develop an organizational structure and by-laws and policies for day-to-day operations and set a strategic direction for the organization; develop an annual budget and financial policies and procedures to ensure compliance and diversify revenues; identify and assess risks and develop a plan to manage them; and secure feedback from all stakeholders to monitor satisfaction levels with the organization and the sport system.

Next, we identified the tasks and responsibilities of NSO leaders (Board Chair and Board Member, Executive/Management, and National Team Head Coach) that align with the strategic priorities. This provided a basis to focus on and consider practices that may be impacted by having women in leader roles. To do this, we reviewed the job and function descriptions of the focal leader roles on NSO websites and captured the leader practices that appeared to address the various priorities. The complete list of organizational goals, strategic priorities within each goal, and leader tasks/responsibilities or practices associated with these priorities were collated (see Appendix A) and verified in consultation with Canadian Women & Sport. The list is summarized and presented in Table 2.

Table 2: NSO Leader Tasks Associated with NSO Goals and Strategic Priorities

NSO Goal 1: <i>High Performance</i>	
Strategic Priority to achieve the goal [Essence of the priority]	Related tasks/responsibilities of NSO leaders
Athlete Development [International representation, success (medals, training, coaching, competitions, support), LTAD pathway (Train to Compete, Train to Win), talent ID]	<ul style="list-style-type: none"> • Board Member: Approve policies and budget, oversee executive/management team and committees, develop relationship with external partners, set goals and long-term plans in support of athlete development for high performance. • Executive/Management: Oversee staff, budgeting and financial management, policy implementation, manage talent scouting and LTAD program. • Head Coach: Coaching, team selection, implementing training camps, monitor athlete progress and wellbeing, ensure adherence to safe sport policies and appropriate conduct when representing Canada.
Coach/Official Development [Ensuring coaches/officials progress up to HP level, providing education and resources, inclusion of women]	<ul style="list-style-type: none"> • Board Member: Approve policies and budget, oversee Executive/Management team and committees, set goals and long-term plans in support of coach/official development. • Executive/Management: Develop educational resources, provide learning opportunities, track number of coaches/officials available for programs and number of women coaches/officials per roster/program. • Head Coach: Mentor coaches, develop a coaching succession plan, identify guest coaches, support program staff in coaching education.
HP Event Hosting [Revenue/surplus gained through hosting events, number of HP events hosted, external partnerships developed and maintained for event hosting]	<ul style="list-style-type: none"> • Board Member: Develop external partnerships for event hosting, set goals and long-term plans, approve policies and events-related budget. • Executive/Management: Identify partners for event hosting, manage finances for events, procure funds from businesses and private donors, organize and host national championships events. • Head Coach: N/A
Collaboration for HP [Relationships developed for HP success (networking, partnerships, system alignment, cooperation)]	<ul style="list-style-type: none"> • Board Member: Develop external partnerships for HP, set goals and long-term plans, approve policies and budget. • Executive/Management: Collaboration with staff and with external stakeholders for R&D to monitor athlete progress, improve programs and quality of content available to athletes, coaches, officials. • Head Coach: Network with and mentor coaches, collaborate with program staff, provide input to the Board on HP budget needs, attend camps/clinics/events on behalf of NSO.
NSO Goal 2: <i>Growth of the Sport</i>	

Strategic Priority to achieve the goal [Essence of the priority]	Related tasks/responsibilities of NSO leaders
Increased Participation [Number of athletes transitioning and progressing to HP levels, Coaches and officials certified, Volunteers available, Programs for girls/women, individuals with a disability, and other marginalized groups, Availability of programs, facilities, leagues, clubs]	<ul style="list-style-type: none"> • Board Member: Develop external partnerships, set goals and long-term plans, approve policies and budget in support of increased participation for growth of the sport. • Executive/Management: Collaborate with staff to recruit and train coaches, collaborate with PSOs and CSOs for availability of venues, programs, leagues, clubs, diversify and increase participants. • Head Coach: Network with and mentor other coaches, collaborate with staff for resources for upcoming coaches.
Collaboration for Growth [Connections with PSOs, CSOs, funding partners, media, government (engagement, cooperation, communication, system alignment)]	<ul style="list-style-type: none"> • Board Member: Develop external partnerships, long-term planning in support of collaboration for growth of the sport. • Executive/Management: Collaborate with other organizations for cross-promotional activities and with PSOs and CSOs for participation metrics and adherence to policies. • Head Coach: Participate in coaching clinics, network with and mentor coaches, collaborate with staff for resources for upcoming coaches.
Branding and Marketing [Promotion, marketing, social media channels, communication, building visibility and awareness]	<ul style="list-style-type: none"> • Board Member: Develop external partnerships, set goals and long-term plans, approve policies and budget in support of branding and marketing activities that help promote growth of the sport. • Executive/Management: Manage expenditures for branding and marketing activities, develop online platforms, build a brand. • Head Coach: Represent/Participate in promotional activities on behalf of the NSO, ensure compliance to sponsorship obligations.
NSO Goal 3: <i>Organizational Excellence</i>	
Strategic Priority to achieve the goal [Essence of the priority]	Related tasks/responsibilities of NSO leaders
Structure/Governance [Board structure, Organizational structure, annual review/performance measurement, succession]	<ul style="list-style-type: none"> • Board Member: Set goals and strategic plan/direction, approve by-laws and policies, oversee Executive/Management team, report performance outcomes to stakeholders for organizational excellence. • Executive/Management: Develop/maintain organizational structure, establish by-laws, constitution, job descriptions,

planning, day-to-day operations, internal processes]	<p>policies, reporting measures for committees, conduct annual performance reviews, create a succession plan.</p> <ul style="list-style-type: none"> • Head Coach: Assist with performance reviews.
Finances [Annual budget, policies, and procedures for RoI, transparency, compliance, monitoring, diversifying funding sources]	<ul style="list-style-type: none"> • Board Member: Set goals and long-term plans, ensure best RoI and accountability and transparency, develop external partnerships for funds for organizational excellence. • Executive/Management: Budget management, financial audits, ensure compliance, track resources available, diversity funding sources, revenue generation. • Head Coach: Assist in development and reporting for HP budget.
Risk Management [Plans and policies, monitoring, compliance]	<ul style="list-style-type: none"> • Board Member: Approve policies, oversee committees related to risk management to support organizational excellence. • Executive/Management: Ensure compliance with policies, monitor projects, develop safe sport policies, assess potential risks and develop a risk management plan. • Head Coach: Adherence to safe sport policies.
Stakeholder Satisfaction [Monitor staff and volunteers, feedback from parents, coaches, officials, players, employees]	<ul style="list-style-type: none"> • Board Member: Set goals and long-term plans, approve policies, communication with internal staff and external stakeholders, to support organizational excellence. • Executive/Management: Monitor satisfaction level of staff and volunteers, conduct annual satisfaction surveys, monitor staff turnover. • Head Coach: Hold regular meetings with staff, athletes, parents, NSO's Executive/Management team.

Information to address the fourth question – evidence of women leaders’ impact on organizational practices that correspond with tasks and responsibilities to address NSO priorities and goals – was sourced from academic peer-reviewed literature on women in nonprofit and sport organizational leadership, using a realist review approach. Developed by Pawson et al. (2005), a realist review is a structured and transparent approach to gathering and synthesizing both qualitative and quantitative scholarship. It accounts for the possibility of mixed or even conflicting evidence without dismissing but rather framing “the story.” Importantly, this approach helps evaluate interventions or initiatives and related outcomes, which can help inform policy and practice. We determined that a realist review was suitable for our study because we were interested in synthesizing research pertaining to the impact of women leaders in addressing NSO types of priorities, and understanding “social interventions, which is likely to be of much more use [to organizations] when planning and implementing [initiatives]” (Pawson et al., 2005, p.

21). Additionally, a realist review approach aligns with de Groot's (1969) interpretative-theoretical methodology, which also provides the means to understand, sort, and categorize literature, eventually resulting in a conceptual model. A realist review includes five key steps, explained below:

1. Clarifying the scope of the review – This includes defining and refining the purpose of the review and collating a list of key themes or concepts that need to be explored. The purpose of our review was to explore if, and what impact women leaders make to NSO strategic priorities and goals. Confirming our focus on the Canadian NSO context, we delimited our literature search to scholarly works in related sport and nonprofit settings, that present evidence of the impact of women leaders within those contexts. This step aligns with Phase I of de Groot's (1969) interpretative-theoretical methodology, exploration, where researchers determine the focus of the study, develop guiding questions, and identify sources where relevant literature can be found.
2. Determining the search strategy – This includes developing a set of keywords and identifying platforms to search for relevant literature. We used NSO organizational goals and priorities and NSO leader practices to develop keywords for the literature search. These included general search terms such as 'women' and 'sport,' 'women' and 'nonprofit management/governance,' and 'women' and 'head coaching.' More specific search terms included phrasing particular to NSO priorities and leader practices such as 'women' and athlete development,' 'women' and 'marketing,' and 'women' and 'risk management.' Specifically, evidence of the impact of women leaders on organizational practices that address NSO strategic priorities was sourced. Our search was delimited to peer-reviewed literature to ensure academic and scholastic rigour, with a focus on work published from 1995 onwards. Papers were sourced from SPORTDiscus | EBSCO. This step also aligns with Phase I of de Groot's (1969) methodology. Notably, following Eagly (2016), we excluded gray literature such as industry reports, reports from advocacy and consulting groups, blog posts, and other sources, because such publications may fail to meet academic standards of research in their methodology and presentation of findings and may report limited or even partial

- results. They may, for example, omit crucial information, such as the size of the organization and the proportion of women in it. As such, findings reported in gray literature may distort scientific knowledge to fit advocacy goals (Eagly, 2016).
3. Selecting literature and conducting a study quality assessment – This includes reviewing search results to check for relevance and fit, and to assess the credibility of the contributions to the purpose of the review (Kastner et al., 2011). To ensure relevance to the review, we established three essential inclusion criteria: (1) empirical research in the sport and/or nonprofit organization contexts, (2) addresses roles that correspond with the Canadian NSO leadership roles that are the focus of the study, and (3) provides evidence of the impact of women leaders on tasks and responsibilities that align with NSO priorities and/or goals. This step aligns with Phase II of de Groot's (1969) methodology, analysis, where researchers review the literature for its suitability to answer the research questions and identify key themes within it.
 4. Extracting relevant data and organizing results – In this step, researchers gather evidence from the reviewed studies and organize them in relevant categories or themes. Our search yielded 99 articles, which were reviewed based on the criteria in step 3, resulting in 40 studies relevant to our model building. We organized the 40 studies according to each of the three leadership roles (i.e., Board Chair/Member, Executive/Management, and Head Coach), and further grouped them by similar strategic priority themes within those roles. We synthesized our findings to make sense of the evidence of the impact of women leaders on tasks/responsibilities that correspond with addressing the NSO goals and priorities. This allowed us to present relevant findings in a systematic manner. This step aligns with Phase III of de Groot's (1969) methodology, classification, where researchers collate concepts together to form the components of the model.
 5. Synthesizing information and drawing conclusions – In this final step, findings from the review are drawn together to answer the main research question(s). For our study, this meant drawing connections between women leaders and achievement of the identified strategic priorities to highlight what, if any, impact women leaders can have. This step aligns with de Groot's (1969) Phase IV, explanation, where

researchers construct the conceptual model of a strategic business case and discuss the relationship among its components, which is presented in the next section.

2.5 A Strategic Business Case for Women in NSO Leadership

Our findings are combined into three conceptual models of the strategic business case for NSOs to engage women in sport leadership, according to NSO goals of high performance (Figure 1), growth of the sport (Figure 2), and organizational excellence (Figure 3). The conceptual models suggest that having women in NSO leadership roles (i.e., Board Chair or Board Member, Executive/Management, National Team Head Coach) may be expected to have a positive impact on the NSO addressing certain strategic priorities in the pursuit of its goals. In each figure, one of the ultimate goals of NSOs is circumscribed by the strategic priorities that have been determined to address that goal (see Table 1). Together, these consecutive layers illustrate the foci of NSO efforts. Leadership positions overlap these layers, to illustrate the impact that women leaders may be expected to have on practices that align with tasks and responsibilities that address NSO priorities and ultimately goal achievement. In each figure, this anticipated impact on NSO strategic priorities is highlighted, and specific findings are discussed below.

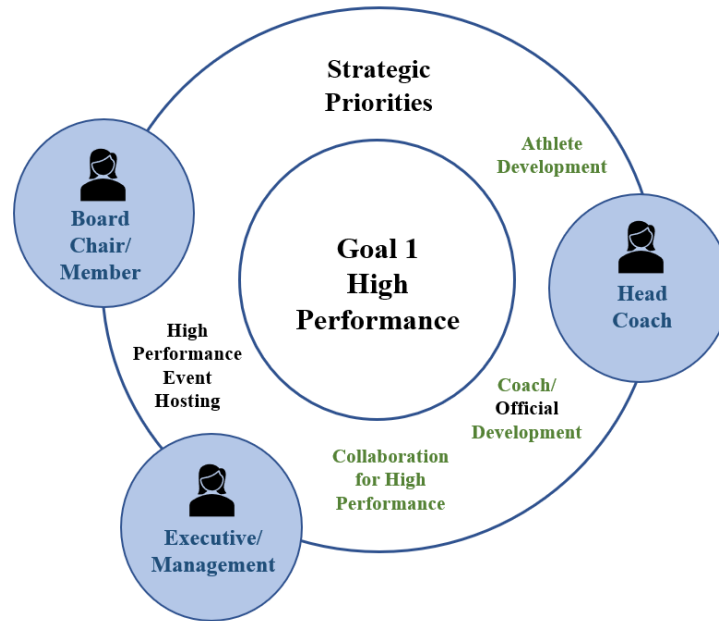


Figure 1: A Conceptual Model of the Strategic Business Case to Engage Women in NSO Leadership for High Performance

Note. Strategic priorities indicated in green are those for which there is empirical evidence of the impact of women leaders on related tasks and responsibilities (see Table 2 for details).

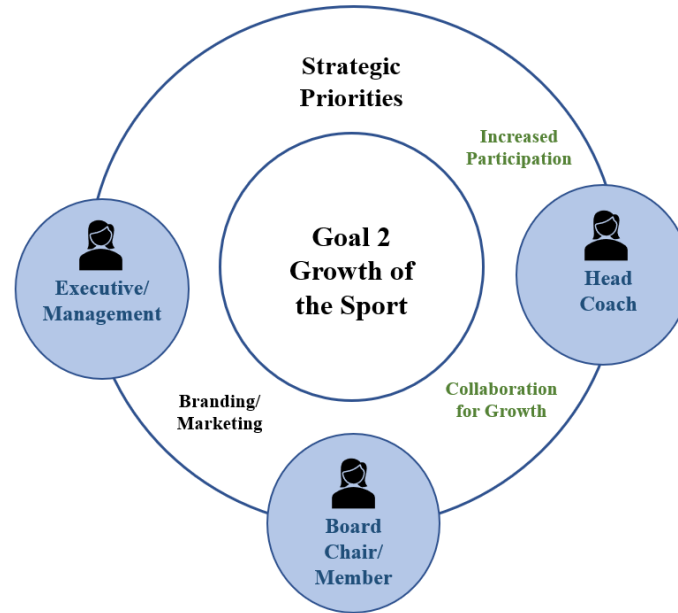


Figure 2: A Conceptual Model of the Strategic Business Case to Engage Women in NSO Leadership for Growth of the Sport

Note. Strategic priorities indicated in green are those for which there is empirical evidence of the impact of women leaders on related tasks and responsibilities (see Table 2 for details).



Figure 3: A Conceptual Model of the Strategic Business Case to Engage Women in NSO Leadership for Organizational Excellence

Note. Strategic priorities indicated in green are those for which there is empirical evidence of the impact of women leaders on related tasks and responsibilities (see Table 2 for details).

Evidence of women leaders' impact on tasks and responsibilities that align with NSO practices for strategic priorities and goals illustrates the rationale for investing in women in leadership roles in NSOs. Findings, sourced and synthesized from peer-reviewed academic literature, pertaining to women in leadership in the sport and nonprofit contexts, and their impact on leader tasks and responsibilities that reflect those that address NSO strategic priorities, are presented below by leader role. The conceptual models and findings were shared with Canadian Women & Sport, for feedback and validation.

2.5.1 Board Chair and Board Members

Board Chair and Board Members are expected to complete several tasks and responsibilities to support NSO goals. For high performance, board members are tasked with approving policies and the organizational budget, overseeing the executive/management team and committees, developing relationships with external partners, and setting goals and long-term plans to meet the strategic priorities of athlete development, coach/official development, high performance event hosting, and collaboration for high performance. For growth of the sport, NSO board members are expected to engage in similar practices to support the priorities of increased participation, collaboration for growth, and branding and marketing. In addition to the aforementioned tasks and responsibilities, board members are expected to approve by-laws, report performance outcomes to stakeholders, ensure return on investment and financial accountability and transparency, and communicate with internal and external stakeholders to support the strategic priorities of structure/governance, finances, risk management, and stakeholder satisfaction for the NSO goal of organizational excellence. We identified several studies that report on the characteristics of women board chairs and board members, their behaviour in relation to general board activities, and their impact on organizational practices that align with NSO strategic priorities and/or goals.

Women board members are reportedly better able to understand the expectations of women participants (Wicker et al., 2012), and the presence of women on the board and the number of women members in organizations overall is reported to be positively correlated (Gaston et al., 2020). Provided the proportion of women on the board is large enough, women feel comfortable voicing their perspectives and making a conscious effort to create an equitable environment (Lee, 2019); diverse boards are more likely to have policies and practices related to diversity and inclusion (Buse et al., 2016). Understanding the needs of other women and approving policies that support programming for women and other diverse and minoritized groups may have implications for the strategic priority of increased participation, in support of the NSO goal of growth of the sport.

Women board members reportedly play a more active role in forging and maintaining relationships with board peers in comparison to men (Brown et al., 2012; Moore & Whitt, 2000). Dula et al. (2020) report that the combination of a woman in the role of board chair and a critical mass of women board members is essential to improve board performance metrics, including interpersonal relationships. The ability to develop and maintain relationships or partnerships may have implications for the strategic priority of athlete development, in support of the NSO goal of high performance. It may also be expected to impact the priorities of increased participation and collaboration for growth, supporting the NSO goal of growth of the sport. Further, women board members are reported to contribute positively to the organization because of their close alignment with the mission (Brown et al., 2012), and because they are reportedly analytical, constructive, and collegial (Sotiriadou & de Haan, 2019). This may have implications for setting the strategic direction of the organization and is expected to impact the priority of structure/governance for the NSO goal of organizational excellence.

Related to organizational operations, some studies have reported that the presence of women in leadership roles and/or board diversity in general is not associated with overall organizational effectiveness (Bradshaw et al., 1996) or overall board performance (Dula et al., 2020). These outcome measures may be too broad to capture effectiveness. Nonetheless, other studies have examined the impact of women on nonprofit boards and

board diversity in general and reported that this is associated with, more specifically, increased formalization of board activities (Bradshaw et al., 1996) and the board's ability to fulfil its social mission (Siciliano, 1996). Similarly, Hartaska and Nadolnyak (2012) and Sotiriadou and de Haan (2019) have reported that board diversity is associated with particular improvements in organizational efficiency and effectiveness. The engagement of women leaders for improving internal processes and day-to-day operations of an organization, and working towards fulfilling an organization's mission, can have potential implications for the strategic priority of structure/governance, in support of the goal of organizational excellence.

There are equivocal findings regarding the engagement of women in board leadership and the financial management and overall financial efficiency and effectiveness of nonprofit organizations. Women board members are reportedly more vigilant and detail-oriented regarding financial matters (Reddy et al., 2013), which helps organizations manage organizational problems, including those related to finances (Wicker & Breuer, 2013; Wicker et al., 2012). In contrast, O'Regan and Oster (2005) found that it is not possible to determine if board diversity based on gender is related to improved monitoring or financial management activities. There is reportedly a negative association between board gender diversity and fundraising (Siciliano, 1996), but subsequent research from Brown et al. (2012) indicates that women board members are more active participants in providing advice and in fundraising activities, in comparison to men. Taken together, these findings suggest the potential for positive implications for the engagement of women as board members in support of the NSO strategic priority of finances, for organizational excellence; however, this claim should be considered with caution.

There is some empirical evidence that supports the potential positive impact for NSO goals from women in Board Chair and Board Member roles, but it is limited to date. There are implications for the impact of women through NSO board membership, in terms of creating an equitable environment, developing and maintaining relationships with stakeholders, and participating in board related activities in general. However, there is a lack of evidence of the impact of women leaders in several critical board task/responsibility areas, such as long-term planning, goal setting, overseeing and monitoring

staff, and approving the budget, and additional research in these areas is needed, possibly to strengthen the business case for women in NSO board leadership.

2.5.2 Executive/Management

Executive/Management leaders are actively involved in completing organizational practices to achieve strategic priorities and support NSO goals. For high performance, NSO executive/management leaders are expected to oversee national office staff, prepare the budget and ensure financial management, implement policies, manage talent scouting and the LTAD program, develop educational resources, identify partners for event hosting, procure funds, organize and host national championships, and collaborate with staff and external stakeholders to monitor athlete/team performance. These tasks and responsibilities are expected to help achieve the strategic priorities of athlete development, coach/official development, high performance event hosting, and collaboration for high performance.

For growth of the sport, NSO executive/management leaders are expected to collaborate with staff and provincial and community sport clubs for availability of programs, facilities, and leagues, collaborate with other NSOs and organizations for cross-promotional activities, and manage expenditures for branding and marketing. These practices are expected to support the priorities of increased participation, collaboration for growth, and branding and marketing. For organizational excellence, NSO executive/management leaders are tasked with developing an organizational structure, establishing the organization's constitution and by-laws, conducting annual reviews, managing budgets and conducting financial audits, diversifying funding sources and generating revenue, ensuring compliance with policies, and monitoring the satisfaction level of staff, volunteers, and other stakeholders. These tasks are expected to support the strategic priorities of structure/governance, finances, risk management, and stakeholder satisfaction for the NSO goal of organizational excellence. We identified several studies that report on organizational outcomes related to financial and risk management, collaboration and network building, and policy development for women in executive/management roles corresponding within the nonprofit context.

Studies have reported that women executive leaders tend to be more risk averse in general (Camarena et al., 2021; Suzuki & Avellaneda, 2018), leading to more favourable financial situations for nonprofit organizations (Cuadrado-Ballesteros et al., 2022). Assessing risks and developing a risk management plan may have implications for the strategic priority of risk management, in support of organizational excellence. Research indicates that where conditions allow, and within traditional, hierarchical governance structures, organizations led by women are able to gain sufficient financial support for organizational activities (Foster & Meinhard, 2005). Also, where organizations have the capacity to enter into interorganizational partnerships, women are reportedly more effective than men at leading such partnerships, and securing benefits through them, including financial resources (AbouAssi et al., 2016). The ability to increase and diversify funding sources can have implications for the strategic priority of finances, in support of the NSO goal of organizational excellence.

Women executive leaders reportedly perceive themselves as the face of the organization and engage in managing public relations, using it to build a network of relationships (Vasavada, 2014). Further, women executives are reportedly more likely to enter into, and engage with collaborative partnerships with other nonprofit organizations (AbouAssi et al., 2019; Gazley, 2010), and are more likely to support interorganizational or intersectoral partnerships, than men leaders (AbouAssi et al., 2019). Networking and collaborating with external partners may have implications for the strategic priority of collaboration, in support of NSO goals of high performance and growth of the sport. The presence of women in managerial (and coaching) roles has reportedly helped increase participation by diverse groups of young women (Maxwell et al., 2013). Targeting different populations and diversifying participants in the sport may be expected to impact the strategic priority of increased participation, for the goal of growth of the sport.

Within policy development, women executives are reported to formulate policies differently than men, by consulting a broader range of sources of information, because they see problems as affecting many people and groups (Kathlene, 1995). Women executive leaders are also likely to target different issues than men, and particularly those that are directly associated with their interests and concerns, such as women's rights

(AbouAssi et al., 2019; Chattopadhyay & Duflo, 2004). Studies have demonstrated that the proportion of women in executive roles is a key predictor of the establishment of policies related to work-life issues and diversity (Pitt-Catsouphe et al., 2004), and this may be attributed to women managers reportedly placing a higher value on diversity in comparison to men overall, in nonprofit organizations (Johansen & Zhu, 2017). Developing policies that consider the needs of women and diverse groups in an organization may be expected to impact the strategic priorities of structure/governance and stakeholder satisfaction, in support of organizational excellence.

Research indicates support for the potential impact of women as Executive/Management leaders to contribute positively to financial and risk management, build partnerships and networks of external collaborators, and develop policies. Additional research is needed to assess the expected impact of women Executive/Management leaders on tasks related to branding/marketing, high performance event hosting, and coach/official development, as strategic priorities for NSO goals of high performance and growth of the sport.

2.5.3 National Team Head Coach

A National Team Head Coach is expected to engage in various tasks and responsibilities to support NSO goals. For high performance, a national team head coach is expected to select and coach the team, monitor athlete and team progress and well-being, establish training camps, mentor coaches, identify guest coaches, network with other coaches, and collaborate with program staff to develop coaching educational resources. These tasks and responsibilities are expected to support the strategic priorities of athlete development, coach/official development, and collaboration for high performance.

For growth of the sport, a national team head coach is tasked with participating in coaching clinics, network with, and mentor other coaches, represent the NSO in promotional activities, and ensure athlete/team compliance with sponsorship obligations. These tasks are expected to support the priorities of increased participation, collaboration for growth, and branding and marketing. For organizational excellence, a national team head coach is expected to assist with staff performance reviews, develop and report for the high performance budget, ensure compliance to safe sport policies, and hold regular

meetings with staff, athletes, parents, and the NSO's executive/management leaders. These responsibilities are expected to support the strategic priorities of structure/governance, finances, risk management, and stakeholder satisfaction. We identified several studies that report on the characteristics of women head coaches and the impact of women head coaches on organizational practices that align with the tasks/responsibilities for different strategic priorities.

Several studies have examined and reported on the impact of women in head coaching roles related to athlete development. Women head coaches reportedly place greater importance on athlete development (Barber, 1998; Darvin et al., 2018; Norman, 2013) and athlete well-being (Kroshus et al., 2014), in comparison to men coaches. Women head coaches reportedly perceive themselves to be stronger and more competent teachers (Barber, 1998; Marback et al., 2005) and more adaptable coaches (Walach-Bista, 2019) than men. Women coaches are reported to use a wider range of coaching styles (Durand-Bush et al., 2012; Norman, 2013), be better problem solvers (Frey et al., 2006; Norman, 2013), and provide more positive feedback and encouragement (Fasting & Pfister, 2000; Frey et al., 2006), in comparison to men coaches. Together, these findings suggest that women head coaches can be expected to positively impact the strategic priority of athlete development, in support of the NSO goal of high performance.

Several studies have highlighted the characteristics of women head coaches, as perceived by athletes and women coaches themselves. Notably, some studies have reported that men head coaches are more likely to access information from diverse sources (Barber, 1998), be organized, authoritative, prepared for practices and games, and disciplined (Frey et al., 2006), and more confident in game strategy and coaching during competition, and possess additional knowledge of strategies and tactics (Marback et al., 2005), in comparison to women coaches. However, research indicates that women coaches *are* disciplined and performance oriented (Fasting & Pfister, 2000), sound listeners and effective communicators (Durand-Bush et al., 2012; Fasting & Pfister, 2000; Haselwood et al., 2005; Norman, 2013), understanding and empathetic (Fasting & Pfister, 2000; Norman, 2013), skilled, knowledgeable, and competent (Fasting & Pfister, 2000), and able to handle the stresses and pressures of coaching (Durand-Bush et al., 2012;

Norman, 2013). Women coaches are also reported to create a positive sporting environment and provide a positive experience to athletes (Fasting & Pfister, 2000; Swim et al., 2021). Taken together, these findings suggest the potential for positive implications for the engagement of women as head coaches, in support of the strategic priority of athlete development, for high performance.

Women head coaches are reportedly more interested in improving their coaching in comparison to men coaches (Barber, 1998), and they do so by creating supportive networks. Women head coaches are reported to rely on such networks to discuss and improve their coaching strategies (Allen & Shaw, 2009; Norman, 2012), to provide other women with opportunities to coach, and for general networking and mentorship (Norman, 2012). Networking with other coaches, mentoring coaches, and identifying guest coaches and providing them with coaching opportunities, may be expected to impact the strategic priorities of coach development and collaboration for high performance, in support of the NSO goal of high performance. Networking with other coaches also has implications for the priorities of increased participation and collaboration for growth, in support of the goal of growth of the sport.

The studies discussed here illustrate support for women in the role of a National Team Head Coach. Most of the research is focussed on the characteristics of women coaches, and these align with the tasks/responsibilities of NSOs, through their impact on various strategic priorities, supporting NSO goals. Further, there is support for women and their potential positive impact on athlete development, athlete well-being, and providing a positive sporting experience to participants, and their interest in developing a network and assisting other women through mentorship.

2.6 Discussion

Our study presents a business case for investing in women in sport leadership in Canadian NSOs. A business case provides a strategic perspective and a compelling argument for change to advance a particular direction in an organization (Robinson & Dechant, 1997). Building such a case involves developing a foundation and argument for the proposed change, that considers an organization's goals and objectives, and provides

organizational leaders with an impetus for making an investment towards the change. Through the process of developing a strategic business case for women in NSO leadership, we identified the goals and strategic priorities of NSOs, NSO leader tasks and responsibilities that address those goals and priorities, and sourced peer-reviewed academic literature to identify the potential impact of women leaders engaged in those practices. We integrated these concepts and illustrated the business case in a conceptual model that ties investing in women in leadership roles to organizational goal achievement. In doing so, the business case presented here is tailored to NSOs specifically, to make the arguments more persuasive (Bendick et al., 2010; Slater et al., 2008).

The model was validated with Canadian Women & Sport, to ensure its application and utility to NSOs, thus adding to its credibility. NSOs may use this model as a framework to align organizational practices in pursuit of their priorities and goals, to the impact of women leaders on those practices. For example, NSOs looking to engage in safe sport may consider the tasks involved, such as developing a safe sport policy and collaborating with external organizations to ensure implementation. Our strategic business case provides evidence of the positive impact of women leaders on policy development (Kathlene, 1995) and collaboration (AbouAssi et al., 2019; Brown et al., 2012; Gazley, 2010; Moore & Whitt, 2000; Vasavada, 2014). Such evidence provides a robust rationale for the engagement of women as leaders in helping to drive forward NSO attention to an issue like safe sport, and can help support NSO efforts to further engage women in sport.

Sport organizations are unlikely to achieve equity without a proactive approach (Hoerber & Shaw, 2019; Taylor, 2001). Using a business case, sport organizations can connect investing in women in leadership and the pursuit of gender equity with organizational goal achievement, which can ease the transition, create buy-in, and facilitate the necessary operational and procedural changes. A business case provides a framework for prioritizing and advancing a specific cause in an organization, but scholars, including Hoerber and Shaw (2019), caution this approach because it may not account for the culture of an organization and its internal processes, which are critical to making meaningful changes and to help women take on leadership roles. A business case may

highlight differences between women and men and may burden women to act differently and to make a positive difference (Hoyden, 2010). Further, Fine (2007) advises organizations that move forward and adopt a business case approach to remain cognizant of the fact that not all women lead the same way, and therefore, women's leadership cannot, and should not, be reduced to a set of characteristics. Rather, an evidence-based model, such as we have developed, can be drawn upon to support the argument and decision to invest.

A business case may not consider the shifting priorities of sport organizations or a change in focus during a calendar year due to competition schedules or changing government priorities. It may also fail to account for the capacity of organizations to devise meaningful ways to engage women leaders and to invest in organizational processes that provide opportunities (Patil & Doherty, 2019). A business case presents an optimistic outlook, and so, it may fail to consider individual, systemic, or cultural barriers to engaging women (Doherty & Varpalotai, 2001; Myers & Doherty, 2007). A business case can have a narrow focus (Dickens, 1999; Perriton, 2009), may not consider historically existent inequities within organizations (Noon, 2007), may prioritize the needs of the organization over the needs of women and other diverse groups (Dickens, 1999), may not compensate minoritized groups for their reduced or lack of access to critical resources (Bendick et al., 2010; Zaroni et al., 2010), and may be insufficient to help develop and sustain supportive relationships between supervisors and minoritized women staff members. A business case for investing in women may assume that the underutilization of women in leadership roles is the key gender-related issue in organizations (Perriton, 2009), and may not focus on other, more important matters, such as gendered division of labour and power differentials in organizations (Ely & Meyerson, 2000; Johansson & Ringblom, 2017; O'Shea et al., 2017; Perriton, 2009; Shaw & Frisby, 2006).

To complement and strengthen the business case approach, Dickens (1999) and Seierstad (2016) have discussed the importance of legal regulations (e.g., gender quotas) and the use of a combination of strategies, including justice and merit-based perspectives, to help advance the number of women in senior leadership positions. Engaging women need not

be predicated on a ‘women versus men’ approach (Ely & Meyerson, 2000); rather, a collaborative effort where women and men support each other may be beneficial to both, and to the organizational overall (Adriaanse & Claringbould, 2016). Men leaders’ active endorsement and support for women can be highly effective and help bolster organizational efforts in the increased engagement of women (Adriaanse & Schofield, 2013). Further, it is pertinent to understand women’s experiences in leadership roles once they achieve them and how organizational practices and policies contribute to those experiences. Understanding women’s experiences in leadership roles may provide a platform to improve the means and quality of engagement through organizational practices and policies and support the ascension of more women to leadership roles.

2.7 Conclusions and Future Research

This study and the proposed business case have many strengths but avenues for improvement exist and must be acknowledged. This study is focused on the NSO context, and therefore, organizational priorities and goals, and leadership roles identified are relevant to NSOs, though similar goals and priorities and leadership roles may exist in other sport and nonprofit organizations. Our study provides a guide for building a business case for women in leadership roles in other contexts, but it is only a starting point. Our conceptual model may evolve and develop further, as additional research findings may provide more insight on the impact of women leaders on organizational practices that impact priorities and goals.

We validated the business case and conceptual model(s) developed in this study with Canadian Women & Sport. In an extension of the current research study, we intend to share the process we undertook and the resultant business case and conceptual model(s) with leaders of Canadian NSOs, to ascertain feedback on their relevance and applicability in that context. We have planned interviews with up to 10 NSO leaders and intend to use their suggestions to enhance the model as needed.

We found supporting evidence in peer-reviewed academic literature of the impact of women leaders on tasks and responsibilities that align with NSO practices and support the achievement of NSO goals and priorities, but it was limited. Additional research is

needed to add to the business case and account for the impact women have on key NSO practices, such as long-term planning, brand building, goal setting, and developing LTAD pathways. The impact of women leaders on organizational practices that support NSO goals and priorities, beyond those discussed in this study, represent an avenue for future research, which can help inform and add to the business case for women in sport leadership.

Existing cultures and hierarchies within organizations can contribute to power dynamics and practices that exclude women or devalue their contributions (Ely & Meyerson, 2000a; O'Shea et al., 2017; Shaw & Frisby, 2006). Future research may consider an examination of gendered norms within sport organizations, to understand how they support or detract women from achieving leadership roles and contributing to organizational goal achievement (Knoppers et al., 2021). Future research may also explicitly consider intersectionality, to provide insight to women leaders of diverse socio-demographic backgrounds and their contributions to organizational goal achievement. Women with diverse identities may not “fit” into sport organizations, usually governed by dominant norms and preferences of White, heterosexual men (Walker & Sartore-Baldwin, 2013), and so, they may struggle to gain access to leadership roles (Walker & Melton, 2015) or be burdened with invisible labour (Sveinson et al., 2022) to prove their fit. An intersectional approach may help identify organizational practices and processes that need to be altered for increased diversity and inclusion.

Future research may also consider organizational practices and processes and their influence on women leaders' ability to take control of their work and make meaningful contributions to organizational goal achievement, thus feeling empowered in their roles. Finally, organizational priorities and goals and leadership roles within different levels of sport may differ. Future research may identify leadership roles women may take on beyond those discussed here and their impact on organizational goal achievement at particular levels of sport.

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Chapter 3

3 Second Article: An Exploration of Women's Empowerment in Canadian Sport Leadership

3.1 Introduction

Women have made several gains in leadership roles across sport organizations. For example, women constitute 38% of board members, 39% of board chairs, and 43% of CEO positions in Canadian national sport organizations (NSOs; Canadian Women and Sport, 2022). These advances are a positive sign, but women's progress towards leadership roles continues to be slow-paced (Burton & Leberman, 2017). It is important to also understand about their experiences once they have achieved such roles. Research has focused on challenges, such as personal harassment and inter-organizational conflicts (O'Shea et al., 2017; Pfister & Radtke, 2006), being relegated to housekeeping roles that devalue women's contributions (Ely & Meyerson, 2000a; Shaw & Frisby, 2006), homophobia (Kilty, 2006), and lack of access to critical organizational resources (Hoeber, 2007). Any of these may be perceived as constraining and may influence women's involvement in sport leadership. Further understanding of women's experiences in sport leadership may provide insight to their motivation, job performance, and job satisfaction (Seibert et al., 2004), impact in and for the organization, and intent to pursue or remain in leadership (Pfister & Radtke, 2006). An empowerment perspective may help explain what drives women leaders and makes for a meaningful experience, and the organizational conditions that contribute to that.

Empowerment is defined as an individual gaining a sense of control in relation to one's work (Spreitzer, 1995). It means an individual has the autonomy and power to act and make decisions (Arneson & Ekberg, 2006). Psychological empowerment, specifically, is a belief in one's ability to perform and make valuable contributions to an organization. There are several organizational conditions that represent socio-structural empowerment and are purported to contribute to individuals' psychological empowerment (Spreitzer, 1997). Studies have found support for the association between individuals' formal and informal power and socio-structural empowerment, and further psychological

empowerment (Bish et al., 2014; Bowen & Lawler, 1992, 1995; Fernandez & Moldogaziev; 2013; Finegan & Laschinger, 2001; Laschinger, 1996; Laschinger et al., 2001; Seibert et al., 2011; Siu et al., 2005; Spreitzer, 1996). Psychological empowerment is further linked with improved work performance (Seibert et al., 2004; Spreitzer, 1995), job satisfaction (Li et al., 2018; Seibert et al., 2004), and organizational commitment (Li et al., 2018), and thus is an important organizational consideration.

Psychological empowerment has been explored in a variety of contexts including general management (Spreitzer, 1995, 1996), the health care industry and nursing (Koberg et al., 1999; Laschinger et al., 2001), and as a factor in the performance of Greek NSOs (Papaioannou et al., 2012). However, there is a lack of research, and thus, understanding, about the psychological empowerment of women in sport leadership and the socio-structural conditions which contribute to that. Existing measures are specific to other settings, such as nursing (Bish et al., 2014; Laschinger, 1996; Laschinger et al., 2001; Li et al., 2018; Siu et al., 2005) and the public sector (Fernandez & Moldogaziev, 2013), and do not appear to align with the context of sport, and sport leadership specifically. Therefore, it is important to understand the nature of psychological and socio-structural empowerment in the sport context. Also, though the process and outcomes of empowerment are both important (Arneson & Ekberg, 2006), most research has focussed on the outcome of being empowered, and not on the process of how individuals derive a sense of empowerment in their work lives. Our study aimed to address this and explore whether women in sport leadership feel empowered, the basis of that empowerment, and the nature of organizational conditions that contribute to their experiences.

This study makes several theoretical and practical contributions. First, it expands the consideration of empowerment theory to the sport context. Study findings bring awareness to the nature of women sport leaders' empowerment, including the conditions for such empowerment. Findings may help inform and support the development of targeted solutions in the form of organizational policies, processes, strategies, and other such efforts, to ensure sport leadership roles are empowering for women, once women achieve them. Our study also provides a platform to explore women's empowerment in other sport contexts.

3.2 Empowerment Theory

Within the work context, empowerment has been conceptualized into two types: psychological empowerment, a motivational construct, and socio-structural empowerment, a relational construct. This study is framed by Spreitzer's (1995, 1996) dimensions of psychological and socio-structural empowerment, and Kanter's (1977, 1993) structural framework of power in organizations. Structural power provides individuals with job-related empowerment structures, that help them gain the necessary access, thus contributing to their psychological empowerment. This is illustrated in Figure 4. The concepts of psychological empowerment, socio-structural empowerment, and structural power are discussed below.

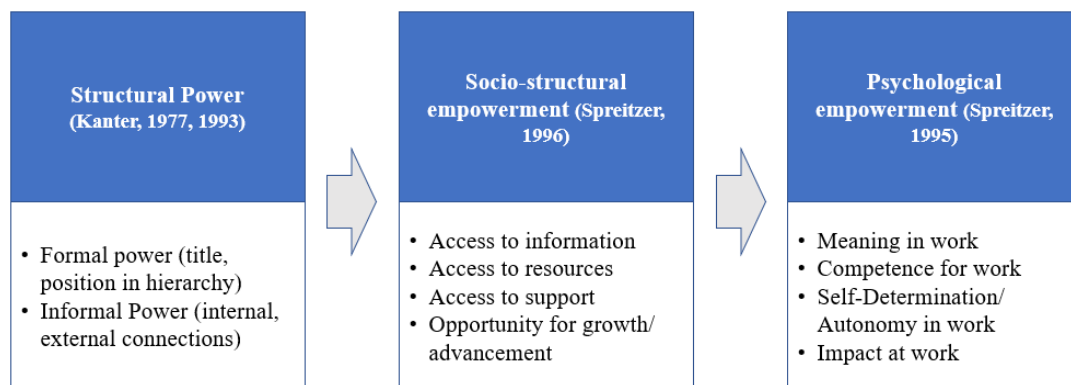


Figure 4: Illustration of Structural Power, Socio-structural Empowerment, and Psychological Empowerment

3.2.1 Psychological Empowerment

Psychological empowerment refers to an individual's state of mind and the degree of control they believe they have in their work (Conger & Kanungo, 1988; Spreitzer, 1995, 1996; Thomas & Velthouse, 1990). Building on the works of Conger and Kanungo (1988) and Thomas and Velthouse (1990), Spreitzer (1995) developed four dimensions of psychological empowerment: meaning, competence, self-determination, and impact. These dimensions refer to an employee finding meaning in their work, feeling competent and able to complete tasks assigned, having feelings of control about work and the

autonomy to initiate tasks, and the belief to influence decision-making and work situations above their role. Psychological empowerment is associated with enhanced work-related performance (Seibert et al., 2004; Spreitzer, 1995), as well as higher levels of job satisfaction (Li et al., 2018; Seibert et al., 2004) and organizational commitment (Li et al., 2018), and thus is an important workplace phenomenon.

3.2.2 Socio-structural Empowerment

Spreitzer (2008) defined socio-structural empowerment as organizational conditions and forces that may produce a sense of power, or powerlessness, in individuals within a workplace. Socio-structural empowerment derives from Kanter's (1977, 1993) structural framework of power in organizations, which posits that systemic or formal power and informal power provides access to job-related empowerment structures. Formal power refers to the job title and description (position) in the organizational hierarchy. Informal power refers to connections within and outside the organization, and specifically from peers, subordinates, supervisors, mentors and sponsors, and other work-related teams. According to Kanter, this structural power provides access to four job-related structures, which Spreitzer (1996) termed socio-structural empowerment: information (access to knowledge and information to complete work-related tasks), resources (time, material, finances, and other resources necessary to do the role), support (guidance from peers, subordinates, supervisors, and others in the network), and opportunity (for growth and advancement). These dimensions of socio-structural empowerment have been considered in various studies, with support for their antecedent effect on individuals' psychological empowerment (Bish et al., 2014; Bowen & Lawler, 1992, 1995; Fernandez & Moldogaziev; 2013; Finegan & Laschinger, 2001; Laschinger, 1996; Laschinger et al., 2001; Seibert et al., 2011; Siu et al., 2005; Spreitzer, 1996). Again, measures of both socio-structural and psychological empowerment exist, yet they are specific to other contexts such as nursing and the public sector.

Within sport, Yim and Dixon (2017) used psychological empowerment theory to develop a conceptual framework of several propositions for the design and implementation of programs for women and girls. Maier (2019) focused on individual, socio-cultural, and structural empowerment to discuss women's empowerment through participation in

soccer in Jordan. Both studies explored women's empowerment in and through sport as participants. It appears that scholars have yet to explore the empowerment of women in the context of sport leadership specifically. It is important to consider the nature of women's experiences in sport leadership, as their experiences may impact their motivation, job performance and satisfaction (Seibert et al., 2004), and their contributions to the organization. The next section provides a review of literature related to women's experiences in sport leadership.

3.3 Literature Review

Several studies have explored women's experiences in leadership roles in sport. Kilty (2006) found that since Title IX came into effect in 1972, the participation of women dropped considerably within the United States in coaching and administrative roles. This was ascribed to assumptions about women's inability to be good coaches, hiring like individuals (i.e., men hiring men), homophobia, and lack of women mentors to guide aspiring women. Shaw and Leberman (2015) reported on the experiences of seven women CEOs in New Zealand sport and their understanding of successful careers. They found several aspects that women aligned with their success including, passion for work, building a network, prioritizing time for what they value, making a difference to the organization, having a mentor, working through challenges, and learning how to navigate an organization's gendered environment.

Hindman and Walker (2022) investigated women managers' experiences with sexism in professional sport organizations and found that women often had to work harder than their men colleagues, or outperform them, to reach the same status or gain a promotion. Pfister and Radtke (2006) explored organizational processes that contributed to women leaders' commitment in sport organizations and found that lack of access to information, not receiving recognition for their skills and contributions, being unable to implement their ideas, and the organization's failure to acknowledge their competence were key factors influencing women's motivation, even forcing some to leave the organization. In a study of facilitators and inhibitors to women athletic administrators' self-efficacy, Machida-Kosuga et al. (2016) reported that women's self-efficacy with regard to successfully completing a specific task was positively associated with their perceived

ability to master skills and experiment with different strategies, and with receiving feedback and support from peers and supervisors.

Studies have also examined women's experiences in pursuit of leadership roles. Claringbould and Knoppers (2007) and Shaw (2006) have noted that men may use their power to limit women's participation in leadership roles, and this may undermine organizational governance and derail organizational efforts to advance gender equity (Adriaanse & Schofield, 2013). Women may miss out on being invited or recruited to serve on boards because of an inherent assumption about their lack of skills and experiences or about their familial responsibilities (Claringbould & Knoppers, 2007; Hoerber & Shaw, 2019; Shaw & Penney, 2003).

Radtke (2006) reported that women were not attracted to board level positions in German sport organizations because they perceived the historical governance practices of these boards (i.e., being confrontational and competitive) as unappealing. Scholars, including Carbajal (2017) and Walker and Bopp (2010), have noted that women coaches may lack social capital in the sport system (i.e., mentors and networks), significantly constraining their ability to gain access to promotions and authoritative positions. Reade et al. (2009) found that despite holding advanced training (i.e., a master's degree in a relevant field) and coaching elite athletes, women experienced challenges securing regular, full-time positions in coaching. O'Shea et al. (2017) explored social practices and interactional dynamics of men and women in four Australian NSOs and found that women failed to secure promotions because organizational hiring policies were ignored in favour of men, women who attempted to build a network were perceived as immoral, and women were blamed for personal life choices (i.e., being married and having children) and experienced harassment due to informal social and cultural practices.

Women are often 'othered' in sport (i.e., their capabilities are questioned, their achievements are trivialized, they are compared to men) and their presence in leadership roles is constantly scrutinized (Kane, 1995). Policies and practices at sport organizations, often assumed to be gender neutral (Claringbould & Knoppers, 2012; Cunningham, 2008), can constrain women's advancement to leadership roles (International Working

Group on Women and Sport, 2012). This may lead to the lack of recognition of women's competencies and failure to provide them with access to necessary job-related structures, thereby limiting their ability to secure (and succeed in) leadership positions. Job-related structures include elements such as information, pay, advancement opportunities, and particularly, the support of peers and mentors (Kanter, 1977, 1993). Indeed, as Adriaanse and Claringbould (2016) noted, women leaders can be difference makers, but they need the support of other leaders and organizational conditions to facilitate their ability to do so, to help them find meaning and purpose in their work, feel competent and able to make decisions, and influence work-related outcomes.

The literature reviewed here illustrates that different factors and organizational conditions may impact women's experiences in sport leadership, including their motivation to remain in those roles once they achieve them. The current study builds on this work with the consideration of psychological empowerment of women sport leaders in Canada and the conditions which contribute to that empowerment.

3.4 Methodology

Using a qualitative approach, and specifically a constructivist paradigm (Finlay & Ballinger, 2006), we aimed to explore the nature and basis of participant experiences with psychological and socio-structural empowerment. A constructivist approach was deemed suitable for this study because it emphasizes that understanding is created individually through personal experiences and consideration of those experiences and knowledge is co-created by participants and researchers through an exchange of ideas and constant reflection.

We followed a constructivist approach for this study in several ways. We interviewed 15 women leaders, thus gathering information from multiple participants on women's psychological and socio-structural empowerment in sport organizations. Women leaders provided "rich and thick" descriptions of conditions that were empowering and not so empowering for them (Skinner et al., 2021, p. 77). We engaged in transcript checking during the data analysis processes, which gave women leaders the opportunity to review the interview and amend any answers they felt did not accurately reflect their thoughts.

Finally, following Patton (2015), we achieved analytical triangulation by using multiple researchers to independently code the data before coming to a consensus on the main themes and sub-themes in this study. Taken together, these steps allowed us to ensure credibility in our findings (Guba & Lincoln, 1989).

3.4.1 Participant Recruitment and Profile

Using purposeful sampling (Patton, 2015), we generated a list of potential study participants. We visited official websites of Canadian NSOs funded by Sport Canada ($n = 64$ at the time of the study) to identify different leadership roles within NSOs, and specifically, positions held by women. Women leaders were initially identified by their names, photos, and/or pronouns (if available). Gender was confirmed at the participation consent stage. Leadership roles were delimited to Board Chair or President, Chief Executive Officer (CEO), President or Executive Director, Vice-President (VP) or Vice Chair, and Directors. A list of potential participants was generated, including their name, official title, and email ID (if available). Following IRB approval, only those women leaders whose email IDs were listed publicly on the NSO's official website were contacted.

The initial email included the study's letter of information detailing the investigation procedure, and an invitation to participate in the study. The letter directed women sport leaders to contact the primary investigator directly to schedule an appointment if interested. We sent two rounds of invites to 44 women leaders and received 15 responses. Following research protocols during the COVID-19 pandemic, and to eliminate geographical distance as a barrier to participation, interviews were conducted on university provided digital platform, Zoom. Participant consent was obtained prior to recording the interview.

We interviewed 15 women in senior leadership roles in Canadian NSOs. Of those, $n = 9$ women were CEOs, Executive Directors, or Board Chairs or Board Members and $n = 6$ women were Directors. A profile of women leaders we interviewed, including their position and years with the NSO at the time of the study, and previous role is presented in Table 3.

Table 3: Participant Profile

NSO Position	Time in Role	Previous Position
Board Chair	1 year	Board Member, same NSO
Board President	6 years	Board Member, same NSO
Board Chair	3 years	Board Member, same NSO
CEO	9 years	Executive Director, same NSO
CEO	6.2 years	VP, Major (international) Games
CEO	8.5 years	Role in another NSO
CEO	3.5 years	Director, same NSO
CEO	1.5 years	Board President, same NSO
Executive Director	3 years	Different role, MSO
Vice President	4 months	Director, same NSO
Director	1 month	Different role, another sport's PSO
Director	2 years	Director, same NSO
Director	1 year	Coach/Coordinator, same NSO
Director	6 months	Board role in PSO, same sport
Director	3 years	President*, same NSO

Note. $N = 15$ interviews conducted with women leaders representing leadership roles in 14 NSOs. *Women leader had previously worked at the NSO on several occasions, the last one as the President of the organization.

3.4.2 Data Collection

We conducted semi-structured interviews with the 15 women leaders using a conversational approach (Patton, 2015). This allowed flexibility in the interview process and reflection on participant answers, which led us to prompt for additional examples or ask further questions. The women could elaborate and build on their responses and often did so. This resulted in a more in-depth and richer conversation overall. Interviews were conducted on university-provided digital platform, Zoom, lasted approximately 45 minutes, and were audio-recorded with participants' consent. We developed an interview guide to uncover the nature and extent of psychological and socio-structural empowerment of women in sport leadership, building particularly on Spreitzer (1995, 1996) and Kanter (1977, 1993). We specifically designed interview questions (see Interview Guide in Appendix D) to probe the women on whether and where they found meaning in their leadership role, whether and how they felt competent and able to make work-related decisions, and if they were able to influence work-related outcomes (and which ones). Each of these dimensions are indicators of psychological empowerment,

and so they allowed us to get a sense of their degree of such empowerment, as well as the bases of that.

We also asked the women about their job title and description and connections within and outside the organization and what they received from them. Further, we asked about the dimensions of socio-structural empowerment, and specifically about the women's access to information, resources, support, and opportunities for development and advancement within the organization, and how that shaped their work. Access to these indicators of socio-structural empowerment allowed us to get a sense of the extent of such empowerment, and specific bases of that. It also provided insight to whether socio-structural empowerment provides a foundation for women leaders' meaning, competence, self-determination, and impact in their work.

3.4.3 Data Analysis

We transcribed the audio-recorded interviews verbatim. We then used transcript checking and invited the women leaders to review their individual transcripts and provide us with any corrections or other amendments they deemed necessary, thereby increasing the credibility of the findings (Guba & Lincoln, 1989). We analyzed final data through a process of a priori or deductive coding (King, 1998), guided by Spreitzer's (1995, 1996) framework of psychological and socio-structural empowerment and Kanter's (1977, 1993) structural framework of power in organizations, with codes representing the components (or dimensions) of psychological and socio-structural empowerment, and formal and informal power. Following Patton (2015), we engaged in further inductive analysis to identify any apparent sub-themes within the a priori codes. We coded the data independently, then compared and discussed our preliminary findings until an agreement was reached. This resulted in a profile of psychological empowerment of women sport leaders, and a profile of socio-structural conditions for that empowerment.

3.5 Findings

The women were reportedly psychologically empowered in their roles in Canadian sport leadership as they found meaning in their work, felt competent and able to make decisions, and believed they could have a broad impact in the organization. They also

described various organizational conditions that represent socio-structural empowerment in their roles. Women's formal power in terms of job title and description and their position in the organizational hierarchy was consistently described as the foundation of these conditions. Findings are summarized in Table 4. A sample of quotations that represent those findings are presented.

Table 4: Summary of Findings Related to Psychological and Socio-structural Empowerment of Women Leaders in Canadian NSOs

Dimension	Corresponding Finding
Structural Power (Kanter, 1977,1993)	
Formal Power (title, position in hierarchy)	<ul style="list-style-type: none"> • CEO/Executive Director, Board Chair, Vice President, Director • Positions are central, visible, and notable on the organizational structure
Informal Power (internal, external connections)	<ul style="list-style-type: none"> • Internal connections with peers, subordinates, superiors, Board • External connections with staff in other NSOs, PSOs, MSOs, international governing bodies, consultants, mentors
Job-related Empowerment Structures (Kanter 1977, 1993) Socio-structural Empowerment (Spreitzer, 1996)	
Access to information (Knowledge related to the organization's goals, mission, policies)	<ul style="list-style-type: none"> • Information was available in line with job title • CEOs, Board Members: Access available or can be received to all work-related matters • Directors: Most information available but more needed for timely completion of work
Access to resources (Time, finances, material, supplies needed for work)	<p>Resources available, but more was needed</p> <ul style="list-style-type: none"> • Finances: To hire staff, fund programs, work-related expenses • Technology: For accounting systems, software systems • Time: For work, to learn more about the organization • Staff: To specialized skills in HR, Marketing, IT

Access to support (Feedback and guidance from superiors, peers, staff)	Support in role provides <ul style="list-style-type: none"> • Functional, practical, emotional support • Sense of belonging • Motivation
Access to opportunity (Opportunity for growth and advancement)	<ul style="list-style-type: none"> • Role-related opportunities for advancement • Advancement may be limited due to the organization's small size • Growth indicated by annual performance reviews, succession planning • Professional development courses for learning, networking, adding skills
Psychological Empowerment (Spreitzer, 1995)	
Meaning (Finding value in work)	<ul style="list-style-type: none"> • Making a difference <ul style="list-style-type: none"> ○ To the sport ○ To the organization • Providing mentorship
Competence (Skills, competencies, and experiences needed to do the role)	<ul style="list-style-type: none"> • CEOs, Board Members: General skills for personal and organization's success. For e.g., Leadership, networking, problem-solving, flexibility • Directors: Specific, role-related skills. For e.g., marketing, budgeting, grant writing • Experiences: Working in non-profits <ul style="list-style-type: none"> ○ The Canadian sport system ○ Business competencies (e.g., management skills, compliance, monitoring)
Self-determination (Autonomy in decision-making)	<ul style="list-style-type: none"> • Role-related decision-making • CEOs, Board Members: Oversight of, and influence over entire organization • Directors: Decision-making related to their role and teams • Ability to take initiative
Impact	<ul style="list-style-type: none"> • Role-related impact

(Ability to influence work-related outcomes)	<ul style="list-style-type: none"> • CEOs, Board Members: Able to influence all organizational matters • Directors: Influence related to their role and teams; Able to contribute ideas through team meetings • Adds sense of value and satisfaction to the role
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3.5.1 Psychological Empowerment

The women leaders described factors within each of the four dimensions of meaning, competence, self-determination, and impact that represent, and further indicate their psychological empowerment through finding purpose and motivation for their work.

3.5.1.1 Meaning

The women leaders described factors within each of the four dimensions of meaning, competence, self-determination, and impact that represent, and further indicate their psychological empowerment through finding purpose and motivation for their work.

The women identified the ability to make a difference to the sport and to their organization, and mentorship and development of staff, as most important aspects of their work. They discussed being able to make a difference to the sport, by developing policies to create a safe sporting environment and LTAD pathways for athlete development, and increasing awareness of the sport, as particularly meaningful. A CEO stated that ensuring a safe sporting environment was “incredibly meaningful” and a “huge responsibility,” because she wanted to “ensure that my national team athletes and my coaches are working and performing in conditions that promote their wellbeing in all ways.” A Director described increasing awareness of the sport as meaningful to her because she wanted to make “people understand, globally and nationally, that [the NSO’s sport] is a great sport to be a part of.... [and] the passionate part of it for me is making sure that we are out there, and people are celebrating the sport [and] interested in the sport.”

The women leaders identified being able to contribute to the growth of the organization as another meaningful aspect of their role. One Executive Director noted that she felt motivated because her role allowed her to keep the organization on the right path. She

attributed this to having the opportunity to “strengthen the organization, to increase its profile... to solidify and improve it, financially, performance wise, and everything.” The women also discussed building relationships with stakeholders, planning and delivering events, and being able to contribute, in particular to organizational policies focused on equity, diversity, and inclusion, as important and meaningful to them.

The opportunity to mentor and provide guidance to help develop staff and volunteers was also important to the women leaders. One Director described “developing people” as her “biggest impact and the thing that is most important” to her, because that would help set up what she termed, “the next generation of leaders.” The women discussed their willingness to create a collaborative, supportive, and inclusive culture in the organization, and having opportunities to do that as motivating. A CEO described her passion to build a “system that is inclusive, that is diverse, that allows access... that encourages community... that [people] feel part of, feel belonging to.” The women generally agreed that their personal beliefs and values aligned with those of their organization, and this helped them find purpose and motivation for their role. A CEO stated that value alignment with the NSO meant she “felt happier and more fulfilled... working with people who believe the same thing I do, about the good that sport can achieve.”

3.5.1.2 Competence

The women discussed a variety of skills, competencies, and experiences that were necessary to their role, and that they possessed, giving them the confidence to complete work-related tasks. Notably, women in CEO or Board roles engaged in big picture thinking and identified more general skills necessary for their own, and the organization’s success, such as leadership, communication, networking and collaboration, problem solving, flexibility, and empathy. Listening was a common critical skill identified among these leaders. A Board Chair explained that “listening to what is necessary to make the difference” was important to “achieve goals that can leave a stamp on the organization that you’re leading.” One CEO said that her strength was “being a generalist,” which allowed her to do navigate different areas such as being able to “answer legal letters and understand the policy... and fiscal” matters. Another CEO felt because the NSO couldn’t afford to hire experts in all management and operational areas, she had to “ultimately be

responsible,” and described the “expectations of the skills and abilities” as “pretty demanding.”

Women in Director roles discussed more role-specific skills such as marketing, budgeting, grant writing, identifying sponsors, and advocacy for athlete well-being. A Director said someone in her role needed to “know marketing well and sponsorship well.” She described her “skillset of knowing the platforms, understanding where people are watching, how people are watching, who is watching” as crucial to “identify proper sponsors.” A VP noted that her knowledge of finances and administrative processes was critical to the role because “a lot of [NSO] funding comes from the government, and so, there is a lot of paperwork and processes and things you must do to get that funding [and] you must report on that funding, to maintain it.”

Across all roles, the women recognized that knowledge of working in nonprofit organizations as well as business competencies (i.e., managing, monitoring, accountability, compliance, reporting) developed through past experiences were critical to their roles. A Director stated that “working in the NSO world previously help[ed], because the NSO world is very different than the corporate world.” Several women leaders identified understanding and working within the Canadian sport system as important. One Director explained this as crucial to understanding “how national sport organizations and provincial sport organizations work together, how they’re funded.” Board Chairs stated that knowing how to work with different people was an important experience for the role. One Board Chair said being “able to understand where [people] are coming from” was an important experience she brought to the role. Uniquely, another Board Chair said “managing [men’s] emotions and bringing [men board members] back to what has to be done,” was critical to completing board tasks, and an experience she brought to her position.

The women discussed several skills and competencies they wished to improve, including an increased understanding of broadcasting, using social media, legal compliance, public speaking, and conflict resolution. Overall, women expressed that their skills and competencies provided them with ample confidence in their abilities to do their role.

Notably, this confidence has continued to evolve. A Director noted her confidence was “getting better” because she kept “learning and having an open mind about things.” A Board Chair discussed her experiences with imposter syndrome, and noted her need for “affirmation from people, that in fact I’m doing what I’m supposed to be doing.” To combat this, a VP said she makes sure she “talk[s] to a few people, just to verify what I’m thinking” and to remain compliant of rules.

3.5.1.3 Self-Determination

The women leaders expressed having autonomy and a sense of choice in initiating and adapting their work and behaviour (cf. Spreitzer, 1995). They felt able to make work-related decisions, although this decision-making authority was role related. CEOs and Board Chairs and Members had decision-making authority and/or influence over all organizational decisions. A CEO stated that she had “control over everything that is operational and... influence into everything that is policy and strategic.” An Executive Director delineated her decision-making authority on matters related to the “budget,” “policy,” “direction [the NSO] go,” and “development.” Board Chairs and Members made decisions as a group and mostly on governance matters or approved decisions made by the CEO or Executive Director. One Board Chair clarified that she did not “have decision-making authority; I have decision-making influence and power.” Another Board Chair described the decision-making process as involving “the entire board and that’s completely democratic.” One Board Member said, “decisions are made by the board as a group,” and that the board took utmost care to “keep everything on par with our vision as an organization.”

Women in Director roles stated that they could make decisions related to their role and their teams. A Director explained it as “making decisions on directions of projects that [she and her] staff are involved in.” Another Director described it as making “decisions within the scope of your work ... based on solid evidence or solid background as to why you’re making that decision.” One Director noted that decision-making authority instilled within her the need to be “very thoughtful with time, and words that I use, and the ways in which I engage with people.” Another Director concurred and added that she felt “the weight of the [decision-making] responsibility.”

All of the women expressed that they had flexibility and autonomy in decision-making. A CEO said that she had “latitude in hiring staff and being able to support [the] staff” and she felt “very empowered by it.” She explained that she initiated the move to a “four-day work week,” because the organization was unable to support staff with competent salaries. The CEO said it was “pretty empowering” to have the board embrace and support her decision. Another CEO noted that though she had “the autonomy and flexibility to make a lot of decisions,” decisions made in isolation “without stakeholder buy-in don’t last very long and the implementation is tough.” A Director added, “I don’t make [decisions] in isolation. I do involve my staff in the conversations, and I go to my colleagues and bounce stuff around.”

All of the women also discussed being able to take initiative in a variety of things. Board Chairs and Members in particular could take initiative in numerous ways “by setting [the] strategic direction” of the organization. Women in CEO and Director roles discussed their ability to introduce initiatives, projects, and new ideas within the organization. A CEO said that she was “able to take initiatives in all of the areas,” of the organization after the “board creates the strategic plan and [identifies] high level objectives” in that plan.

3.5.1.4 Impact

The women discussed their ability to influence organizational decisions beyond their role, but there was variation in the amount of influence they could exert. Women in CEO or Board roles stated that their position in the organizational hierarchy meant they had oversight of all activities in the organization. A CEO noted that she had a lot of influence in organizational matters and the “board very much respects my opinion... [and] the expertise that I source and bring to the table” and she found it “very empowering.” One Board Chair noted that though her board did not get involved in operational matters, she felt it was important “to protect [the NSO] and its interests,” and wield more influence if “decisions being made at the operations level [have] an impact on the reputation of the organization as a whole.” A CEO explained that she perceived increase in staffing numbers within the organization and the organization’s budget, and improvement in

customer satisfaction, as measures of her success because these things “tell the story of what we do for others.”

Women in Director roles could mostly impact decision-making in their department or work unit. They could, however, contribute ideas beyond their own role and team, in leadership meetings or via informal chats with colleagues. A Director termed it as “input” and said weekly meetings with senior management gave people “an opportunity to talk about wins... but also challenges and the feedback that they need from other senior management team members.” The work done in the organization and ideas contributed provided women with recognition and gave them a sense of value and satisfaction. One Director, however, expressed her dissatisfaction with the limited impact she had on organizational decisions, and particularly those related to supporting athletes and their wellbeing, owing to her “very limited” influence on decisions made beyond her role. As a result, she felt unappreciated and it decreased her motivation: “You do start to wonder, like, what your value is.”

3.5.2 Structural Power

The women leaders’ formal power was attributed to their visible and central positions in the organizational hierarchy (Kanter, 1977; 1993), as CEOs and Executive Directors, Board Chairs and Members, and VPs and Directors. Their informal power was derived from connections within and outside the organization. Specifically, the women were connected to their peers, subordinates, and superiors within the organization. A Board Chair discussed her supportive board members and their collaborative decision-making process in her organization and said, “I might be the face of that decision, but I certainly am not the decision maker alone.” A Director mentioned that weekly meetings with senior management were “very valuable [and] almost a bit of a mentorship opportunity,” to facilitate information and idea sharing. A VP described the organization’s board of directors as “very influential people who have done great things,” and noted that the opportunity to “converse and work on things” with such leaders was a big resource. A CEO stated that she often relied on her board and board president “for input and expertise” to help her through decision-making. One CEO attributed her decision to

remain with the organization to the “supportive trust to do the job,” from peers and board members.

All of the women were also connected to various individuals in other NSOs, provincial sport organizations (PSOs), multi-sport organizations (MSOs; e.g., Game Plan, Coaching Association of Canada, Sport Canada, Canadian Women & Sport, Own the Podium), international governing bodies, consultants and specialists, and mentors outside the organization. These connections provided them with access to resources and support. A Director stated that her connections with other coaches and facilitators had been a “huge resource” and provided her with “good sounding boards.” Another Director identified MSOs as a critical resource because they helped with a “lot of logistics for athletes,” which supported her work related to event planning. A Board Chair said that she was well connected within the legal community and when “legal issues do come up.... my network [within] the legal community is very useful.” One CEO mentioned that her external network facilitated an exchange of resources: “I traded a staff review process for a board review process.” Another CEO relied on external contacts for “moral support,” and their encouragement made her feel like she was “doing the right thing, [which was] very motivating.” A CEO stated that she was part of an informal group with other women leaders and that had “been really helpful” to discuss different topics, including problem solving and coaching, and helped “broaden how I approach challenges or future goals.”

3.5.3 Socio-structural Empowerment

The dimensions of socio-structural empowerment - access to information, resources, support, and opportunity for growth - are purported to shape an individual’s sense of psychological empowerment in their work-related context (Kanter, 1977, 1993; Spreitzer, 1996). The women leaders provided several examples of each, and described how those aspects of their work informed and influenced the various dimensions that represent their psychological empowerment.

3.5.3.1 Information

The women talked about having access to the organization’s goals, policies, practices, and decisions; any information that is necessary for completing work effectively (cf.

Spreitzer, 1996). A VP described access to information as critical “to make sure everyone feels like they have the information they need to do their job.” The women noted that they received access to all the information related to their organization in line with their position (i.e., formal power). Specifically, women in CEO or Executive Director or Board roles had oversight of the entire organization and could receive or request access to any and all work-related information. A Board Chair said that she was “authorized to request” any information and that access was crucial because it gave her “a voice” and a let her “be a part of the decision.” A CEO said she had access to all the information she required and if any more was needed, she was “aware of how to go get it.” One CEO noted that more information didn’t always help with her work because she received a lot of data but needed insight “in terms of the analysis of the data.”

Women in Director roles identified certain information they perceived as lacking, which could help them be more effective in their work. A Director described her challenges with getting access to information from PSOs and CSOs on participation numbers, which could help her track the metrics on new initiatives or programs introduced by the NSO, understand progress made, and seek sponsorships accordingly. She felt her “decisions would be a lot better if I knew what the end user, the end [participant] was doing, and what their patterns of behaviour were based on.” A VP described her challenges in getting “real time information” from certain departments within the organization and stated that this impacted her confidence “in my estimates” related to the budget. Two of the women, both Directors, said that sometimes they did not know what they were missing because they were not involved in all communications. One of those women noted that “for the most part I’m good, but there is likely this percentage, but I just don’t necessarily know it.”

3.5.3.2 Resources

The women identified the availability of staff, finances, time, and technology as critical resources for their roles. They noted that though they had access to these resources, it was not sufficient, and more resources were needed for their work. Access to additional financial resources was important, to hire staff, fund programs and activities, and for work related expenses. A Director said access to funds was crucial for the NSO “to

flourish as an organization and to continue to grow.” The women said access to additional funds could facilitate face-to-face meetings with stakeholders, travel to NSO events across the country, and the hiring of more staff. A Board Chair who routinely traveled to her NSO’s events across Canada and paid her own way stated that though she was “entitled to be reimbursed 100%,” she did not find it “appropriate to ask,” given her “awareness of the financial condition of the organization.”

Access to technology was important to complete work-related tasks but the women noted that they needed help understanding how to use the tools available to them. One Director said the technology she had access to had “lots of features, but it’s taking the time to learn what they can all do,” to complete work related tasks more efficiently. Another Director identified the need for “better software systems” and “accounting systems” for her work. Access to additional time was crucial, as one Board Chair noted her role was a “massive time commitment” and she could not get all her work done “without investing a significant amount of time.” A Director explained the need for additional time as critical to “making sure that everybody feels heard.” Uniquely, one Director mentioned the need for “some of the historical information,” about the NSO and the competitive sport season that she perceived was missing, owing to her newness in the role.

Access to additional staff was notably important, and specifically to individuals with specialized skillsets in human resources, marketing, information technology, and legal matters. For example, one Director had identified the need for additional staff “on the HR side,” to help with “performance planning and performance review processes.” A CEO explained that people working in the sport sector often had “multiple titles,” and when they left, she was challenged with finding someone who could do multiple things.

3.5.3.3 Support

The women reported that they felt bolstered and capable of doing their role and making decisions in their roles because of the support received from peers, staff, and board members within the organization. A Board Chair noted that she felt “highly supported in the role,” from board members and especially from staff “with providing information, and just emotionally and functionally and practically providing their support.” One CEO

said that organizational support, especially from the board, meant she did not feel the pressure “to be perfect” in her role. An Executive Director mentioned that support within the organization gave her a sense of belonging and connectedness and she “couldn’t do the job without it. I absolutely couldn’t.” A CEO described support as essential, because with support, “you’re way more motivated and I think you go to the extra mile.”

Some of the women explained that support received from members of their organization had progressed over time. A CEO said that she did not enjoy her initial time in the role because of micromanagement by board members. That changed when the organization “evolved into this more robust structure that was missing [and] the support [from board members] really grew.” A Director mentioned that she relied on “some trusted colleagues” for guidance, to help navigate what she perceived as lack of support from her immediate supervisor. Overall, the women felt supported, and as one Director explained, support from members of the organization “fire[d] the passion” and made her feel “appreciated” and motivated her to “work harder.”

3.5.3.4 Opportunity for Growth and Advancement

Most of the women were in CEO or Board roles ($n = 9$) and could not advance to higher positions in their organizations. Women in Director roles ($n = 6$) recognized that they did have opportunities to advance to more central and visible roles in the organizational hierarchy, but were happy in their current roles and did not wish to be promoted. A Director said that she could push for more but “there’s a certain amount of personal choice, too, of like, ‘how much more responsibility do I want?’” Another Director echoed this thought and said, “unless I wanted to be like the CEO, which I don’t want, that level of politics of it all.” Notably, most of the women were part of small organizations with less than 10 staff members, and so, opportunities for advancement were not as common as they may be in other organizations. A Director discussed this and said, “unless somebody kind of leaves, there is not an opportunity.” Acknowledging this, another Director stated that she was attentive to developing staff and “setting people up for whatever that next opportunity is, wherever that may take them.”

Organizational processes were critical to advancement and growth of participants. A Director noted that she received annual performance reviews, which were “very formulated and salary increases [were] attached to it,” which provided further value to her work. Some of the women noted that lack of succession planning in their organizations meant pathways for advancement were not evident. A Board Chair discussed succession planning and organizational policies and processes that could be implemented shortly, to help staff “express their interest and be advanced to it.” A CEO mentioned that she routinely encouraged people to “create a path, like a better pathway... [especially] for team members who aspire to grow within their roles.”

All of the women identified several opportunities available for professional development, including money for courses, workshops, seminars, or to attend conferences, or even towards pursuing graduate/educational degrees. An Executive Director mentioned that her organization had “a budget line... for professional development,” which gave her access to conferences, and learning modules on different topics, such as safe sport, and equity, diversity, and inclusion. Access to such opportunities helped add skill and competencies and expertise. A CEO discussed the organization’s use of the ‘LinkedIn Training Program’ and ‘Women Leadership Series,’ which added knowledge around “different topics around the workplace and female leadership.” Another CEO mentioned that she was considering the idea of “potentially launching role swaps,” so that people could try another area for a period of time and build their expertise in different areas.

3.6 Discussion

Our study aimed to explore women leaders’ experiences with empowerment in the NSO context. Specifically, we wanted to understand women leaders’ experiences with psychological empowerment, the nature of that empowerment, and organizational conditions which contribute to that. The women we interviewed reportedly felt empowered, as indicated by finding meaning in their work, feeling competent and able to make work-related decisions, and influencing decisions beyond their role. There was some indication, although not measured directly, that organizational conditions framed women leaders’ psychological empowerment, and that those conditions, or socio-structural empowerment, were a function of both formal power inferred from their

position, and informal networks within and outside the organization. In other words, through their formal role and informal connections, women leaders were able to access information, resources, and support for their work, and opportunities for development and advancement, that contributed to their sense of meaning of their work, competence and self-determination, and impact. The findings align with empowerment theory and, importantly, provide insight to the bases of power, socio-structural empowerment, and further psychological empowerment of women sport leaders in Canadian NSOs, and highlight apparent variations by position.

The women discussed different factors within the four dimensions of psychological empowerment that motivated them and helped them find purpose in their roles. Following Spreitzer (1995), they found meaning in making a difference to the sport and to the organization, and mentoring staff. Previous research has reported that making a difference to the organization is important to women leaders and their perception of success (Shaw & Leberman, 2015). Our study adds to this and identifies specific factors, such as developing policies, building awareness of the sport, and providing guidance to staff and volunteers, as important and meaningful – and empowering – to women leaders.

The women leaders identified several skills, competencies, and experiences that helped them feel capable and confident in their role. Notably, women in CEO and Board roles discussed broader skills, such as listening, being flexible, leadership, and problem solving. Their ability to be ‘generalists’ and oversee different areas was more important to their ability to be effective in their role. In contrast, women in Director roles identified role-specific skills, such as marketing, budgeting, and grant writing. The ability to master and use skills is critical to women leaders’ self-efficacy (Machida-Kosuga et al., 2016), and so, the nuance in the competencies identified by women leaders in this study may have implications for ensuring opportunities to develop and use those competencies as an important aspect of women’s psychological empowerment for their given role.

The women leaders noted that they had the autonomy and flexibility to make decisions (self-determination) and believed in their ability to have influence in their work context (impact). They noted that their ability to make decisions and take initiatives, and make an

impact, was supported by the Board and staff, yet was also bounded by their organization's policies and strategic plan and, crucially, by their position. Women in CEO and Board roles had oversight and influence on all organizational matters, but women in Director roles noted that their decision-making and ability to make an impact was mostly limited to their own role and team. These findings align with Pfister and Radtke (2006), who reported that awareness and recognition of women's skills and contributions, and opportunity to implement their ideas, were key factors impacting their motivation in, and commitment to sport organizations.

Access to information, resources, support, and opportunity are the four dimensions of socio-structural empowerment (Kanter, 1977, 1993; Spreitzer, 1996). These were framed, for the women in our study, by both formal power (position) and informal power (networks), as proposed by Kanter (1977, 1993). The women sport leaders described that they had access to information related to the organization's policies, processes, and goals, which was important to their understanding of the organization's direction, and it helped them situate their work in the bigger picture. Information helped the women contribute to organizational decisions and find value in their work. This is consistent with previous research that has identified access to information as a critical factor influencing women leaders' motivation (Pfister & Radtke, 2006).

Access to resources such as time, finances, skilled staff, and technology were critical to women leaders' ability to do their work effectively, but resources available were insufficient, and the women needed more of them to do their job effectively. The women discussed the need for more time and better technology, and in particular, additional finances and skilled staff to help them do their work. Finances were necessary to hire more staff, implement programs, and provide support to PSOs, but also to travel to NSO-related events across country. Staff with specialized skills was a critical need and women leaders discussed existing staff, including themselves, wearing multiple hats and being overburdened as a result. The women acknowledged that working at the national sport level meant they mostly never had enough of what they needed, but they made do with what they could. These findings indicate that women leaders in sport organizations may

be psychologically empowered despite the lack of access to sufficient resources to do their role.

The women sport leaders described a variety of forms of support they received, in the form of guidance and feedback from peers, superiors, and staff in the organization. Support from peers in particular has previously been identified as an important factor in the retention of women board members in German sport organizations (Radtke, 2006). Women in our study indicated that they received practical, job-related, and emotional support from board members, peers, and staff within their organizations. They also discussed a culture of teamwork, idea sharing, and mentorship within the organization. The women expressed gratitude for the support they had, as it motivated them, helped them find a purpose, and made them more passionate about what they were working on. Finally, the women stated that they had access to opportunities for growth and advancement and their organization's financial commitment to support their development helped enhance their competency in different areas, such as networking, safe sport, and equity, diversity, and inclusion. Further, internal processes related to performance reviews and succession planning were critical to advancement.

First, these findings highlight the role of formalization within an organization for setting up socio-structural empowerment for further individual psychological empowerment, and to provide leaders, and especially women, with the authority and confidence to make decisions. Second, connections with peers, team members, and board members within the organization and with leaders in other NSOs, PSOs, CSOs, and MSOs, expert consultants, informal leadership networks, and friends and family outside the organization, helped the women gain necessary access to information, resources, and support, to complete tasks and feel competent in their roles. Scholars have reported that women's ability to achieve leadership positions (Carbajal, 2017; Kilty, 2006; Walker & Bopp, 2010), build successful careers (Shaw & Leberman, 2015), and be difference makers in their organizations (Adriaanse & Claringbould, 2016) is bolstered by access to mentors, networks, and overall support in an organization. The findings from this study reinforce the need for women's access to such connections to feel empowered in their given roles in sport organizations. Informal leadership groups were a source of

networking and mentorship and facilitated an exchange of ideas and/or resources. As such, it may be pertinent for NSOs and MSOs to consider a more formal approach, to help women connect with other women leaders in sport and gain benefits through such groups.

The findings from this study provide insight to women's empowerment in Canadian sport leadership, as evidenced by the women finding meaning in their roles, and their ability to use their skills and competencies to make decisions and have an impact in the organization. The study contributes to and extends empowerment theory with the application to the context of women leaders in Canadian NSOs, evidence of the purported dimensions of empowerment, and support for connections among structural (formal, informal) power, socio-structural empowerment, and psychological empowerment.

The findings have implications for promoting empowering experiences of women leaders in their NSOs, and other similar NSOs and related organizations, with awareness of the potential importance of their formal position as well as informal connections within and beyond, for accessing organizational conditions, that are theorized and appear to be key to women experiencing meaning in their role, feeling competent and able to make decisions, and having an impact in the organization beyond their own role. The organization itself – its roles, hierarchy, policies, and strategic plan – appear to dictate women leaders' access to information and resources to do their work, support for their efforts, and opportunity for further development. These organizational conditions represent socio-structural empowerment that is fundamental to women's psychological empowerment in their role, and anticipated benefits of that. Thus, there is an onus on organizations to be aware of the potential influence of conditions, and to ensure that they can be realized, through both formal roles and informal connections.

3.7 Conclusions and Future Research

This study illustrates women sport leaders' experiences with empowerment, the nature of that empowerment, and organizational conditions which influence that. Nonetheless, there are some areas for improvement, and we discuss them here. First, data collection was delimited to women in CEO, Executive Director, Board Chair or Member, and

Director roles in Canadian NSOs. Majority of the women in this study were CEOs, Executive Directors or Board Chairs or Members ($n = 9$), representing the highest levels of leadership in NSOs. As results indicate, women's particular role and position in the organizational hierarchy gave them access to critical organizational conditions (e.g., information, resources) that contributed to their feelings of empowerment. Future research may explore whether women in middle management or coaching roles feel similarly empowered, and the basis of that empowerment, and whether that differs from the findings in this study.

Second, we collected data through semi-structured interviews at one point in time, giving a cross-sectional perspective of women's empowerment in Canadian sport leadership. Future research may consider a longitudinal study, with multiple interviews at different points over time, to explore any fluctuations in women leaders' empowerment within sport organizations, and the reasons for potential variations. Third, though we did not capture socio-demographic characteristics, our study sample appeared to be fairly homogenous. Future research may consider a broader sample and consider the intersection of race, sexual orientation, and other socio-demographic factors, and how those potentially impact women's empowerment in sport organizations. Fourth, our investigation was delimited to Spreitzer's dimensions of psychological empowerment (1995) and socio-structural empowerment (1996), and Kanter's structural framework of power in organizations (1977, 1993). Future research may consider an open-ended approach, to explore any further nuances in women sport leaders' empowerment, and possibly identify dimensions beyond those discussed here. Future research may also operationalize the findings from this study and develop scale items within the dimensions of psychological and socio-structural empowerment, to measure women's experiences in sport leadership on a larger scale, and its individual and organizational outcomes (cf. Koberg et al., 1999; Laschinger, 1996; Laschinger et al., 2001).

Finally, future research may adopt a critical gendered lens that goes beyond understanding how women are empowered (Ely & Meyerson, 2000), to further explore the nature of work and organizational policies and practices that may (or may not) be empowering, with particular attention to gender imbalances or biases. Future research

may also examine men leaders' experiences with empowerment and the nature of that, in comparison to women leaders, and the role of organizational practices that contribute to potential differences. Each of these future research approaches may further advance empowerment theory, and its application in sport, and particularly continue to develop insight to women sport leaders' experiences for a broader understanding of women in sport.

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Chapter 4

4 Article Three: An Investigation of the Financial Wellbeing of Canadian National Team Athletes ²

4.1 Introduction

National team athletes dedicate significant time and energy to their sport to improve their performance and achieve favourable results. The 2019 Canadian High Performance Sport Strategy (Government of Canada, 2019) includes the provision of necessary resources, to help all athletes maintain a state of wellness in both mind and body, and to support their holistic development. Canadian multisport organizations such as Own the Podium, Game Plan, and AthletesCAN further augment these efforts through a variety of programs so “national team athletes [may] live better and more holistic lives.” (Game Plan, 2021, n.p.).

An individual’s physical and mental health and overall wellbeing is impacted by various factors, and an important contributor is their financial wellbeing (Capic et al., 2018). Financial wellbeing is the ability to meet one’s commitments, having a sense of financial security, and resiliency to deal with economically challenging situations now and in the future (Kempson & Poppe, 2018). Scholars have examined the general wellbeing of athletes in a variety of studies. For example, Kamusako and Pemberton (2013) examined student-athlete perceptions of wellbeing related to athletic department policies and practices, institutional services, and intent to persist academically. Dunn (2014) examined athlete wellbeing from the perspective of national sport organizations (NSOs) and player associations. Wicker et al. (2020) explored the role of socio-economic factors in German elite athlete wellbeing in sports that are less commercialized and compared it to the wellbeing of German residents of similar ages (18-30 years). Several studies have explored the mental wellbeing of athletes, and a study of Canadian athletes’ mental

² This study is supported by a grant from E-Alliance, the gender+ equity research hub for Sport in Canada.

wellbeing is currently ongoing (Durand-Bush et al., 2020). In addition to mental and general wellbeing, it is important to understand athletes' financial wellbeing.

Elite athletes have a unique lifestyle. They dedicate significant time and resources to progress to the highest levels of sport. Their continued participation at the elite level may depend on their ability to dedicate resources, including major financial commitments. And so, it is important to consider and understand how these athletes derive a sense of financial wellness and wellbeing. There is limited research on the financial wellbeing of athletes. A pre-COVID survey of 491 athletes from 48 countries, conducted by international advocacy group, Global Athlete, found that 58% of respondents did not see themselves as financially viable (Global Athlete, 2020). Suave et al. (2021) examined the perceptions of recently retired Canadian Olympic athletes to identify the factors they believe contributed to, or impaired, their wellbeing, and identified finances as a critical influence on athlete wellbeing. The COVID-19 pandemic has had a drastic impact on the financial situation of athletes. A 2020 survey (SIRC, 2021) of Canadian athletes identified five main impacts of the pandemic on athlete wellbeing, including the need for more financial support.

Elite women athletes in particular may experience less financial stability because women's sport is not as commercialized as men's sport (Cooky et al., 2021), and because resources within sport are distributed unevenly (Evans et al., 2020), giving women fewer earning opportunities. Researchers have studied the financial experiences of women athletes, who frequently live and manage their sport participation in uncertain financial conditions (Clarkson et al., 2022; Culvin, 2021; Pavlidis, 2021). Recent studies have documented the impact of the COVID-19 pandemic on the financial situation of elite women athletes (Bowes et al., 2020, 2021; Clarkson et al., 2022; Culvin et al., 2021; Pavlidis, 2021) and found that women have experienced loss of income and/or sponsorships, impacting their financial wellness. The financial wellbeing experiences of women athletes were of interest to our study.

The overall purpose of our study was to describe Canadian national team athletes' ability to meet their day-to-day financial commitments, and their sense of financial security and

financial resiliency, and identify factors that shape those conditions. Our study builds on and contributes to the growing body of knowledge around athlete wellbeing, and financial wellbeing in particular, by addressing the following research questions:

1. What is the financial wellbeing of Canadian national team athletes?
2. Does the financial wellbeing of Canadian national team athletes vary by gender, sport participation status, and income?
3. Do money use and management behaviours influence athlete financial wellbeing?
4. How does the financial wellbeing of Canadian national team athletes compare to that of the general Canadian population?

Findings from our study bring awareness to the financial wellbeing of Canadian national team athletes and factors which contribute to that state. Study results provide insight to any variation in financial wellbeing experienced by Canadian national team athletes based on their gender, income, and sport participation status. These findings are expected to inform the efforts of Sport Canada and multisport agencies such as AthletesCAN and Game Plan, with developing suitable strategies to strengthen athletes' financial wellbeing as a critical part of their overall wellbeing.

4.2 Theoretical Framework

Our study is based on Kempson and Poppe's (2018) model of financial wellbeing. Kempson et al. (2017) developed the initial model of financial wellbeing, and a survey to measure, test, and conceptualize the different components, and the relationships between them. Kempson and Poppe (2018) further refined the model and related measures, with quantitative operationalization and testing of concepts in the field, and found support for the proposed relationships among the predictors of financial wellbeing, presented in Figure 5.

According to the Kempson and Poppe (2018) model, the three components of meeting commitments, feeling financially comfortable, and financial resiliency indicate financial wellbeing. Meeting commitments refers to the extent to which individuals can meet their current financial commitments and avoid payment problems. Feeling financially

comfortable describes the extent to which individuals are, and perceive themselves to be, financially comfortable. Financial resilience represents the extent to which individuals could withstand a financial challenge now and in the future.

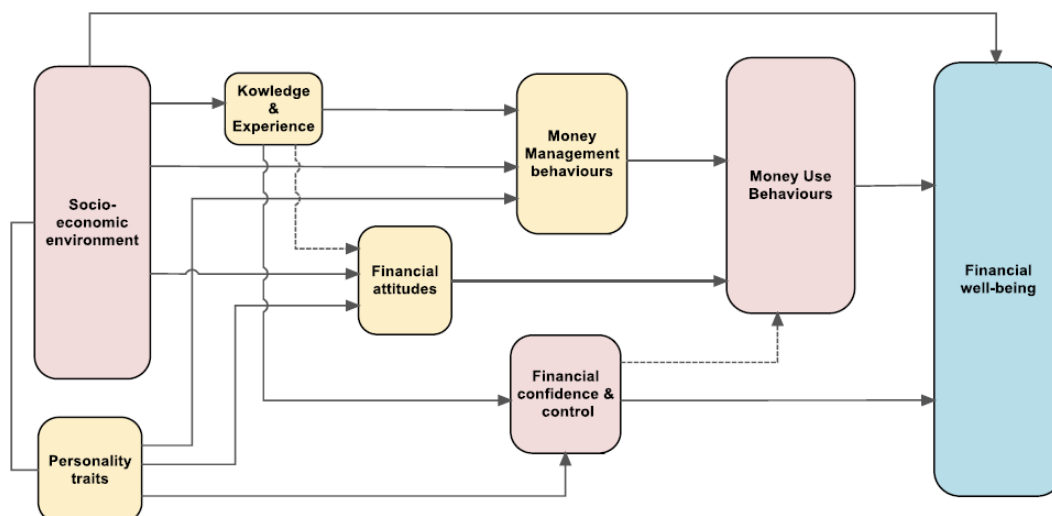


Figure 5: The Model of Financial Wellbeing (Kempson & Poppe, 2018)

The Kempson and Poppe (2018) model proposes that financial wellbeing is directly impacted by money use and management behaviours, as well as financial confidence and control, and an individual's socio-economic environment. These, in turn, are influenced by financial attitudes, knowledge and experience, and personality traits. Money use and management behaviours is indicated by eight components: spending restraint, active saving, not borrowing for daily expenses, restrained consumer borrowing, informed financial decision making, active financial product choice, budgeting, and keeping track of one's money. Gender, age, education, and income level (and other factors) are aspects of individuals' socio-economic environment that may be expected to directly shape their financial wellbeing.

Financial confidence and control refer to an individual's self-confidence with managing money and financial planning, and decision making related to financial products and services. Financial attitudes pertain to individuals' feelings about spending, saving, and borrowing. Financial knowledge and experience include knowledge of money

management and how to compare financial products, experience of money management and the financial product marketplace, and understanding of financial risk. Finally, personality traits of time orientation, impulsivity control, social status, locus of control, and action orientation are purported to influence several aspects of individuals' financial attitudes and behaviour.

Our study adapted the Kempson and Poppe (2018) model of financial wellbeing (see Figure 6). As in the original model, money use and management behaviours and the socio-economic environment were expected to impact overall financial wellbeing of Canadian national team athletes. The measures for financial wellbeing (i.e., meeting commitments, feeling financially comfortable, and financial resiliency) and money use and management behaviours (i.e., spending restraint, active saving, not borrowing for daily expenses, restrained consumer borrowing, informed financial decision making, active financial product choice, budgeting, and keeping track of one's money) were retained from the Kempson and Poppe (2018) survey. Select socio-economic factors (i.e., gender, income, sport participation status) were used.

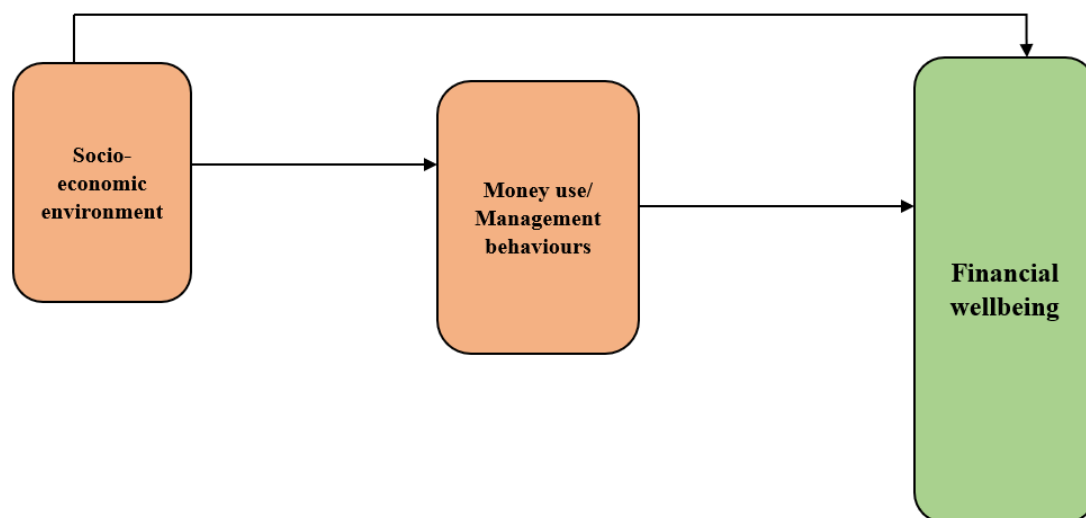


Figure 6: The Model of Financial Wellbeing (adapted from Kempson & Poppe, 2018)

Kempson and Poppe (2018) found support for their full model with the Norwegian population. Money use and management behaviours (i.e., spending restraint, active saving, not borrowing, restrained borrowing) and aspects of an individual's socio-economic environment were the strongest predictors of meeting commitments. An individual's circumstances (i.e., income and expenditure changes, employment status) and personality traits (locus of control and financial confidence) mainly determined their ability to feel financially comfortable. Money use and management behaviours (i.e., spending restraint, active saving, not borrowing, restrained borrowing) and aspects of an individual's socio-economic environment (i.e., income, age, home ownership status) were again the strongest predictors of financial resilience. Notably, financial resilience was the only component where gender was a factor (women scored significantly lower than men). With a particular emphasis on the role of money use and management for financial wellbeing, Kempson and Poppe (2018) concluded that efforts to improve financial wellbeing in Norway should focus on enhancing behaviours related to spending restraint, reducing debt, active saving, and restrained borrowing.

The Financial Consumer Agency of Canada (FCAC) used the Kempson and Poppe (2018) model and related measures to assess the financial wellbeing of the general Canadian population (FCAC, 2021). FCAC conducted this survey ($N = 1,935$) to describe the financial realities of the Canadian population, to help them improve their financial wellbeing, and to help practitioners and policy makers devise targeted solutions to help achieve this. The FCAC measured financial wellbeing on a scale from 0 to 100 (Kempson & Poppe, 2018) and the Canadian population surveyed in that study scored a 66 overall, indicating that they were somewhat financially secure (scores between 51 to 80). Scores for meeting commitments ($M = 81$), feeling financially comfortable ($M = 61$), and financial resiliency ($M = 60$) were also reported (FCAC, 2021). Income and money use and management behaviours were the most important predictors of the financial wellbeing of Canadians. Specifically, Canadians who actively saved and did not borrow to meet daily expenses had higher levels of financial wellbeing, than those who did not save and borrowed money to meet their expenses. In general, older Canadians, who made positive financial choices and had experience in money management, had the highest

levels of financial wellbeing. The model has been used in Australia, New Zealand, Ireland, and the United States in a similar capacity (Kempson & Poppe, 2018).

The full model provides a multi-faceted representation of the dynamics among key factors shaping individuals' financial wellbeing, or their ability to meet commitments, feel financially comfortable, and have financial resilience. It can help identify aspects that need to be built up to improve individuals' financial wellbeing, as well as highlight any variation among different groups. Using the adapted model, we delimited the focus to exploring Canadian national team athletes' financial wellbeing, and the impact of select socio-economic factors that might distinguish individuals, and money use and management behaviours that may explain that wellbeing.

4.3 Literature Review

Scholars have studied financial wellbeing, financial literacy, financial wellness, financial behaviours, and other related financial concerns in a variety of contexts. For example, Gerrans et al. (2014) examined the relationship between personal financial wellness and financial wellbeing for a sample of individuals in Western Australia and demonstrated a connection between financial literacy and quality of life. Gutter and Copur (2011) explored the relationship between financial behaviours and financial wellbeing for college students in 15 U.S. universities and found that positive financial attitudes and healthy financial behaviours (i.e., avoiding risky behaviours with cash and credit, budgeting, saving) positively influenced financial wellbeing. Bucher-Koenen and Lusardi (2011) demonstrated the positive impact of financial literacy on retirement planning in German residents. Zyphur et al. (2015) examined the relationship between income and financial wellbeing and found that men with a higher income had higher subjective financial wellbeing than women. Bemel et al. (2016) found a link between general financial health (i.e., levels of debt and/or levels of income) and overall wellbeing for students at one U.S. university.

Studies specifically focused on athletes have considered different aspects of financial wellbeing. Hong and Fraser (2021) investigated the development of financial literacy and self-management skills of retired high-performance athletes and found that these athletes

received limited organizational and financial support, and that their financial literacy skills had developed by self-help or trial and error. Moolman (2020) explored the financial distress experienced by professional athletes and reported that to sustain their financial wellbeing, athletes must be financially literate and seek advice from financial advisors. Studies have also explored the financial wellbeing of student athletes, and specifically those competing in the National Collegiate Athletic Association (NCAA). Rubin et al. (2021) determined the financial literacy of student athletes in two U.S. universities with elite football programs, application of this knowledge, and preferred mode of financial education, and used this information to pilot an introductory money management course and financial counselling sessions. McCoy et al. (2019) explored the financial knowledge, financial self-efficacy, and finance related stress levels of varsity athletes in U.S. universities and found that student athletes had lower levels of financial knowledge, but higher levels of financial self-efficacy and lower levels of financial stress compared to non-athletes.

4.3.1 Financial Wellbeing and Gender, Income, and Sport Participation Status

Our study was interested in potential variations in financial wellbeing based on athlete gender, income, and sport participation status. Gender and income are intrinsically linked in several studies and industry reports, as well as in the general population and in the athlete context. In 2019, in the core working ages of 25 to 54, Canadian women earned U.S. \$0.87 for every U.S. dollar earned by Canadian men (Statistics Canada, 2020). In 2018, the top-10 highest paid women athletes earned a combined U.S. \$105 million, but each of the 3 men on the top-10 earners list earned more than U.S. \$105 million (Elsesser, 2018). In 2022, only 2 women (Naomi Osaka, 19th and Serena Williams, 31st) made it into the top-50 list of highest paid athletes (Knight et al., 2022). Within professional sports, men in basketball, golf, soccer, baseball, and tennis earn anywhere from 15% to 100% more than women athletes (Adelphi University, 2021). This suggests that women may have fewer earning and financial support opportunities than men (Canadian Women's Foundation, 2018; Global News, 2019), and thus, may experience less financial stability.

The COVID-19 pandemic has added to the financial pressures experienced by athletes, and particularly for women athletes, who often live, train, and compete in uncertain financial conditions (Clarkson et al., 2022; Culvin, 2021; Pavlidis, 2021). Recent studies have examined the impact of the COVID-19 pandemic on elite women's finances. Clarkson et al. (2022) reported the uncertainty around professional women footballers receiving monetary support from their clubs, governing bodies, and government. Bowes et al. (2020) found that elite women athletes experienced a reduction in match fees and/or sponsorships or being furloughed due to the pandemic. Bowes et al. (2021) further reported on elite women athletes' perspectives on the impact of the COVID-19 pandemic on the future of their sports in the short-and-long term and found that lack of sufficient funding and financial remuneration were major concerns for these women athletes.

Mogaji et al. (2021) sought to understand the subjective financial wellbeing of professional and semi-professional women athletes in the U.K. through semi-structured interviews. They found several factors impacted that wellbeing, including limited awareness of women's sport, the gender pay gap, playing in a team versus individual sport, lack of education or resources on financial management from governing bodies, social support from family, coaches and teammates, and management agencies, and careful and discretionary spending. Women athletes also discussed different consequences of their lack of financial wellbeing, and specifically, the need to delay family plans (e.g., buy a house, start a family) and struggles with their mental health (e.g., experiencing pressure and/or depression). Financial pressures within sport are experienced unevenly by athletes due to an uneven distribution of capital, resources, and facilities (Evans et al., 2020). Therefore, it may be of particular interest to explore the potential variations in financial wellbeing between men and women national team athletes in Canada and between athletes in different income levels.

There is also an increased interest in understanding and enhancing the financial wellbeing and financial related realities of retired (or former) athletes. In Canada, multisport agencies such as Own the Podium, Game Plan, and AthletesCAN provide services to former athletes, including financial management services, to help them maintain their overall wellbeing. Research centres and think tanks such as the Global Financial Literacy

Excellence Centre have been established to help former athletes enhance their financial knowledge and financial decision-making, to develop and sustain their financial wellbeing. Elite athletes may have a limited opportunity to earn money from playing sport. For example, it is estimated that a professional athlete playing in one of the four major North American sports leagues is likely to retire before the age of 30 (RBC, 2022). Shorter career lengths may reduce earning opportunities, and so, athletes may need help with strategies to ensure money earned from playing sport contributes to their sustained wellbeing post-retirement.

Studies have explored the financial literacy and money management skills of former professional athletes (Hong & Fraser, 2022; Hong & Fraser, 2021), to understand the strategies they use to sustain their financial wellbeing, with recommendations to enhance that wellbeing. The NCAA conducted a study in collaboration with Gallup, to track long-term outcomes of former student athletes in comparison to non-student athletes (Johnson, 2016). That study used several elements to measure wellbeing, including a financial element related to reducing stress and increasing security. Study results indicate that former student athletes outperformed former non-student athletes in the purpose, social, community, and physical elements. However, both groups reported similar levels of success in the financial element. This study illustrates that exploring potential variations in the financial wellbeing of current versus retired athletes may provide some insight into particular money use behaviours or other influences that contribute to that.

4.3.2 Money Use and Management Behaviours

Money use and management behaviour is defined as any human behaviour that may be pertinent to financial management (Xiao, 2008). Some common concepts included within money use and management are behaviours related to saving and to the use of cash and credit. Behaviours differ from outcomes, and improvement in the former may lead to better financial outcomes for an individual. Several studies have examined financial behaviour from a financial literacy or financial education perspective (e.g., Curington, 2020; Hong & Fraser, 2021; McCoy et al., 2019; Rubin et al., 2021). Studies have also examined the additional influence of psychological factors, particularly self-esteem, in explaining financial behaviour (Tang & Baker, 2016). The focus of the current study is

specifically on money use and management behaviours and their predictive effects on financial wellbeing.

Shim et al. (2009) developed and tested a conceptual model to determine the financial wellbeing of students at one U.S. university and found that their financial wellbeing improved when they engaged in financial behaviours related to budgeting and saving. In a longitudinal study, Burcher et al. (2021) investigated the financial behaviours and wellbeing of emerging adults during the college-to-career transition and found that financial behaviours practiced in college were associated with financial wellbeing in subsequent years. Several studies on U.S. university students have reported that practicing positive financial behaviours (i.e., keeping track of money, budgeting) can lead to reduced financial stress (Lim et al., 2014), higher financial satisfaction (Xiao et al., 2009), higher satisfaction with life in general (Stein et al., 2013), and improved financial and overall wellbeing. In their qualitative study with financial practitioners to conceptualize the subjective and objective financial wellbeing of citizens in developing nations, Mahendru et al. (2020) found that financial behaviours mediated the relationship between financial knowledge, personality traits, and mindful decision making, and financial wellbeing. Casto-Gonzalez et al. (2020) examined financial planning, risk tolerance, and financial behaviour and found that financial behaviour (i.e., tracking expenses, saving, budgeting) was positively associated with financial wellbeing. Our study adds to the body of research related to money use and management behaviours and explores its predictive effects on the financial wellbeing of Canadian national team athletes.

The studies discussed in this review illustrate that there is a lack of research on the financial wellbeing and financial behaviours of elite athletes, and though recent research has made headway in this area, more work is needed. Our study builds on existing work, to explore the financial wellbeing of national team athletes in Canadian sport. Potential variations in athlete wellbeing based on gender, income levels, and sport participation status, and the predictive effects of money use and management behaviours are explored. Based on this literature review, and Kempson and Poppe's (2018) model, the following general hypotheses are advanced:

Hypothesis 1: There will be variations in financial wellbeing of Canadian national team athletes based on athlete gender, income, and sport participation status.

Hypothesis 2: Money use and management behaviours will directly predict the financial wellbeing of Canadian national team athletes.

4.4 Method

4.4.1 Study Design

Our study used a quantitative field survey methodology (Lau & Kuziemy, 2017) to describe the financial wellbeing of Canadian national team athletes and examine the relationship between money use and management behaviours and financial wellbeing. We addressed the study's research questions using descriptive and inferential statistics. The study was cross-sectional and involved multiple cohorts of participants. We adopted the survey instrument and related measures from Kempson and Poppe (2018) and they are detailed below.

4.4.2 Instrument

Our questionnaire comprised multiple sections. The first section included variables of interest to the study, and they were adapted slightly from Kempson and Poppe (2018) to the target population. This section captured background information on athlete participants, including their age, gender, sport participation status, education, work status, and income. Participants were prompted to indicate if they played an active role in financial decision making within their household, and if so, were directed to answer the survey questions regarding their household's finances, unless expressly asked to respond about their personal finances. If participants were not involved in household financial decision making, they were directed to report only on their personal finances (Kempson & Poppe, 2018).

Our survey captured other variables of interest across the remaining sections. Financial wellbeing was measured by 11 items, representing the components of meeting commitments (3 items), feeling financially comfortable (4 items), and financial resiliency (4 items). (See Appendix F for the full list of items.) All financial wellbeing items were

rated on a scale of 1 (low) to 5 (high). Money use and management was measured by 25 items, representing the components of spending restraint (4 items), active saving (4 items), not borrowing for daily expenses (3 items), restrained consumer borrowing (2 items), planned income use (3 items), keeping track of money (3 items), informed decision making (3 items), and informed product choice (3 items). Most of the money use and management items were measured on a 1 (low) to 5 (high) scale. One item – “Do you have a plan for how to use your income?” was measured by 1 (rough plan) or 2 (exact plan). Two items were measured on a 1 (low) to 3 (high) scale and two items on a 1 (low) to 4 (high) scale.

We pilot tested the survey with $n = 5$ student members of the Sport Management research lab. Pilot study members were women and men graduate students in sport management, between the ages of 22 and 32, which is consistent with the population from which the study sample was drawn, with the exception of athletic status. We used the pilot study results to determine the estimated completion time for the survey and identify any challenges with completion. A final version of the questionnaire was published on Qualtrics in May 2021.

4.4.3 Data Collection

We determined that an online survey was the most suitable for this study because of ease of access to the target population (i.e., Canadian national team athletes) who reside in different provinces across Canada and internationally. All athletes aged 18 years and older, of any gender, who could self-report as currently competing or recently retired (past three years) Canadian national team athletes, were eligible for participation in this study. Our data collection efforts commenced after receipt of formal consent from the institutional review board (IRB).

Data were collected through the online survey between May and July 2021. We primarily distributed the survey link on study-related social media platforms (i.e., Twitter and Instagram). Several Canadian multisport agencies supported our survey promotion efforts, by sharing a link to the study’s letter of information and survey on their organizations’ official social media platforms and through an e-newsletter with their

athlete members. The survey link contained the letter of information, which detailed the study and its purpose, participation criteria, data collection procedures, potential benefits and risks of participation, and the contact information for the research team and the IRB office. To improve participation numbers and to ensure participants could provide free and informed consent (Government of Canada, 2019), we ensured all study related materials, including the letter of information and the survey, were made available in English and French. Participants who indicated their consent online proceeded to the questionnaire.

4.4.4 Data Screening and Preparation

Data collection efforts resulted in 792 responses ($n = 776$ English; $n = 16$ French). Screening was undertaken in several stages. First, cases were scanned for survey completion rate in Qualtrics and excluded if they had less than 75% completion. A total of 712 cases were uploaded to SPSS v26 for further screening. Second, cases with more than 5% missing data on a given component were removed (Tabachnick & Fidell, 2013), leaving 698 cases. Third, we eliminated cases which were flagged as potential duplicate responses (responses submitted from the same IP address, cf. Teitcher et al., 2015). The final count of cases used for further analyses was $n = 646$.

Next, we prepared the data for analyses. It was critical to ensure consistency in the variables used in data analysis. Therefore, we re-ordered or re-coded items where necessary, to ensure higher values consistently corresponded with higher scores throughout the questionnaire (Kempson & Poppe, 2018). Single value imputation was used to substitute missing values. This has the potential to reduce variability in responses, therefore, imputation was only used where <5% of the data were missing (Tabachnick & Fidell, 2013). These values were typically replaced by the ‘modal’ (i.e., most common) response for the scale.

Based on responses, the original income categories were collapsed to create more balanced and representative categories. We combined the income categories of \$0 - \$24,999 ($n = 27$) and \$25,000 to \$49,999 ($n = 62$) in one category of \$0 - \$49,999, and income categories of \$100,000 to \$124,999 ($n = 45$), \$125,000 to \$149,999 ($n = 6$), and

\$150,000 and over ($n = 5$) in one category of \$100,000 and over. Nine participants chose to self-identify their gender ($n = 1$) or not answer ($n = 8$). We excluded these cases from the examination of gender-based differences in financial wellbeing.

4.4.5 Data Analysis

We conducted principal components analyses (PCA) to assess the structure of financial wellbeing and money use and management behaviours with the sample of Canadian national team athletes. A PCA is well suited for exploratory analysis when the researcher does not have prior assumptions about variables that may relate well to one another, or when they are considered in a new context, such as in the current study (Tabachnick & Fidell, 2013). The psychometric properties of the resultant components were assessed through Cronbach's alpha coefficients for reliability and intercorrelations to test independence. Descriptive analyses (M , SD) were used to report the financial wellbeing of Canadian national team athletes.

Mixed between- and within-subject multivariate analysis of variance (MANOVA) tests were conducted to determine any variation in the three components of financial wellbeing by athlete gender, active or recently retired status, and income group. The significance level for each of the three MANOVAs was set to .017 (.05/3), to control for Type I error in multiple analyses using a Bonferroni adjustment (Hahs-Vaughn & Lomax, 2020). Main and interactive effects were examined, and post-hoc tests were conducted to identify significant differences between groups. Finally, multiple regression analyses were completed to examine the predictive effects of money use and management behaviours on each component of financial wellbeing. The significance level for each of the three multiple regression analyses was adjusted to .017 (.05/3) to control for Type I error (Hahs-Vaughn & Lomax, 2020).

4.4.6 Participants

We have presented the profile of participants in Table 5. Majority of our 646 study participants were men (71.9%) and Olympic/Paralympic athletes (66.5%). Participant numbers were balanced in the sport participation status category, with 49.3% indicating that they are currently competing and 50.7% self-reporting as having recently retired

(past three years). Approximately half of the participants held a university undergraduate degree (52.6%) and 27.1% held either a primary school, high school, or college/CEGEP education. Fifty-five per cent of the participants were currently attending school on a full-time or part-time basis. Approximately two-thirds of the participants held a full-time job (64.8%) at the time of the survey. Another 24.5% were working part-time and 9.9% were self-employed, unemployed, or retired. Participants were approximately evenly divided in income categories: one fourth of the participants (25.4%) reportedly earned an annual income less than \$49,999, 23.7% earned between \$50,000 to \$74,999, 29.8% earned between \$75,000 to \$99,999, and 21.1% earned \$100,000 or more.

Table 5: Participant Profile

Subgroup	<i>n</i>	%
Gender		
Men	461	71.9%
Women	171	26.7%
Prefer to Self-ID/No answer	9	1.4%
Age		
18-24	121	18.7%
25-29	279	43.2%
30-34	187	28.9%
35 and over	59	9.1%
Sport Participation Status		
Active	311	49.3%
Retired (past three years)	320	50.7%
Sport Type		
Olympic/Paralympic	429	66.5%
Non-Olympic/Non-Paralympic	216	33.5%
Income		
\$0 - \$49,999	164	25.4%
\$50,000 - \$74,999	153	23.7%
\$75,000 - \$99,999	192	29.8%
\$100,000 and over	136	21.1%

Note. $N = 646$. $N = 5$ responses missing for Gender. Income categories are in Canadian Dollars.

4.5 Results

4.5.1 Psychometric Properties

PCAs were used to identify the components of the two main concepts of interest for this study: financial wellbeing and money use and management behaviours. We followed several steps in identifying components, consistent with Kempson and Poppe (2018). An initial PCA was conducted for each concept, to determine the optimal solution in terms of number of components. The correlation matrix was inspected for evidence of coefficients greater than .3. For financial wellbeing, Bartlett's Test of Sphericity, used to measure item interdependence, was significant ($\chi^2 = 1152.34$, $p < .001$), and the Kaiser-Meyer-Olkin measure of sampling adequacy was acceptable at .73. For money use and management, Bartlett's Test of Sphericity was significant ($\chi^2 = 2326.66$, $p < .001$), and the Kaiser-Meyer-Olkin measure of sampling adequacy was acceptable at .82. Thus, the factor analysis results were interpreted for both concepts (Tabachnick & Fidell, 2013).

We used an exploratory approach to extract the factors for each concept. Kaiser's criterion was used to determine the number of factors or components for each concept (eigenvalue greater than 1.0). Items with a factor loading of .40 and above are considered stable, thus, any factors meeting these criteria were retained (Tabachnick & Fidell, 2013). The initial PCA resulted in a three-factor solution for financial wellbeing, with 51.91% of total variance explained. One item double loaded within 0.1 ("If, tomorrow, you had to meet an unexpected expense that is equivalent to one month's income for you/your household, how much of it would you be able to cover from money you have available"), hence it was excluded due to lack of factor purity. One item ("Would you need to borrow, overdraw your account or use a credit card to meet an unexpected expense of one month's income") did not fit conceptually with the other items it loaded with, and contributed to a lower Cronbach value for the scale, and so, it was excluded. The initial PCA for money use and management resulted in a five-factor solution, with 52.30% of variance explained. Two factors (Factor four: five-item solution, Factor five: two-item solution) had very low Cronbach values of .44 and .52 respectively, and hence, were excluded. We re-ran the PCAs requesting the number of optimal components (i.e., three for each concept). Resulting provisional components were re-interpreted based on item

loading of .40 or greater on a single component. An interpretable component was indicated by more than one item. The resultant components, their factor loadings and related statistics for financial wellbeing and money use/management behaviours are presented in Tables 6 and 7, respectively.

Table 6: Pattern Matrix Representing Factor Loadings for Financial Wellbeing

Component	Factor 1	Factor 2	Factor 3
1 Meeting commitments			
How often household runs short of money for food or other expenses	.72		
Inability to pay bills or loan commitments due to lack of money in the past 12 months	.72		
2 Feeling financially comfortable			
Confidence about financial situation in next 12 months		.57	
Current financial situation		.63	
Money left over after paying for food and other expenses		.69	
Finances allow participant to do things they want and enjoy life		.73	
3 Financial resilience			
Number of months cash savings available for in terms of total income			.79
Number of months expenses can be met for without borrowing any money if income fell by a third			.80
Cronbach alpha	.60	.65	.65
Eigenvalue	1.89	2.02	1.80
Percent variance	17.21	18.37	16.34
<i>M (SD)</i>	59 (22)	51 (11)	59 (21)

Note. Loadings < .4 and double loadings are suppressed. $N = 646$; M = mean; SD = standard deviation. M values displayed have been converted to a scale of 0 – 100.

Table 7: Pattern Matrix Representing Factor Loadings for Money Use and Management Behaviours

Component	Factor 1	Factor 2	Factor 3
1 Financial Vigilance			
Knowing money spent in past week	.43		
Money saved for unexpected expenses or fall in income	.58		
Checking product choice	.59		
Plan to use income	.60		
Checking terms and conditions of product before purchase	.63		
Sticking to plan for use of income	.66		
Careful consideration before purchases	.67		
2 Active Saving			
Saving money regularly		.77	
Being a saver instead of a spender		.78	
Saving money for future		.80	
Saving money for bad times		.80	
3 Informed Decision Making			
Getting information or advice for important financial decisions			.80
Staying informed on money matters			.83
Considering options before making financial decisions			.84
Cronbach alpha	.72	.83	.78
Eigenvalue	2.68	2.66	2.14
Percent variance	19.15	19.02	15.25
<i>M (SD)</i>	64 (18)	62 (20)	60 (21)

Note. Loadings < .4 and double loadings are suppressed. $N = 646$; M = mean; SD = standard deviation. M values displayed have been converted to a scale of 0 – 100.

A Cronbach alpha statistic was computed for each interpretable component to test for reliability. Cronbach alpha values of .70 and above are considered satisfactory indicators and those above .60 are considered adequate indicators of reliability when the number of items in a scale is less than 10 (Pallant, 2020). The three components of financial wellbeing had original Cronbach alpha values of .55 (meeting commitments), .65 (feeling financially comfortable), and .60 (financial resilience). Removal of one meeting commitments item (“Would you need to borrow, overdraw your account or use a credit card to meet an unexpected expense of one month’s income”) improved the alpha value to .60. With financial resilience, removal of one item (“Which statement describes how well you/your household are meeting your bills and credit commitments at the moment”) improved the alpha value to .65. These values were considered adequate (Pallant, 2020) and the components were retained although further analyses proceeded with caution.

The initial five component solution of money use and management had original Cronbach alpha values of .72 (financial vigilance), .83 (active saving), .78 (informed decision making), .44 (keeping track of money), and .52 (informed product choice). Factors four (keeping track of money) and five (informed product choice) were excluded from the component solution due to poor reliability. Scale intercorrelations among the components within each concept were in the acceptable range of .20 to .40, indicating scale independence (cf. Briggs & Cheek, 1986).

Thus, financial wellbeing in our study was represented by a three-factor solution of meeting commitments (two items), feeling financially comfortable (four items), and financial resilience (two items). Money use and management was indicated by a three-factor solution of financial vigilance (seven items), active saving (four items), and informed decision making (three items).

4.5.2 Financial Wellbeing of Canadian National Team Athletes

We averaged the scores for each of the three components of financial wellbeing for Canadian national team athletes across the items in each component. However, for ease of interpretation, values were standardized on a 0 to 100 scale. Following Kempson and

Poppe (2018), this was accomplished using a min-max normalization technique to give all variables equal weight. Min-max normalization ($y = (x - \min) / (\max - \min)$) is a technique commonly used in data mining (Han et al., 2012). It is a linear transformation that preserves the relationship among the original data points. A min-max transformation was used to standardize requisite variables to a range between 0 to 1. Values of transformed variables were added together, to determine a total value for meeting commitments, feeling financially comfortable, and financial resiliency. These total values were multiplied by 100, to obtain a standardized score for each of the three components of financial wellbeing for each participant. On the scale of 0 to 100, Canadian national team athletes had mean scores of 59 for meeting commitments ($SD = 22$), 51 for feeling financially comfortable ($SD = 11$), and 59 for financial resilience ($SD = 21$). Standardized values allowed us to directly compare Canadian national team athletes' scores with the scores of the general Canadian population (FCAC, 2021), and consider variations by gender, sport participation status, and income.

4.5.3 Financial Wellbeing by Gender, Sport Participation Status, and Income

Preliminary assumption testing of the mixed between-within subjects MANOVAs to check for normality, linearity, and univariate and multivariate outliers, revealed no violations. Box's Test of Equality of Covariance Matrices was conducted to check for homogeneity of variance-covariance matrices and the assumption was violated ($Sig.$ value $< .001$). However, the study's large sample size deemed this violation to be acceptable (Tabachnick & Fidell, 2013). Participants in the gender category were unequal (i.e., 71.9% of the participants were men). Following Tabachnick & Fidell (2013), we used Pillai's criterion to verify significance, because it is a more robust measure when a study design has unequal participants in sub-groups and the assumption of homogeneity of variance-covariance matrices is violated. Levene's Test of Equality of Error Variances was satisfied ($p < .01$).

Results of the MANOVAs indicated no significant effect of gender and sport participation status for any of the three components of financial wellbeing ($p > .001$). A statistically significant effect for income was found, $F(9, 1803) = 5.65, p < .001$, with

power of 1.0 and $\eta^2 = .03$, a small effect (Cohen, 1988; Lakens, 2013). Further examination and pairwise comparisons revealed statistically significant differences between income categories for: (1) meeting commitments, $F(3, 601) = 7.68$, with observed power of .99 and $\eta^2 = .04$, a small effect, where athletes with an income of \$100,000 or more indicated they were better able to meet their financial commitments than those in the lower income group (less than \$49,999); and (2) feeling financially comfortable, $F(3, 601) = 11.41$, with observed power of 1.00 and $\eta^2 = .05$, approaching a medium effect, where athletes in the highest income group (\$100,000 or more) indicated they felt more financially comfortable than those in the lowest two groups (less than \$49,999 and \$49,999 to 74,999). Descriptives of financial wellbeing by gender, sport participation status, and income are presented in Table 8.

Table 8: Descriptives of Canadian National Team Athlete Financial Wellbeing by Gender, Sport Participation Status, and Income

Component 1: Meeting Commitments			
Sub-group	<i>M</i>	<i>SD</i>	<i>n</i>
Gender:			
Men	58.68	21.67	461
Women	59.21	22.79	171
Income:			
\$0 - \$49,999	52.21	19.87	164
\$50,000 - \$74,999	57.92	22.61	153
\$75,000 - \$99,999	59.70	21.81	192
\$100,000 and over	66.08	21.24	136
Sport Participation Status:			
Active	56.83	23.28	311
Retired (past three years)	60.90	20.40	320
Component 2: Feeling Financially Comfortable			
Sub-group	<i>M</i>	<i>SD</i>	<i>n</i>
Gender:			
Men	51.02	10.19	461
Women	50.33	11.45	171
Income:			
\$0 - \$49,999	47.07	11.34	164
\$50,000 - \$74,999	51.02	8.56	153
\$75,000 - \$99,999	51.69	9.74	192
\$100,000 and over	54.37	11.29	136
Sport Participation Status:			

Active	50.14	11.24	311
Retired (past three years)	51.88	9.72	320
Component 3: Financial Resilience			
Sub-group	<i>M</i>	<i>SD</i>	<i>n</i>
Gender:			
Men	58.35	20.95	461
Women	61.11	21.07	171
Income:			
\$0 - \$49,999	59.60	18.40	164
\$50,000 - \$74,999	57.35	17.88	153
\$75,000 - \$99,999	57.03	22.07	192
\$100,000 and over	63.60	24.32	136
Sport Participation Status:			
Active	59.45	20.57	311
Retired (past three years)	58.75	21.38	320

Note. *M* = mean; *SD* = standard deviation. *M* values displayed have been converted to a scale of 0 – 100. *N* = 9 cases preferred to self-identify or not to answer and were excluded.

4.5.4 Financial Wellbeing and Money Use and Management Behaviours

We used multiple regression analyses to assess the predictive effects of money use and management behaviours (i.e., financial vigilance, active saving, and informed decision making) on financial wellbeing. Given the observed variation in financial wellbeing based on income, we included it as a control variable in the multiple regression analyses. The significance level for each of the three regression tests was set to .017 (.05/3), to control for Type I error in multiple analyses using a Bonferroni adjustment (Hahs-Vaughn & Lomax, 2020). Preliminary analyses confirmed there were no violations of the assumptions of normality, linearity, multicollinearity, and homoscedasticity. Results of the regression models for each of the three components of money use and management behaviours and each of the three components of financial wellbeing are presented in Table 9.

Table 9: Regression of Money Use/Management Behaviours on Financial Wellbeing

Money Use/Management Behaviours	Financial Wellbeing		
	Meeting Commitments	Feeling Financially Comfortable	Financial Resilience
Model 1 – Income	<i>Adjusted R</i> ² = .05; <i>F</i> (1, 606) = 32.56; <i>p</i> < .001; β = 0.23*	<i>Adjusted R</i> ² = .05; <i>F</i> (1, 606) = 33.84; <i>p</i> < .001; β = 0.23*	<i>R</i> ² = .00; <i>F</i> (1, 606) = 1.58; <i>p</i> > .017; β = 0.05
Model 2			
Adjusted <i>R</i> ²	.10	.08	.12
<i>F</i>	17.30	14.64	21.82
<i>Df</i>	4, 603	4, 603	4, 603
Significance <i>p</i> <	.001	.001	.001
β *			
Income	0.25*	0.25*	0.05
Financial Vigilance	-0.09	0.11*	0.31*
Active Saving	0.25*	0.11*	0.09
Informed Decision Making	-0.03	-0.10*	-0.15*

Note. * β (standardized coefficient) significant at *p* < 0.17

For meeting commitments, income was entered in Step 1 and explained 4.9% of the variance. After entering financial vigilance, active saving, and informed decision making at Step 2, the model explained a total variance of 9.7%, $F(4, 603) = 17.30, p < .001$. Thus, money use and management behaviours explained an additional 4.8% of the variance in meeting commitments after controlling for income, R squared change = .05, F change (3, 603) = 11.64, $p < .001$. Active saving was a unique predictor ($sr = .25, p < .017$).

For feeling financially comfortable, income was entered in Step 1 and explained 5.1% of the variance. After entering financial vigilance, active saving, and informed decision making at Step 2, the model explained a total variance of 8.2%, $F(4, 603) = 14.64, p < .001$. Thus, money use and management explained an additional 3.1% of the variance in feeling financially comfortable after controlling for income, R squared change = .04, F change (3, 603) = 7.85, $p < .001$. Financial vigilance, active saving, and informed decision making all predicted feeling financially comfortable ($sr = .11, sr = .11, and sr = -.10, p < .017$, respectively).

For financial resilience, income was entered in Step 1 and explained 0.1% of the variance. After entering financial vigilance, active saving, and informed decision making at Step 2, the model explained a total variance of 12.1%, $F(4, 603) = 21.82, p < .001$. Money use and management behaviours explained an additional 12.0% of the variance in financial resilience after controlling for income, R squared change = .12, F change (3, 603) = 28.49, $p < .001$. Financial vigilance and informed decision making were unique predictors ($sr = .30$ and $sr = -.15, p < .017$, respectively).

4.6 Discussion and Implications

Our study aimed to understand the financial wellbeing of Canadian national team athletes, potential variations in financial wellbeing based on athlete gender, income, and sport participation status, and the predictive effects of money use and management behaviours on athlete financial wellbeing. Examination of the factor structure of financial wellbeing and money use and management behaviours revealed general alignment with

the components of Kempson and Poppe's (2018) model, although slight differences in the context of Canadian national team athletes was notable. The observed financial wellbeing components of meeting commitments, feeling financially comfortable, and financial resilience corresponded with Kempson and Poppe (2018) although not all items were retained, and the structure was not as stable as it should have been, as indicated by low Cronbach alpha values. It is possible that some of the items were not clear or meaningful to the athletes, and so, the components should be revisited in this context in future studies. The components of money use and management behaviours were notably different in this context, with support for only three (instead of the original eight) factors. Financial vigilance was a combination of items from five of the original components, reflecting athletes' common interpretation of spending restraint, active saving, planned income use, keeping tracking of money, and informed product choice. Active saving was a combination of items from two of the original components of spending restraint and active saving. Items on the informed decision-making sub-scale matched the original model.

Canadian national team athletes' scores for financial wellbeing were considerably lower than the general Canadian population (FCAC, 2021) for meeting commitments ($M = 59$ vs. $M = 81$, respectively), and somewhat lower for feeling financially comfortable ($M = 51$ vs. $M = 61$), but not particularly dissimilar for financial resiliency ($M = 59$ and $M = 60$). Lower scores on meeting commitments indicate athletes' greater challenges with keeping up with expenses related to their day-to-day lives (including those related to their sport participation), and financial concerns arising from that. Lower scores for feeling financially comfortable indicate that athletes often do not have money left over after paying for expenses, do not feel very confident about their financial situation currently or for the next 12 months, and may be challenged with doing all the things they may want to in their lives. Our study was conducted during the COVID-19 pandemic (The Canadian population data was collected in year 2018), and so, lower scores on the two components of financial wellbeing may in part be due to a decrease in sport-related income or funding and financial uncertainties emanating from that. Mogaji et al. (2021) reported that athlete participants in their study did not have enough money for training and competition, and

as a result, experienced financial struggles keeping up with expenses related to general living and sport participation, and our findings align with that.

The financial resiliency of Canadian national team athletes in our study was on par with that of the Canadian population (FCAC, 2021). Athletes indicated that they manage to do their best with what they have available and are able to withstand financial challenges in line with the general Canadian population. This is notable and indicates that financial resiliency may be an indelible aspect of being an elite athlete. Expenses related to elite sport participation may not be consistent, and so, athletes' ability to navigate and manage their finances and remain financially resilient may play a huge role in their continued sport participation at the elite level.

Hypothesis 1 was partially supported with no significant difference in the mean scores for the three components of financial wellbeing between men and women athletes and between active and retired (past three years) athletes. However, a significant effect for income level was indicated, providing some support for the hypothesis. Athletes in the \$100,000 and over category had the highest mean scores across all three components of financial wellbeing. For meeting commitments, the mean scores for athletes in the \$0 to \$49,999 income group was significantly lower than those in the \$100,000 and over group, indicating that athletes in lower income groups may struggle with paying their bills and avoiding payment problems, more so than those in higher income groups. Similarly, for feeling financially comfortable, mean scores for athletes in the \$0 to \$49,999 income group were significantly lower than those in the \$100,000 and over group, indicating their lower confidence and comfort in their financial situation currently and for the next 12 months, in comparison to those in the highest income group. For financial resilience, mean scores for athletes in the \$0 to \$49,999 income group did not vary significantly from those in the \$100,000 and over group.

The ability to pay bills and avoid payment problems, feel confident about current and future financial situations, and cover expenses from savings was not perceived to be notably different among athletes in the \$50,000 to \$74,999 and \$75,000 to \$99,999 income groups. This finding resonates with the FCAC study (2021), which found that the

financial wellbeing of the general Canadian population did not vary much between the \$50,000- and \$150,000-income groups but was highest in the highest income group of \$150,000 and over. This again indicates that increasingly higher levels of income alone may not contribute to greater financial wellbeing for Canadian national team athletes, and that other factors may play a role.

We did not identify significant differences in athlete financial wellbeing based on sport participation status and athlete gender. This indicates that financial pressures to keep up with expenses, including those related to sport participation, and resiliency to withstand financial challenges, is a concern for all Canadian national team athletes. This finding differs from Mogaji et al. (2021) who reported lower levels of subjective financial wellbeing among women athletes despite careful use of finances, attributed to several factors, including the gender pay gap between women and men athletes. Studies have reported on the increased financial pressures experienced by women athletes due to the COVID-19 pandemic (Bowes et al., 2020; Bowes et al., 2021; Clarkson et al., 2022). Our study found that such pressures impacted athletes of all genders, influencing their ability to meet daily commitments and feel financially comfortable and resilient, and so, financial wellbeing does not appear to be a gender-based issue for Canadian national team athletes.

The mean scores between women and men athletes were not significantly different for financial resilience (see Table 8). This is notable because the Kempson and Poppe (2018) study on the Norwegian population reported that women scored considerably lower than men in financial resilience. Similarly, the FCAC (2021) study reported that men and women were similarly financially secure (scores over 80), but that women made up the majority of the somewhat secure (scores between 50 to 80, 57%), somewhat struggling (scores between 30 to 50; 57%) and struggling a lot (scores between 0 to 30; 66%) groups. Our study on Canadian national team athletes and future work emanating from it, may be an opportunity to learn more about the resiliency tactics of Canadian national team athletes, and particularly women athletes, and apply those learnings to improve the resiliency of the Canadian population in general.

Hypothesis 2 was supported, as results show that money use and management behaviours predicted financial wellbeing in the population studied, after controlling for income. Income level and active saving were unique predictors of athletes' perceived ability to meet their financial commitments by paying their bills and avoiding payment problems. Income level and all three components of money use and management behaviours predicted Canadian national team athletes' ability to feel financially comfortable. This indicates that in addition to money earned, money use and management behaviours related to saving, accessing credible information and staying informed on money matters, being cognizant of expenses, and careful consideration of options before purchase, are important and could help Canadian national team athletes feel more comfortable about their financial situation.

Informed decision making and financial vigilance were unique predictors of athletes' financial resilience. Being knowledgeable about money matters and being attentive to how money is used and spent was found to be paramount to athletes' financial resilience. Crucially, active saving was not a predictor of financial resilience, which indicates that it is not amount of money saved, but how money is availed for day-to-day expenses, including if and how spending is planned, and staying updated on financial matters, that is more crucial to Canadian national team athletes. Also, income was not a significant predictor of financial resilience, suggesting that Canadian national team athletes can be flexible and capable of recovering from difficult situations regardless of their income level, and they may need to do so, for their continued sport participation at the elite level.

All of these findings together reinforce the earlier observation that income is not likely the sole determinant of financial wellbeing, and money use and management behaviours play a vital role. Our study findings resonate with the FCAC (2021) study, which found that money use and management behaviours were important to the financial wellbeing of the general Canadian population. The FCAC (2021) study also reported that active saving specifically was important to overall financial wellbeing. Our study found that active saving was important to athletes' ability to meet their financial commitments and how comfortable they felt about their finances, but not to their financial resiliency. This reinforces that being financially resilient may be paramount to the continued sport

participation of Canadian national team athletes. The FCAC (2021) study also found that not borrowing for day-to-day expenses was a significant predictor of financial wellbeing for the general Canadian population, but that was not a factor in our study. Instead, being vigilant about finances and staying informed on financial matters for decision making purposes was most significant to athletes. This suggests that staying abreast of how, and how much money is spent on particular expenses, sticking to planned income use, considering a variety of options before making a purchase, and getting advice before making financial decisions, are behaviours that should be addressed to enhance the financial wellbeing of Canadian national team athletes.

Our study findings have implications for Canadian national team athletes, who should be encouraged to reflect on their day-to-day money use and management behaviours and engage in more careful consideration of how they plan to, and spend their money, and the amount of information they seek, before deciding to spend their money on a product or service. Results indicate that in addition to income, enhancing financial behaviours related to saving can help Canadian national team athletes bolster their ability to pay bills and avoid payment problems. Staying informed on money matters and being cognizant of their financial situation can help Canadian national team athletes be more financially resilient. Athletes may especially benefit from strategies that can allow them to be better prepared for financial setbacks or unexpected drops in their income, such as those experienced during the COVID-19 pandemic (SIRC, 2021). Finally, behaviours related to saving and planned income use, staying updated on financial matters, and careful and planned money use, can help athletes feel more comfortable about their finances.

Besides Canadian national team athletes, our study findings have implications for Sport Canada, and multisport organizations such as AthletesCAN, Game Plan, and Own the Podium and other organizations, who provide services to athletes related to money management. Our findings illustrate that financial wellbeing is not merely an income-related concept for Canadian national team athletes. Rather, it is athletes' ability to manage their funds and expenses, avoid payment problems, feel comfortable about their current and future financial situation, and capacity to withstand financial challenges, that collectively indicates their wellbeing. As such, strategies aimed at enhancing elite athlete

financial wellbeing may go beyond providing athletes with additional funds and focus on helping athletes strengthen their ability in all three components.

Organizations responsible for athlete wellbeing may consider an emergency fund that can provide financial support to athletes during particularly challenging periods. They may encourage athletes to devise such a fund of their own, to be used in financially demanding situations. Organizations may develop specific strategies focused on enhancing the money use and management behaviours of Canadian national team athletes. For example, athletes may be connected with a financial advisor, for advice on budgeting, saving, and investments. Indeed, as Hong and Fraser (2021) and Moolman (2020) have noted, advice from financial advisors is the key to develop and sustain athlete financial literacy and wellbeing. Mogaji et al. (2021) also indicated that financial management education from governing bodies can help enhance athlete financial wellbeing. Improved money use and management behaviours can contribute to improved financial and overall being of Canadian national team athletes. More importantly, our study underscores the need for additional research into this area, to identify and explain factors that may additionally, and better explain financial wellbeing in the target population.

4.7 Limitations and Future Research

Our study has many strengths, but its limitations must be acknowledged and considered in future research. This was a cross-sectional study, which measured how Canadian national team athletes experienced financial wellbeing at one point in time. A more accurate picture may be captured in a longitudinal study and may provide a better understanding of athlete experiences of financial wellbeing at different points in a year or in their careers. Depending on their sport, Canadian national team athletes have different training and competition schedules. Collecting data at different points of the year or for a longer time-period may result in new insights. Our survey had an excellent response rate; however, its length may have contributed to survey fatigue (Porter et al., 2004), and as a result, may have influenced some responses. Additionally, participants were asked to self-report on sensitive financial matters, including their money use behaviours and

decision-making related to finances, which may yield biased estimates and limit the validity of results (Brenner & DeLamater, 2017).

Our study was conducted during the COVID-19 pandemic. Data collection commenced in May 2021, when most sports were suspended or had amended their operations heavily in comparison to non-COVID years. As a result of the pandemic, many athletes had their funding reduced or cut completely. The financial uncertainty experienced by Canadian national team athletes may have shaped their responses, particularly in sections that measured their financial resiliency and comfort.

Study results revealed that the components of financial wellbeing and money use behaviours, and the scale items that comprise those measures, loaded slightly differently than Kempson and Poppe's (2018) model. This may reflect the unique perspectives of elite athletes. Further research is needed to build out these components, especially those with less than three items, for stronger measures of elite athlete financial wellbeing and money use and management behaviours. Future research may build on this study using a qualitative approach, similar to Mogaji et al. (2021), to gain a further sense of meaning and deeper insights of financial wellbeing and its determinants, specifically in the context of elite athletes. Semi-structured interviews would allow researchers to explore other influences, such as resources and support available, and potential avenues for exchange of financial knowledge including governing bodies, coaches and managers, teammates, family, and friends, and identify additional subjective and objective indicators of athlete wellbeing. A qualitative study could also provide more insight to the strategies used by Canadian national team athletes, particularly women athletes, to be financially resilient, for learnings applicable to the general Canadian population.

Our study explored variations in the financial wellbeing of Canadian national team athletes based on their gender, sport participation status, and income. Future studies may consider other socio-economic factors such as athletes' age, race, level of education, source of income, and employment status, and adopt an intersectional lens and analysis. Other influences to financial wellbeing, such as financial knowledge, confidence and attitudes related to finances, and an individual's personality traits may be explored in

future studies, to provide a more comprehensive picture of Canadian national team athlete financial wellbeing.

4.8 References

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Chapter 5

5 Summary and Future Directions

5.1 Introduction

The purpose of this dissertation was to advance understanding of women's engagement and experiences in sport, as administrative leaders, coaches, and elite athletes. This was accomplished through three studies, where women's engagement in, and their experiences within sport were examined. This chapter provides a brief summary of the three dissertation studies, and discusses the findings, their implications, and directions for potential future research.

5.2 Strategic Business Case for Women in Canadian NSOs

Study 1 proposed a strategic business case to invest in women in leadership roles in Canadian national sport organizations (NSOs). This was accomplished in collaboration with Canadian Women & Sport, a national advisory organization. The strategic business case for engaging women in NSO leadership is illustrated through a conceptual model, that provides evidence that having women in the focal leadership roles (i.e., Board Chair and Members, Executive/Management, National Team Head Coach), may be expected to have a positive impact on the NSO, addressing certain strategic priorities in the pursuit of its goals.

The key takeaway from study 1 is that a business case that connects an investment in women in sport leadership with organizational goal achievement may provide the impetus, create buy-in, and facilitate the necessary shift, for such an investment. The conceptual model developed in this study provides a platform that NSOs can draw upon to support their efforts to (further) invest in women leaders in sport in Canada.

5.3 Exploring Women's Empowerment in Canadian Sport Leadership

The purpose of study 2 was to understand women's experiences in sport leadership. This was accomplished using empowerment theory. Findings of interviews with 15 women in senior leadership roles in Canadian NSOs revealed that making a difference to the organization and to the sport, providing mentorship, utilizing their skills and competencies, decision-making autonomy, and making an impact on their organization, represent their psychological empowerment (cf. Spreitzer, 1995, 1996). Job titles and descriptions, and networks of individuals within and outside the organization (i.e., structural power), facilitated access to information about organizational policies and processes, resources such as staff, finances, and technology, support of peers, team members, and the board, and opportunities for advancement and development (cf. Kanter, 1977, 1993), which framed their psychological empowerment.

Findings provide insight to women's empowerment in sport leadership and organizational conditions that help support that. Findings also discuss the impact of formal organizational processes and a collaborative culture on women's empowerment. Findings from study 2 provide a platform that can help inform policy, strategy, and other such organizational efforts, to ensure sport leadership roles are empowering for women.

5.4 Financial Wellbeing of Canadian National Team Athletes

Study 3 aimed to investigate the financial wellbeing of Canadian national team athletes, as an important contributor to their overall wellbeing (Capic et al., 2018). Guided by the model of financial wellbeing developed by Kempson and Poppe (2018), a survey study of Canadian national team athletes was conducted. Data analyses on 646 completed cases of Canadian national team athletes, aged 18 and over, and active or retired in the past three years, revealed that athletes were struggling with their expenses, did not feel comfortable about their finances, but were resilient in the face of financial challenges. Comparing athlete financial wellbeing to the general Canadian population (FCAC, 2021) revealed that athletes experienced more problems keeping up with their expenses, and in feeling

financially comfortable, but were just as resilient as the general population. Planning how money was used, consulting a variety of sources before making purchases, and staying attentive to one's finances, were key money use and management behaviours that predicted athlete financial wellbeing.

Study 3 did not identify any gender differences in the financial wellbeing of Canadian national team athletes, suggesting that women and men have similar experiences in this regard. Findings from study 3 provide a platform of key considerations to develop and sustain athlete financial wellbeing, particularly for organizations committed to helping athletes with financial management.

5.5 Future Research

The knowledge generated in these three studies provides several directions for future research. One notable direction is to continue to add to the business case, with new research as it becomes available, and by intentionally examining the impact of women leaders on NSO practices that were not reflected in the academic literature to date, such as brand building, goal setting, and developing LTAD pathways. Subsequent research may consider an intersectional lens and examine the impact of women leaders of different socio-economic backgrounds, on organizational practices that align with NSO tasks that are critical for goal achievement. Strategic business cases may also be developed that speak to the impact of women on organizational goal achievement at other levels of Canadian sport (e.g., provincial/territorial, community). Future research should look to further validate with NSO leaders, and refine, if necessary, the model developed in study 1, to enhance its relevance and promote its uptake as part of a platform for engaging women in sport leadership.

Women in middle management and their experiences with empowerment present an opportunity for future research, building on study 2. Future research may examine, for example, if less central leadership roles have an impact on access to job-related structures for women in those roles, and further implications for their empowerment. Studies may consider the empowerment of men as a comparator to women, and explore structural power and socio-structural empowerment, and any other organizational practices and

processes, that contribute to any potential differences. Future research in this context may take an intersectional lens and explore the empowerment of women leaders of different socio-economic backgrounds, to provide additional understanding of women's experiences, and to identify organizational conditions that contribute to potential variations.

The investigation of the financial wellbeing of Canadian national team athletes provides several opportunities for additional research in this context. The impact of other socio-economic factors, such as age, race, and level of education, and their impact on financial knowledge, confidence, and attitudes, may add to the understanding of athlete financial wellbeing with an intersectional lens. Future research may also consider a qualitative approach, to generate richer insights to subjective factors (cf. Mogaji et al., 2021), such as the availability of resources and support, to extend the findings from study 3.

5.6 Conclusion

My dissertation provides a platform of knowledge about women in Canadian sport. Findings from the three studies provide insight to (1) women's impact on organizational practices that contribute to NSO goal achievement, (2) women's empowerment in NSOs and organizational conditions that support that, and (3) the financial wellbeing of Canadian national team women and men athletes. These findings provide a foundation for implementation of strategies, policies, and programs, to support women's engagement and positive experiences in sport. Continuing to build on the platform generated in this dissertation will help keep intentional efforts moving forward and contribute to women's progress in sport.

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Appendices

Appendix A: Business Case Study Expanded Table of NSO Leader Tasks

Table 10: NSO Leader Tasks Associated with NSO Priorities and Goals (an expanded version of Table 2)

NSO Goal 1: <i>High Performance</i>	
Strategic Priority to achieve the goal	Related tasks/responsibilities of NSO leaders
Athlete Development [International representation, success (medals, training, coaching, competitions, support), LTAD pathway (Train to Compete, Train to Win), talent ID]	<p>Board Member:</p> <ul style="list-style-type: none"> • Approve policies and budget • Monitor progress of NSO's executive/management team and committees • Maintain and facilitate a relationship with Executive/Management team and external partners • Set goals and long-term plans <p>Executive/Management:</p> <ul style="list-style-type: none"> • Staff and national office supervision and management (<i>Note: this function applies across all NSO goals and priorities</i>) • Budgeting and financial management • Policy implementation and planning • National team program support (develop national training centre, monitor physical & mental fitness of athletes) • Develop a talent scouting and LTAD program • Athlete tracking (number transitioning to HP and qualifying for international events and % increase from previous years) • Track number of medals won and %increase from previous year <p>Head Coach:</p> <ul style="list-style-type: none"> • Delivery of HP national teams, athlete/team selection • Coaching at international events • Develop annual and long-term plans for national team members, including training and competition schedules • Implement annual training camps • Monitor athlete training, competition, and progress • Work with other coaches and staff to provide an athlete-centric HP DTE

	<ul style="list-style-type: none"> • Provide athletes with holistic support (mental + physical wellbeing) and inform them of funding opportunities available • Ensure adherence to safe sport policies and appropriate conduct when representing Canada
<p>Coach/Official Development [Ensuring coaches/officials progress up to HP level, providing education and resources, inclusion of women]</p>	<p>Board Member:</p> <ul style="list-style-type: none"> • Approve policies and budget • Monitor progress of Executive/Management team and committees • Set goals and long-term plans <p>Executive/Management:</p> <ul style="list-style-type: none"> • Develop educational resources for coaches/officials • Provide learning opportunities for coaches/officials through training camps, coaching clinics • Track number of coaches/officials available for programs and % increase from previous years • Track number of women coaches/officials per roster/program and % increase from previous years <p>Head Coach:</p> <ul style="list-style-type: none"> • Lead, coordinate, and mentor coaches with development teams • Develop a coaching succession plan for national program • Identify guest coaches and provide them with coaching opportunities at camps • Be a resource and support the program staff in developing/implementing coaching education and resources
<p>HP Event Hosting [Revenue/surplus gained through hosting events, number of HP events hosted, external partnerships developed and maintained for event hosting]</p>	<p>Board Member:</p> <ul style="list-style-type: none"> • Develop and maintain partnerships with external organizations for the purposes of event hosting • Set goals and long-term plans • Approve policies and event expenditure related budget <p>Executive/Management:</p> <ul style="list-style-type: none"> • Identify potential partners for event hosting (venues, sponsors, vendors) • Prepare a budget and manage financial expenditure for event planning and hosting • Procure funds from businesses and private donors (private donations and corporate sponsorships) • Track the number of HP events held annually • Organize and host national championship events • Report on events hosted <p>Head Coach: N/A</p>
<p>Collaboration for HP</p>	<p>Board Member:</p>

<p>[Relationships developed for HP success (networking, partnerships, system alignment, cooperation)]</p>	<ul style="list-style-type: none"> • Develop and maintain partnerships with external organizations for HP • Set goals and long-term plans • Approve policies and budget <p>Executive/Management:</p> <ul style="list-style-type: none"> • Collaborate with committees, coaching staff and sports science/development staff to monitor progress of athletes/teams • Collaborate with external stakeholders for R&D and mechanisms for athlete/team performance management • Incorporate feedback to continuously improve programs and quality of content available to athletes, coaches, officials <p>Head Coach:</p> <ul style="list-style-type: none"> • Network with other coaches in the sport • Mentor developing coaches • Collaborate with program staff and sport science/development staff for player progress monitoring, adhering to LTAD pathway, providing resources for coaches • Provide input to the Board on HP budget needs and on the NSO's HP strategic direction • Attend camps/clinics/events on behalf of NSO
<p>NSO Goal 2: <i>Growth of the Sport</i></p>	
<p>Strategic Priority to achieve the goal</p>	<p>Related tasks/responsibilities of NSO leaders</p>
<p>Increased Participation [Number of athletes transitioning and progressing to HP levels, Coaches and officials certified, Volunteers available, Programs for girls/women, individuals with a disability, and other marginalized groups, Availability of programs, facilities, leagues, clubs]</p>	<p>Board Member:</p> <ul style="list-style-type: none"> • Develop and maintain partnerships with external organizations • Set goals and long-term plans • Approve policies and budget <p>Executive/Management:</p> <ul style="list-style-type: none"> • Collaborate with coaching staff and sport science/development staff to recruit and train coaches and officials and ensure availability at different levels of sport for able bodied and para disciplines • Collaborate with PSOs and CSOs to monitor development and availability of venues, programs, leagues, clubs • Track participation metrics (number of athletes, leagues, women/girls playing sport, qualified coaches/officials, youth and school leagues) • Diversify and increase participants in sport by targeting different segments/markets and track annual participation rates

	<p>Head Coach:</p> <ul style="list-style-type: none"> • Participate in coaching clinics/seminars/camps • Assist with junior national team and other national team program to mentor developing coaches • Network with other coaches in the sport • Collaborate with program staff and sport science/development staff for providing resources for upcoming coaches
<p>Collaboration for Growth [Connections with PSOs, CSOs, funding partners, media, government (engagement, cooperation, communication, system alignment)]</p>	<p>Board Member:</p> <ul style="list-style-type: none"> • Develop and maintain partnerships with external organizations • Long-term planning <p>Executive/Management:</p> <ul style="list-style-type: none"> • Collaborate with other NSOs, COC, Sport Canada for cross-promotional activities • Collaborate with PSOs and CSOs to identify new talent, and monitor number of coaches/officials certified and athletes participating, adherence to safe sport policies, and policy development • Collaborate with external partners (government, media, sponsors) and track number of partnerships maintained <p>Head Coach:</p> <ul style="list-style-type: none"> • Participate in coaching clinics/seminars/camps • Assist with junior national team and other national team program to mentor developing coaches • Network with other coaches in the sport • Collaborate with program staff and sport science/development staff for providing resources for upcoming coaches
<p>Branding and Marketing [Promotion, marketing, social media channels, communication, building visibility and awareness]</p>	<p>Board Member:</p> <ul style="list-style-type: none"> • Develop and maintain partnerships with external organizations • Set goals and long-term plans • Approve policies and budget <p>Executive/Management:</p> <ul style="list-style-type: none"> • Focus on new hires to meet the demands of the changing environment (i.e., social media specialist) • Manage expenditures for branding and marketing activities including internal/external communication • Develop and implement online platforms (official website, social media accounts, newsletters) to ensure visibility of the sport and build/spread awareness of the product • Build a brand: use stories of athletes/teams, competitions and promote them on all platforms

	<ul style="list-style-type: none"> Track metrics (attendance at events, games/events streamed on online platforms, revenue through ticket/merchandise sales, number of times senior staff invited to speak on panels) <p>Head Coach:</p> <ul style="list-style-type: none"> Represent/Participate in coaching clinics/seminars/camps and other promotional activities on behalf of the NSO Ensure compliance by athletes and coaching staff to sponsorship obligations
NSO Goal 3: <i>Organizational Excellence</i>	
Strategic Priority to achieve the goal	Related tasks/responsibilities of NSO leaders
Structure/Governance [Board structure, Organizational structure, annual review/performance measurement, succession planning, day-to-day operations, internal processes]	<p>Board Member:</p> <ul style="list-style-type: none"> Set goals and strategic plan/direction Approve by-laws and policies Monitor the progress of Executive/Management team and provide feedback Report performance outcomes to stakeholders <p>Executive/Management:</p> <ul style="list-style-type: none"> Develop/maintain organizational structure Conduct an annual review of by-laws, constitution, job descriptions, policies Track number of committees and their reporting measures Conduct annual performance review of staff and monitor turnover in organization Create a succession plan for committees and associations in NSO <p>Head Coach:</p> <ul style="list-style-type: none"> Assist in selection, management, and annual performance review of staff (coaches, trainers, physios)
Finances [Annual budget, policies, and procedures for RoI, transparency, compliance, monitoring, diversifying funding sources]	<p>Board Member:</p> <ul style="list-style-type: none"> Set goals and long-term plans Approve financial policies and practices to ensure best RoI and accountability/transparency Develop and maintain partnerships with external stakeholders for funds <p>Executive/Management:</p> <ul style="list-style-type: none"> Monitor and adhere to total operating budget Conduct financial audits and ensure compliance with policies Monitor public and private resources available to the NSO (corporate funds versus government funds/grants)

	<ul style="list-style-type: none"> • Diversity funding sources to reduce reliance on government funding and expand operational revenue • Focus on revenue increase through merchandise/ticket sales, sponsorship, foundation/in-kind donations • Build a database of potential new funders (alumni, corporate/private donors, in-kind donations) <p>Head Coach:</p> <ul style="list-style-type: none"> • Assist in development, management, and reporting for HP budget
<p>Risk Management [Plans and policies, monitoring, compliance]</p>	<p>Board Member:</p> <ul style="list-style-type: none"> • Approve policies • Monitor the progress of committees related to risk management <p>Executive/Management:</p> <ul style="list-style-type: none"> • Ensure compliance with policies mandated by international federation, Sport Canada, other government bodies, private funders • Implement a system to monitor projects and their evaluation • Develop safe sport policies and ensure compliance across all levels through monitoring measures • Assess potential risks and develop a risk management plan <p>Head Coach:</p> <ul style="list-style-type: none"> • Ensure adherence to safe sport policies at all events, camps, training sessions
<p>Stakeholder Satisfaction [Monitor staff and volunteers, feedback from parents, coaches, officials, players, employees]</p>	<p>Board Member:</p> <ul style="list-style-type: none"> • Set goals and long-term plans • Approve policies • Maintain consistent communication with internal staff and external stakeholders <p>Executive/Management:</p> <ul style="list-style-type: none"> • Monitor satisfaction level of staff and volunteers through an annual employee survey • Annual satisfaction surveys to understand the levels of satisfaction of coaches, athletes, parents, officials • Monitor staff turnover <p>Head Coach:</p> <ul style="list-style-type: none"> • Hold regular meetings with coaching and training staff, athletes, parents, NSO's Executive/Management team

Appendix B: Empowerment Study – LOI



Letter of Information

Study Title:

An exploration of women's empowerment in sport leadership

Investigators:

[REDACTED]

Principal Investigator
School of Kinesiology
Western University

[REDACTED]

[REDACTED]

PhD Candidate and Co-Researcher
School of Kinesiology
Western University

[REDACTED]

Information:

The research team of **Ms. Swarali Patil** (PhD Candidate) and **Professor Alison Doherty** invite you to participate in a study that aims to understand the nature of women's empowerment in Canadian sport leadership and related organizational conditions that support that. We are interviewing women in leadership roles in national sport organizations to achieve this purpose. As you hold a leadership role of **[insert title]** in **[insert name of organization]**, we are interested in your perspective on empowerment in the work-related context in sport organizations.

You are invited to participate in a one-on-one interview, at your convenience, to discuss whether and how you find meaning in your work, and feel competent, able to make work-related decisions, and are influential in your role. We are also interested in your perception of organizational conditions, such as access to resources and support, that are a basis for empowerment. The interview will provide you with an opportunity to reflect on your experiences and may help inform organizational processes and practices that may contribute to women's empowerment in sport leadership.

Participation:

If you agree to participate in the study, you will be expected to be a part of one interview, lasting approximately 30 minutes. Following research protocols and physical distancing measures, the interview will be conducted virtually. It will be scheduled at a date and time, and will be conducted through a medium (i.e., phone or Zoom), that is convenient for you. **Swarali Pati** will record the interview with your consent or take handwritten notes if you prefer. Following this, the interview will be transcribed verbatim. You will have the opportunity to review your interview transcript and provide any amendments or clarifications to your answers.

All information reported to the research team will be held in the strictest confidence. Your name, the name of your organization, and any other identifiers will not be used anywhere, including in the summary report and any publicly reported results from the study. The names of participants and organizations will be removed and replaced by pseudonyms in the transcripts to de-identify them. Any direct quotations from the interviews used in study-related presentations or publications will only be identified by pseudonyms. The recorded interviews, transcripts, a master list linking the fictitious names and participant identifiers, and all other study related documents will be stored on a secure electronic server provided by Western University for seven years and will only be accessible to researchers conducting the study.

Your participation in this study is voluntary. You may decide not to be in this study. Even if you consent to participate, you have the right to not answer individual questions or to withdraw from the study at any time. If you choose not to participate or to leave the study at any time it will have no effect on your involvement with your organization.

You do not waive any legal right by consenting to this study.

Benefits:

You will not receive any financial compensation for participating in this study.

The interview will provide you with an opportunity to reflect on your own empowerment in your leadership role in sport, and the organizational conditions associated with that.

Sport organizations may benefit from insights provided from this study regarding the nature of women's empowerment in leadership roles and related organizational conditions that support that. Findings may be used to enhance organizational processes and practices that promote women's empowerment in the sport leadership context.

Confidentiality and Potential Risks:

The known or anticipated risks or discomforts associated with participating in this study are discussed here.

Please note that because we are collecting personal identifiers (i.e., your name, role, organization, and email address), there is always the risk of a privacy breach.

You have the right to withdraw from the study at any time. If you decide to withdraw from the study, you have the right to request (e.g., by phone or in writing) withdrawal of information collected about you. If you wish to have your information removed, please let the researchers know and your information will be destroyed from our records. Once the study has been published, we will not be able to withdraw your information.

It is important to note that a record of your participation must remain with the study, and as such, the researchers may not be able to destroy your consent or your name on the master list. However, any other data may be withdrawn upon your request.

You may choose to participate in this interview study via phone or via the teleconferencing platform, Zoom. Zoom is a web conferencing platform, used for audio and video meetings. Western University uses a licensed version of Zoom, with passcode requirements for scheduled meetings. You may refer to Zoom's privacy policy [at this link](#). Note that Zoom records an audio and video file but only the audio recording will be used for this study. The video file will be deleted immediately. The utmost care will be taken to ensure the meeting is secure, but nothing over the internet can be 100% safe.

Should you choose to participate via Zoom, the interview will be conducted and recorded on Western University's Zoom platform, with a passcode that is available only to the interviewer, **Swarali Patil**, and you. Like online shopping, teleconferencing/videoconferencing technology has some privacy and security risks. It is possible that information could be intercepted by unauthorized people (hacked) or otherwise shared by accident. This risk can't be completely eliminated.

Delegated institutional representatives of Western University and its Non-Medical Research Ethics Board may require access to your study-related records to monitor conduct of the research in accordance with regulatory requirements.

Contact:

This letter is yours to keep for future reference. If you have any questions about the study, you can contact us at the numbers given below. If you have any questions about your rights as a research participant or the conduct of this study you may contact The Office of Human Research Ethics **(519) 661-3036**, e-mail: **[REDACTED]**.

Thank you for your consideration,

Prof. Alison Doherty
Swarali Patil

Appendix C: Empowerment Study – Verbal Consent

Study Title:

An exploration of women's empowerment in sport leadership

Thank you very much for taking the time to speak with me today. We are going to discuss if you feel empowered in your role, the nature of that empowerment, and organizational conditions that contribute to that.

There are no right or wrong responses. I am interested in your perspective and your experiences.

I would like to record our interview to ensure I capture all your points and I want to assure you that the recording will be kept confidential. You will have the opportunity to review the interview transcript and provide any amendments or clarifications to your answers. Your name, your organization's name, and any other identifiable information will not be used in our final report and will not be listed in publicly reported results. We will anonymize all identifiable information and replace it with pseudonyms in our study results.

Questions to confirm consent:

1. Have you read the letter of information and have all your questions been answered? Would you like me to clarify anything further?
2. Do you agree to participate in this interview and share your perspective on this research topic with me?
3. Do you agree to having this interview audio recorded?
4. [If the interview is being conducted over Zoom] Zoom audio and video records meetings. I want to assure you that we will only use the audio recording to transcribe the interview. The video file will be deleted immediately. Do you agree to having this interview video recorded?
5. Do you agree to the use of unidentifiable quotations from this interview? Any direct quotations, if used in publicly reported study results, will only be identified by pseudonyms.

[If No]: Not a problem. Thank you for taking the time to meet with me. Have a nice day.
[discontinue interview]

[If Yes]: Great. [lead to background information and interview questions]

Appendix D: Empowerment Study – Interview Guide

Study Title:

An exploration of women's empowerment in sport leadership

Background questions

1. Please state the organization you are at and your title.
2. What does your role involve?
 - a. Discuss tasks you are expected to complete
3. How long have you been in this role?
4. How did you achieve this position?
 - a. Promoted, joined as a new hire, or lateral move from another unit
5. What was your role prior to this one?

Thank you for that information. We will begin the main questions now.

Meaning

- What aspects of your work are most important and meaningful to you personally? (Elaborate and Example)
- How do your personal beliefs and values align with those of your organization?
 - How does this help you find purpose and motivation in your work?

Competence

- What are the skills, competencies, and experiences necessary for your role?
- Which of these skills, competencies, and experiences do you bring to the work?
- In the things you identified, which is most critical to your work?
- What other strengths do you bring to your role?
- How do you utilize your strengths in your work? (How do they help you do your work?)
- Which skills or competencies would you like to add or improve upon?
 - How would you go about doing that?
- Overall, do you feel confident in your ability to do your job?

Self-determination

- What decisions do you have control over in your work?
- Are you able to make these decisions on your own or is other input required?
 - How much and from whom? [Example]
- How does having this decision-making authority help you in your work?
- Which other work-related aspects would you like to have control over?
- How would having this additional control help you in your work?
- In which aspects of your work can you take initiative?
 - Is there a threshold for this? [e.g., oversight from organization, approval process]
- Are there particular areas where you would like to take initiative?
 - Why? [Elaborate and Example]

Impact

- How much influence do you have on decisions made beyond your own work/team?
 - What does that look like?
 - How does having this influence make you feel about your role? [Example]
- Which other organizational matters beyond your own work would like to have an input in?
 - Why do you think it is important for you to have a say in this?
 - How would this help you in your own work?

Information

- Do you have access to the information you need for your work?
 - How does this information help you with your work? [Example]
- What other information do you need access to for your work?
 - How can this additional information help you with your work? [Example]
- Is there information you do not have access to but would like to have?
 - How can having this information help you with your work? [Example]

Resources

- What resources do you need to do your work? [Discuss multiple examples]
 - Which of these resources are available to you and how do they help you with your work? [Discuss a couple of examples]
- What other resources do you need for your work?

Support

- How supported do you feel in your work?
 - From whom? [Probe about peers, superiors, team, subordinates]
 - How does having support from [people identified] help you in your work? [Example]
- Who are you connected to external to your organization?
 - How do these connections help you in your work?
- Are there other individuals outside your organization you would like to be connected to?
- How would additional support from an individual or team help you with your work?
 - How would you like to see this support provided?
- Are there particular areas of your work where you would like to be more supported?
 - What difference would having this additional support make to your role?

Opportunity

- What opportunities do you have access to for personal and professional development?
 - How can you access these opportunities?
 - If you have made use of such opportunities in your organization previously, please provide an example.
 - How did this help you grow?
- What are the opportunities for advancement in your organization?
 - Is there an existing policy and/or predefined conditions for advancement?

- What more can the organization (and your support network) do to help you develop and advance or to help you achieve your subsequent role?

We have completed our interview. Are there any additional comments you would like to add before we wrap up? Thank you very much for the information, and for your time.

Appendix E: Empowerment Study – Ethics Approval



Date: 28 March 2022

To: Prof. [REDACTED]

Project ID: 120610

Study Title: An exploration of women's empowerment in sport leadership

Short Title: Empowerment Study

Application Type: NMREB Initial Application

Review Type: Delegated

Full Board Reporting Date: 01/Apr/2022

Date Approval Issued: 28/Mar/2022 10:14

REB Approval Expiry Date: 28/Mar/2023

Dear Prof. [REDACTED]

The Western University Non-Medical Research Ethics Board (NMREB) has reviewed and approved the WREM application form for the above mentioned study, as of the date noted above. NMREB approval for this study remains valid until the expiry date noted above, conditional to timely submission, and acceptance of NMREB Continuing Ethics Review.

This research study is to be conducted by the investigator noted above. **All other required institutional approvals and mandated training must also be obtained prior to the conduct of the study.**

Documents Approved:

Document Name	Document Type	Document Date	Document Version
Empowerment Study_Interview Guide_Mar24	Interview Guide	24/Mar/2022	
Empowerment Study_Email Script_Mar24	Recruitment Materials	24/Mar/2022	
Empowerment Study_LoI_Mar24	Verbal Consent/Assent	24/Mar/2022	LoI
Empowerment Study_Verbal Consent_Mar24	Verbal Consent/Assent	24/Mar/2022	Verbal Consent

No deviations from, or changes to the protocol should be initiated without prior written approval from the NMREB, except when necessary to eliminate immediate hazard(s) to study participants or when the change(s) involves only administrative or logistical aspects of the trial.

The Western University NMREB operates in compliance with the Tri-Council Policy Statement Ethical Conduct for Research Involving Humans (TCPS2), the Ontario Personal Health Information Protection Act (PHIPA, 2004), and the applicable laws and regulations of Ontario. Members of the NMREB who are named as Investigators in research studies do not participate in discussions related to, nor vote on such studies when they are presented to the REB. The NMREB is registered with the U.S. Department of Health & Human Services under the IRB registration number IRB 00000941.

Please do not hesitate to contact us if you have any questions.

Sincerely,

[REDACTED] Research Ethics Officer on behalf of [REDACTED] NMREB Chair

Note: This correspondence includes an electronic signature (validation and approval via an online system that is compliant with all regulations).

Appendix F: Financial Wellbeing Study – Component Measures

Table 11: Component Measures (Kempson & Poppe, 2018)

Financial Wellbeing	
Meeting commitments	<ol style="list-style-type: none"> 1. How often money is available for food and expenses 2. Ability to pay bills 3. How often payment problems are experienced at the final reminder due to lack of money
Feeling financially comfortable	<ol style="list-style-type: none"> 1. How often money is leftover at the end of the month 2. How good/bad current financial situation is 3. How confident respondent feels about financial situation in next 12 months 4. How often finances allow respondent to do things they want and enjoy life
Financial resilience	<ol style="list-style-type: none"> 1. How much can a respondent cover an unexpected expense equal to one month's income 2. How much would need to be borrowed to cover unexpected expense 3. If income fell by a third, how much of an expected expense could be covered without needing to borrow 4. Savings in terms of monthly income
Money Use and Management Behaviours	
Spending restraint	<ol style="list-style-type: none"> 1. Lack of money due to high consumption 2. Careful consideration of need before buying anything 3. Impulsive, buying things not needed 4. More of a saver than a spender
Active saving	<ol style="list-style-type: none"> 1. How often money is saved to cover unexpected expenses 2. Tries to save money for future 3. Tries to save money regularly 4. Makes sure always has money saved
Not borrowing for day-to-day expenses	<ol style="list-style-type: none"> 1. How often credit used for food and expenses 2. How often money is borrowed to pay off debts 3. How often account is overdrawn
Restrained use of consumer credit	<ol style="list-style-type: none"> 1. Number of consumer credit commitments 2. Total amount owed in unsecured credit commitments
Planning use of income	<ol style="list-style-type: none"> 1. How often plans how to use income 2. How precisely plans how to use income

	3. How often sticks to the plan
Keeping track of money	<ol style="list-style-type: none"> 1. Knows how much money spent last week 2. How often checks account 3. In what ways is account checked
Informed financial decision-making	<ol style="list-style-type: none"> 1. Always gets information when a financial decision needs to be made 2. Tries to stay informed about money matters 3. Spends a lot of time considering options before making financial decisions
Informed product choice	<ol style="list-style-type: none"> 1. How often respondent checks if their choice is the best product for their needs 2. Extent of information search before buying products 3. How carefully terms and conditions are checked of products purchased

Appendix G: Financial Wellbeing Study – LOI English**LETTER OF INFORMATION AND CONSENT****Study Title:**

Financial wellbeing of national team athletes in Canada

Investigators:

[REDACTED]

Principal Investigator
School of Kinesiology
Western University

[REDACTED]

[REDACTED]

PhD Candidate and Co-Researcher
School of Kinesiology
Western University

[REDACTED]

Information:

The research team of [REDACTED] (PhD Candidate) and [REDACTED] at Western University invite you to participate in a survey study about the financial wellbeing of national team athletes in Canada. This study is being conducted to better understand athletes' day-to-day money management, financial security, and financial resiliency. All current and recently retired (last three years) national team athletes in Canada, aged 18 years and older, are welcome to participate.

Financial wellbeing is an important contributor to an individual's overall wellbeing. It refers to the day-to-day money management, financial security, and financial resiliency to deal with economically challenging situations, now and in the future. There is limited research on the financial wellbeing of athletes, and existing knowledge is based primarily on male professional athletes. Therefore, this study aims to identify and describe factors that shape the financial wellbeing of national team athletes such as yourself.

Participation:

This study is an online survey that will take about 15-20 minutes to complete. If you agree to participate, you can access the survey through the link at the end of this letter. You may choose to complete the survey in one sitting or return to finish it at another time.

Benefits:

Participating in the survey will give you an opportunity to reflect on aspects of your financial wellbeing. Participants will be able to consider their financial choices and day-to-day money management, breadth of knowledge of financial products and services, and their attitudes around finances in general.

Broadly, study results will identify the strengths and limitations of national team athletes' financial knowledge and day-to-day money use and management, and factors that contribute to those aspects of financial wellbeing. The findings will also be compared directly to the general population based on publicly available findings from the Financial Consumer Agency of Canada's 2018 study with the same survey. This will provide an understanding of the relative financial knowledge, financial attitudes and behaviour, and financial resilience of athletes in comparison to Canadians in general.

These anticipated study outcomes will provide a foundation for agencies such as Game Plan and AthletesCAN to help support the financial wellbeing of national team athletes. You are welcome to contact the researchers at the email addresses listed above to receive a summary of the key findings.

Confidentiality and Potential Risks:

There are no known risks to participation, although you may feel some discomfort as you reflect on your financial situation. Your survey responses will be collected anonymously and neither the researchers nor anyone else will be able to identify you as a participant. Data will be collected through a secure online survey platform (Qualtrics). Qualtrics uses encryption technology and restricted access authorizations to protect all data collected. In addition, Western's Qualtrics server is in Ireland, where privacy standards are maintained under the European Union safe harbour framework. The data will then be exported from Qualtrics and securely stored on Western University's server. As per university policy, data collected will be stored on a secure server at Western University and will be retained for a minimum of 7 years.

Survey data will be anonymous and available only to the investigators listed in this letter. Any reporting of results will be in an aggregated format. Representatives of Western University's Non-Medical Research Ethics Board may require access to your study-related records to monitor the conduct of the research.

Compensation:

As a thank you for participating, you will have the opportunity to enter a draw to win one of six Amazon gift cards worth \$50 each. If you are interested in entering this draw, a link at the end of the survey will take you to a new page where you can enter your email. This new page is completely separate from the survey, so your contact information cannot be connected with your findings. Email addresses collected for the draw will be deleted once the winners are confirmed.

Rights:

Your participation in the study is voluntary. If you consent to participate, you have the right to not answer individual questions or to withdraw from the study at any time. If you decide to withdraw from the study, you may do so at any time by exiting the survey window and not returning.

Due to the anonymous nature of your data, once your survey responses have been submitted, researchers will be unable to withdraw your data.

You do not waive any legal rights by consenting to this study.

Contact:

If you have any questions about the study, you can contact us at the email addresses given above. If you have any questions about your rights as a research participant or the conduct of this study, you may contact The Office of Human Research Ethics ([REDACTED]), e-mail: [REDACTED]. This office oversees the ethical conduct of research studies and is not part of the study team. Everything that you discuss will be kept confidential.

By agreeing to participate you are indicating that you are at least 18 years of age, have read the letter of information, and comprehend the informed consent.

(Yes, I have read the letter of information and agree to participate)

Appendix H: Financial Wellbeing Study – LOI French



LETTRE D'INFORMATION ET CONSENTEMENT

Titre de l'étude:

Bien-être financier des athlètes de l'équipe nationale au Canada

Les enquêtrices:

████████████████████

Enquêtrice principale
École de Kinésiologie
L'Université Western

████████████████████

████████████████████

Candidate au Doctorat et Co-enquêtrice :

École de Kinésiologie
L'Université Western

████████████████████

Informations:

L'équipe de recherche de ██████████ (candidate au doctorat) et du ██████████ ██████████ de l'Université Western vous invite à participer à une enquête sur le bien-être financier des athlètes des équipe nationale au Canada. Cette étude vise à mieux comprendre la gestion quotidienne de l'argent, la sécurité financière et la résilience financière des athlètes. Tous/ toutes les athlètes actuel(elle)s et récemment retraité(e)s (3 dernières années) de l'équipe nationale au Canada, âgé(e)s de 18 ans et plus, sont invité(e)s à participer.

Le bien-être financier est un facteur important du bien-être général d'une personne. Il fait référence à la gestion quotidienne de l'argent, à la sécurité financière et à la résilience financière pour faire face à des situations économiquement difficiles, maintenant et à l'avenir. Les recherches sur le bien-être financier des athlètes sont limitées et les connaissances existantes sont basées principalement sur les athlètes professionnels masculins. Par conséquent, cette étude vise à identifier et à décrire les facteurs qui façonnent le bien-être financier des athlètes de l'équipe nationale comme vous.

Participation:

Cette étude est une enquête en ligne qui durera environ 15 à 20 minutes. Si vous acceptez de participer, vous pouvez accéder à l'enquête via le lien à la fin de cette lettre. Vous pouvez choisir de répondre à cette enquête en une seule séance ou de revenir le terminer à un autre moment.

Avantages:

Participer à l'enquête vous donnera l'occasion de réfléchir à certains aspects de votre bien-être financier. Les participant(e)s seront en mesure de réfléchir à leurs choix financiers et à la gestion quotidienne de leur argent, à l'étendue de leurs connaissances sur les produits et services financiers et à leurs attitudes à l'égard des finances en général.

De manière générale, les résultats de l'étude identifieront les forces et les limites des connaissances financières des athlètes de l'équipe nationale et de l'utilisation et de la gestion quotidiennes de l'argent, ainsi que les facteurs qui contribuent à ces aspects du bien-être financier. Les résultats seront également comparés directement à la population générale en fonction des résultats accessibles au public de l'étude de 2018 de l'Agence de la Consommation en Matière Financière du Canada avec la même enquête. Cela permettra de mieux comprendre les connaissances financières relatives, les attitudes et comportements financiers et la résilience financière des athlètes par rapport aux Canadiens/Canadiennes en général.

Ces résultats d'étude anticipés fourniront une base aux organismes tels que Game Plan et Athlètes CAN pour aider à soutenir le bien-être financier des athlètes de l'équipe nationale. Vous êtes invité(e)s à contacter les chercheuses aux courriels énumérés ci-dessus pour recevoir un résumé des principales conclusions.

Confidentialité et Risques Potentiels:

Il n'y a pas de risques connus pour la participation, bien que vous puissiez ressentir un certain inconfort lorsque vous réfléchissez à votre situation financière. Vos réponses à l'enquête seront collectées de manière anonyme et ni les chercheuses ni personne d'autre ne pourront vous identifier en tant que participant(e). Les données seront collectées via une plateforme d'enquête en ligne sécurisée (Qualtrics). Qualtrics utilise une technologie de cryptage et des autorisations d'accès restreint pour protéger toutes les données collectées. En outre, le serveur Qualtrics de Western se trouve en Irlande, où les normes de confidentialité sont maintenues dans le cadre de la sphère de sécurité de l'Union européenne. Les données seront ensuite exportées depuis Qualtrics et stockées en toute sécurité sur le serveur de l'Université Western. Conformément à la politique de l'université, les données collectées seront stockées sur un serveur sécurisé de l'Université Western et seront conservées pendant au moins 7 ans.

Les données d'enquête seront anonymes et disponibles uniquement pour les enquêtrices énumérées dans cette lettre. Tout rapport de résultats sera dans un format agrégé. Les représentants du Comité d'éthique de la recherche non médicale de l'Université Western

peuvent avoir besoin d'accéder à vos dossiers relatifs à l'étude pour surveiller la conduite de la recherche.

Compensation:

En guise de remerciement pour votre participation, vous aurez la possibilité de participer à un tirage au sort pour gagner l'une des six cartes-cadeaux Amazon d'une valeur de 50 \$ chacune. Si vous êtes intéressé à participer à ce tirage au sort, un lien à la fin de l'enquête vous mènera à une nouvelle page où vous pourrez entrer votre courriel. Cette nouvelle page est complètement distincte de l'enquête, vos coordonnées ne peuvent donc pas être liées à vos résultats. Les courriels collectés pour le tirage au sort seront supprimés une fois les gagnant(e)s confirmé(e)s.

Droits:

Votre participation à l'étude est volontaire. Si vous consentez à participer, vous avez le droit de ne pas répondre à des questions individuelles ou de vous retirer de l'étude à tout moment. Si vous décidez de vous retirer de l'étude, vous pouvez le faire à tout moment en quittant la fenêtre d'enquête et en ne revenant pas.

En raison de la nature anonyme de vos données, une fois que vos réponses à l'enquête auront été soumises, les chercheuses ne pourront pas retirer vos données.

Vous ne renoncez à aucun droit légal en consentant à cette étude.

Contact:

Si vous avez des questions sur l'étude, vous pouvez nous contacter aux courriels indiqués ci-dessus. Si vous avez des questions sur vos droits en tant que participant(e) à la recherche ou sur la conduite de cette étude, vous pouvez contacter Bureau d'éthique de la recherche humaine [REDACTED], courriel: [REDACTED]. Ce bureau supervise la conduite éthique des études de recherche et ne fait pas partie de l'équipe d'étude. Vos conversations resteront confidentielles.

En acceptant de participer, vous indiquez que vous avez au moins 18 ans, que vous avez lu la lettre d'information et que vous comprenez le consentement éclairé.

(Oui, j'ai lu la lettre d'information et j'accepte de participer)

Appendix I: Financial Wellbeing Study – Recruitment Posters

National team athlete financial wellbeing





- Are you a current or recently retired (past 3 years) Canadian national team athlete?
- 18+ years of age?
- If yes, you are invited to participate in a survey study of financial wellbeing. You will reflect on your money management knowledge, financial security, and resiliency for the long term.
- **Find out more here:**
https://uwo.eu.qualtrics.com/jfe/form/SV_eWnmXxzpSXehTeK
- For participating, you will have the chance to win one of six \$50 Amazon gift cards.
- Contact: [REDACTED] PhD Candidate, School of Kinesiology



Bien-être financier des athlètes de l'équipe nationale





- Êtes-vous un(e) athlète actuel(elle) ou récemment retraité(e) (3 dernières années) de l'équipe nationale canadienne?
- 18 ans et plus?
- Si oui, vous êtes invité(e) à participer à une enquête sur le bien-être financier. Vous réfléchirez à votre connaissance en gestion financière, à votre sécurité financière et à votre résilience à long terme.
- **En savoir plus, cliquez ici:**
https://uwo.eu.qualtrics.com/jfe/form/SV_eWnmXxzpSXehTeK
- En participant, vous aurez la chance de gagner l'une des six cartes-cadeaux Amazon de \$50.
- Communiquer avec nous: [REDACTED] Candidate au Doctorat, Ecole de Kinésiologie | [REDACTED]



Appendix J: Financial Wellbeing Study – Survey

Study Title:

Financial wellbeing of national team athletes in Canada

BACKGROUND

In this section you are being asked a series of questions about your background, including your education and family status. This information is being gathered to better understand the profile of participants.

1. Please indicate the current age group you belong to
 - a. 18 – 24
 - b. 25 – 29
 - c. 30 – 34
 - d. 35 – 44
 - e. 45 – 54
 - f. 55 – 64

2. Please indicate your preferred gender
 - a. Male
 - b. Female
 - c. Prefer to self-identify (_____)
 - d. Prefer not to answer

3. In what sport class do/did you compete?
 - a. Olympic
 - b. Paralympic
 - c. Non-Olympic
 - d. Non-Paralympic

4. What is your sport participation status?
 - a. Currently active and competing at the national team level
 - b. Retired from national team training and competition in the past three years

5. What is the highest level of education you have completed?
 - a. Primary school
 - b. High school
 - c. College/CEGEP
 - d. University undergraduate degree
 - e. University graduate or post-graduate degree
 - f. Other (Please specify _____)

6. Are you currently attending school?
 - a. Yes, full-time
 - b. Yes, part-time

- c. No
7. What is your current workforce status?
 - a. Working full-time
 - b. Working part-time
 - c. Self-employed
 - d. Unemployed
 - e. Retired
 - f. Other (Please specify _____)
 8. What is your current marital status?
 - a. Single
 - b. Married or common law
 - c. Separated
 - d. Divorced
 - e. Widowed
 9. Do you have any dependents? (Note: dependents refer to individuals you provide material support for)
 - a. Yes
 - a) Number of dependents under 18 (_____)
 - b) Number of dependents 18 or older (_____)
 - b. No
 10. What is your current home ownership status?
 - a. Homeowner with mortgage
 - b. Homeowner without mortgage
 - c. Renter
 - d. I live with my parents/family
 - e. Other (Please specify _____)

PART A: HOUSEHOLD FINANCES

1. Do you play an active role in making household financial decisions and managing your household's economy?
 - a. Yes
 - b. No
 - c. Don't know

If you indicated YES in the question above, please answer the following survey questions in relation to your household's economy and personal spending.

If you indicated NO or DON'T KNOW in the question above, please answer the following survey questions in relation to your personal economy and spending. There are no right or wrong answers.

2. What is your current financial status? Choose the box that represents your/your household's gross annual income (gross annual income refers to income before taxes)
 - a. Less than \$24,999
 - b. \$25,000 to \$49,999
 - c. \$50,000 to \$74,999
 - d. \$75,000 to \$99,999
 - e. \$100,000 to \$124,999
 - f. \$125,000 to \$149,999
 - g. \$150,000 and over

3. What is the source of your household's/your personal financial income? (Select all that apply)
 - a. Employment unrelated to sport
 - b. Employment related to sport
 - c. Funding from National/Provincial/Local sport organization
 - d. Sponsorship
 - e. Prize money
 - f. Support from friends, family, partner
 - g. Loans/ Lines of credit
 - h. Other

4. How would you describe your household's/your current financial situation?
 - a. Very bad
 - b. Bad
 - c. Okay
 - d. Good
 - e. Very good

5. How confident are you about your household's/your financial situation in the next 12 months?
 - a. Not at all confident
 - b. Somewhat confident
 - c. Neutral
 - d. Confident
 - e. Very confident

6. My household's/ My finances allow me to do the things I want and enjoy life
 - a. Very often
 - b. Often
 - c. Sometimes
 - d. Seldom
 - e. Never
 - f. Don't know

PART B: DAY TO DAY MONEY MANAGEMENT

1. How often does your household/you have any money left over after you have paid for food and other regular expenses (including sport related expenses if you are currently competing)?
 - a. Very often
 - b. Often
 - c. Sometimes
 - d. Seldom
 - e. Never
 - f. Don't know

2. What do you ordinarily do with any money you have left over?
 - a. I save it all
 - b. I save most but spend some
 - c. I spend most but save some
 - d. Spend it all
 - e. Don't know

3. How often does your household/you run short of money for food or other regular expenses (including sport)?
 - a. Very often
 - b. Often
 - c. Sometimes
 - d. Seldom
 - e. Never
 - f. Don't know

4. Do you do any of these things when you run short of money for sport-related, food or other regular expenses (including sport)?

Borrow the money	Yes	No
Ask family or friends to give you money	Yes	No
Use savings/sell something	Yes	No
Spend less	Yes	No
Delay paying bills	Yes	No
Work extra hours	Yes	No

5. When your household receives/you receive your regular income, how often do you plan how it will be used?
 - a. Very often
 - b. Often
 - c. Sometimes
 - d. Seldom
 - e. Never

- f. Don't know
6. Do you plan exactly how you will use the income or only make a rough plan?
- Exactly
 - Rough plan
 - Don't know
7. How often do you keep to the plan you make for using your income?
- Very often
 - Often
 - Sometimes
 - Seldom
 - Never
 - Don't know
8. Please indicate how well the following statements describe you

Statement	Describes me very well	Describes me fairly well	Somewhat describes me	Does not describe me very well	Does not describe me at all	Don't know
I run short of money because I overspend						
I run short of money because I don't plan how I will spend my money						

9. Before making a purchase, do you carefully consider whether you really need it?
- Very often
 - Often
 - Sometimes
 - Seldom
 - Never
 - Don't know

10. How often does your household/you borrow money to pay off debts?
 - a. Very often
 - b. Often
 - c. Sometimes
 - d. Seldom
 - e. Never
 - f. Don't know

11. How often does your household/you use a credit card, overdraft or borrow money to buy food or other regular expenses (including sport) because you have run short of money?
 - a. Very often
 - b. Often
 - c. Sometimes
 - d. Seldom
 - e. Never
 - f. Don't know

12. Do you know how much money you spent personally in the last week?
 - a. Yes, exactly
 - b. Yes, approximately
 - c. Don't know

13. How often do you normally check how much money is in your *personal* account?
 - a. At least once a week
 - b. At least once every two weeks
 - c. At least once a month
 - d. Less than once a month
 - e. Never
 - f. Don't know

14. Which of these statements best describes how you check the on-line or paper statement for this account?
 - a. I don't usually check
 - b. I only check the final balance
 - c. I roughly look through it
 - d. I check every item
 - e. Don't know

15. How often you are overdrawn on your bank account?
 - a. Every month
 - b. Most months
 - c. Sometimes
 - d. Seldom
 - e. Never
 - f. Don't know

16. Which one of the following statements best describes how well you/ your household are meeting your bills and credit commitments at the moment?
- Without any difficulty
 - It is a struggle from time to time
 - It is a constant struggle
 - I/We don't have any bills or credit commitments
 - Don't know
17. In the past 12 months, how often have you been unable to pay bills or loan commitments at the final reminder due to lack of money?
- Very often
 - Often
 - Sometimes
 - Seldom
 - Never
 - Don't know
18. Please indicate how well the following statements describe you personally (5-point scale from fits very well to does not fit at all & don't know)

Statement	Describes me very well	Describes me fairly well	Somewhat describes me	Does not describe me very well	Does not describe me at all	Don't know
I am impulsive and tend to buy things even when I can't really afford them						
I am very organised when it comes to managing my money day to day						
I always pay my bills on time						
I know how to plan my spending against my income						

19. Please indicate how strongly you agree or disagree that these statements describe you personally

Statement	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
I am more of a saver than a spender						
I prefer to buy things on credit rather than wait and save up						
I would rather cut back than put everyday spending on a credit card I couldn't repay in full each month						
I prefer to spend any money I have rather than save it for unexpected expenses or an income fall						

PART C: FINANCIAL PLANNING

1. How often do you save money so that you could cover major unexpected expenses or a fall in income?
 - a. Very often
 - b. Often
 - c. Sometimes
 - d. Seldom
 - e. Never
 - f. Don't know

2. If, tomorrow, you had to meet an unexpected expense that is equivalent to one month's income for your household/you, how much of it would you be able to cover from money you have available either in cash or in your bank account?
 - a. All of it
 - b. Some of it
 - c. None of it

- d. Don't know
3. Would you need to borrow, overdraw your account or use a credit card to meet an unexpected expense of one month's income?
- Yes, to cover all of it
 - Yes, to cover some of it
 - No
 - Don't know
4. If your income fell by a third, for how many months could you meet all your expenses without needing to borrow?
- More than 12 months
 - Between 6 to 12 months
 - Between 3 to 6 months
 - Between 1 to 3 months
 - Between 0 to 1 month
 - Don't know
5. Please indicate how well these statements describe you personally

Statement	Describes me very well	Describes me fairly well	Somewhat describes me	Does not describe me very well	Does not describe me at all	Don't know
I try to save money to have something to fall back on in the future						
I try to save some money regularly even if it is only a small amount						
I always make sure I have money saved for bad times						
I find it more satisfying to spend money than to save it						

6. Thinking about your household's/your total income, approximately how many months income do you have in savings (i.e., available cash)?
- More than 12 months

- b. Between 6 to 12 months
 - c. Between 3 to 6 months
 - d. Between 1 to 3 months
 - e. Between 0 to 1 month
 - f. Don't know
7. Does your household/ do you have loans? (Loans includes money borrowed from banks or friends and family or other lenders, or on credit cards)
- a. Yes (Enter total amount your household/you have borrowed: _____)
 - b. No
 - c. Don't know
8. How many unsecured credit commitments (loans without any collateral backing, such as an unsecured credit card) do you have?
- a. Enter number of unsecured credit commitments (_____)
 - b. No unsecured credit commitments
 - c. Don't know
9. How much money do you owe on these unsecured credit commitments in total?
- a. Enter amount owed (_____)
 - b. Don't know
10. Have you borrowed against the value of your home to make purchases?
- a. Yes (Enter number of times money has been borrowed: _____)
 - b. No
 - c. Don't know
11. How much money have you borrowed against the value of your home to make purchases?
- a. Enter amount borrowed (_____)
 - b. Don't know
12. What is the % of your mortgage in comparison to the value of your home? (For example: if your home is worth 500K and you owe 250K on it, the % of your mortgage is 50%)
- a. Enter % (_____)
 - b. Don't know
 - c. N/A
13. How has the household's/ your total income developed over the last 12 months?
- a. Increased substantially
 - b. Stayed the same more or less
 - c. Decreased substantially
 - d. Don't know
14. How have the household's/ your total expenditure developed over the last 12 months?

- a. Increased substantially
- b. Stayed the same more or less
- c. Decreased substantially
- d. Don't know

PART D: CHOOSING FINANCIAL PRODUCTS

Please indicate if you have any of the following products in your name (or jointly with someone else)

1. Investments
 - a. Yes
 - b. No
 - c. Don't know

2. Health insurance, life insurance or income replacement insurance
 - a. Yes
 - b. No
 - c. Don't know

3. Mortgages
 - a. Yes
 - b. No
 - c. Don't know

4. Other credit (loans from bank, credit cards, overdraft)
 - a. Yes
 - b. No
 - c. Don't know

5. General insurance (car insurance, household contents insurance, building insurance)
 - a. Yes
 - b. No
 - c. Don't know

6. Deposit savings account
 - a. Yes
 - b. No
 - c. Don't know

7. Chequing account
 - a. Yes
 - b. No
 - c. Don't know

If a respondent indicates YES for choices 1, 6, or 7, they are asked:

- a. Do you know the interest rate/return you receive on this investment/savings account?

- a) Exactly
- b) Approximately
- c) Don't know

- b. How well informed are you about the conditions relating to withdrawals from this investment(s) or savings account(s)?
 - a) Very well informed
 - b) Fairly well informed
 - c) Somewhat informed
 - d) Not very well informed
 - e) Not informed at all
 - f) Don't know

If a respondent indicates YES for choice 2 or 5, they are asked:

- a. Do you know how much you pay per year for the insurance policy?
 - a) Exactly
 - b) Approximately
 - c) Don't know
- b. How well informed are you about what exclusions there are on your insurance policy/policies?
 - a) Very well informed
 - b) Fairly well informed
 - c) Somewhat informed
 - d) Not very well informed
 - e) Not informed at all
 - f) Don't know

If a respondent indicates YES for choices 3 or 4, they are asked:

- a. Do you know the interest rate you pay on this loan/credit?
 - 1) Exactly
 - 2) Approximately
 - 3) Don't know
- b. How well informed are you about what happens if you do not keep up with the payments on your loan/credit?
 - a) Very well informed
 - b) Fairly well informed
 - c) Somewhat informed
 - d) Not very well informed
 - e) Not informed at all
 - f) Don't know

- 8. How often do you *personally* check that your choice of product is the best one for your needs?
 - a. At least once a year
 - b. Less than once a year

- c. I personally do not check at all
d. Don't know
9. Have you personally been responsible for buying or renewing any of the following products in the past 3 years?
- Investments
 - Health insurance, life insurance or income replacement insurance
 - Mortgages
 - Formal credit (loans from bank, credit cards)
 - General insurance (car insurance, household contents insurance, building insurance)
 - Deposit savings account
 - Chequing account
 - Mobile phone subscription
 - None of the above
10. Before you got the first item you indicated in the list above, did you *personally* search for information from a range of sources?
- Yes
 - No
 - Don't know
11. Did you *personally* consider many different alternatives before you decided which product to get?
- Yes
 - No
 - Don't know
12. How carefully did you *personally* check the detailed terms and conditions of the product before you got it?
- Checked carefully
 - Checked to have a rough idea
 - I asked someone else to check it for me
 - I did not really check at all
 - Don't know
13. Please indicate how well you think each of the following statements describe you *personally*

Statement	Does not describe me at all	Does not describe me very well	Somewhat describes me	Describes me fairly well	Describes me very well	Don't know
I do not know enough about the available						

savings products to choose the right one for me						
I know enough about the loan products available to choose the right one for me						
I always get information or advice when I have an important financial decision to make						
I try to stay informed about money matters						
I spend a lot of time considering options before making financial decisions						

14. Please indicate how well you think each of the following statements describe you *personally*

Statement	Does not describe me at all	Does not describe me very well	Somewhat describes me	Describes me fairly well	Describes me very well	Don't know
How to use a price comparison website						
How to compare the terms and conditions of insurance products to get						

the best one for my needs						
How to compare the terms and conditions of credit products to get the best one for my needs						

15. Please indicate how strongly you agree or disagree with these statements

Statement	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
A high-return investment is also likely to be high risk						
You can reduce risk by saving into more than one account						
Borrowing over three times of income increases risk of mortgage management problems						

16. How confident do you feel about your finances?

Statement	Very confident	Confident	Somewhat confident	Neutral	Not very confident	Don't know
Managing money on a day-to-day basis						
Planning for a financial future						
Making financial decisions on financial products and services						

PART E: EXPERIENCE (3 QUESTIONS)

1. Please indicate whether you have experience in the following activities

Statement	Yes	No	Don't know
Experience of planning how the money in your household/ your money is spent			
Experience of ensuring that regular household expenses/ your regular expenses e.g. mortgage, household bills or repayments on money borrowed are paid			
Experience of making the financial decisions in your household/ making your financial decisions			

PART F: PERSONALITY TRAITS (18 QUESTIONS)

The following questions deal with life in general, not necessarily with financial issues. Please indicate how well they describe you personally

Statement	Does not describe me at all	Does not describe me very well	Somewhat describes me	Describes me fairly well	Describes me very well	Don't know
I focus on the long term						
I often do things without giving them much thought						
I care about how other people see me						
I am good at resisting temptation						
I can pretty much determine what happens in my life						
When I have a difficult decision to make, I put it off for another day						

I live more for the present day than for tomorrow						
I am impulsive						
I am concerned about my status among people I know						
I find it difficult to break undesirable habits						
My financial situation is largely outside my control						
When I have something to do that I don't like, I do it immediately to get it done						
The future will take care of itself						
I say things before I have thought them through						
I want other people to respect me						
I am always in control of my actions						
When I make financial plans, I do everything I can to succeed						
When I have to choose between a lot of options, I find it difficult to decide						

Appendix K: Financial Wellbeing Study – Ethics Approval



Date: 28 April 2021

[Redacted]

Project ID: 118342

Study Title: Financial wellbeing of national team athletes in Canada

Short Title: Financial wellbeing study

Application Type: NO.0228 Initial Application

Review Type: Delegated

Full Board Reporting Date: May 7 2021

Date Approval Issued: 28-Apr-2021 12:50

REB Approval Expiry Date: 28-Apr-2022

Dear Prof. [Redacted]

The Western University Non-Medical Research Ethics Board (NO.0228) has reviewed and approved the WREB application form for the above mentioned study, as of the date noted above. NO.0228 approval for this study remains valid until the expiry date noted above, conditional to timely submission and acceptance of NO.0228 Continuing Ethics Review.

This research study is to be conducted by the investigator noted above. All other required institutional approval and mandated training must also be obtained prior to the conduct of the study.

Documents Approved:

Document Name	Document Type	Document Date	Document Version
Survey questions_2.5	Online Survey	07-Apr-2021	
Social Media Post_4.1.13b	Recruitment Materials	07-Apr-2021	
Participant letter of information_5.5	Implied Consent Assent	07-Apr-2021	
FRENCH_Social Media Post	Translated Documents	07-Apr-2021	
FRENCH_Letter of information	Translated Documents	07-Apr-2021	

Documents Acknowledged:

Document Name	Document Type	Document Date	Document Version
NIJ_Translation Attestation	Translation Certificate	07-Apr-2021	

No deviations from, or changes to the protocol should be initiated without your written approval from the NO.0228, except when necessary to eliminate immediate hazard(s) to study participants or when the change(s) involves only administrative or logistical aspects of the trial.

The Western University NO.0228 operates in compliance with the Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans (TCPS2), the Ontario Personal Health Information Protection Act (PHIPA, 2004), and the applicable laws and regulations of Ontario. Members of the NO.0228 who are named as investigators in research studies do not participate in discussions related to, nor vote on such studies when they are presented to the REB. The NO.0228 is registered with the U.S. Department of Health & Human Services under the IRB registration number IRB 00000941.

Please do not hesitate to contact us if you have any questions.

Sincerely,

[Redacted] Research Ethics Officer on behalf of [Redacted] NO.0228 Chair

Note: This correspondence includes an electronic signature (validation and approval) via an online system that is compliant with all regulations.

Curriculum Vitae

Name: Swarali Patil

Post-secondary Education and Degrees:

Coventry University
Coventry, West Midlands, United Kingdom
2009-2012
BA

The University of Western Ontario
London, Ontario, Canada
2016-2018
MA

The University of Western Ontario
London, Ontario, Canada
2018-2022
PhD

Honours:

Interprofessional Community Impact, Community Engaged Learning, The University of Western Ontario
London, Ontario, Canada
2021

Packianathan Chelladurai Award, School of Kinesiology Donor Award, The University of Western Ontario
London, Ontario, Canada
2016-17, 2017-2018

Graduate School Innovation Scholar, The University of Western Ontario
London, Ontario, Canada
2017

Top-3 Oral Presentation, Kinesiology Graduate Student Symposium, The University of Western Ontario
London, Ontario, Canada
2017

Related Work Experience:

Graduate Teaching Assistant
The University of Western Ontario
2016-2022

Graduate Research Assistant
The University of Western Ontario

2016-2022

Web Manager, Western Sport Management Official Site,
The University of Western Ontario
2017-2022

Publications:

Patil, S., & Doherty, A. (2022). Capacity for gender equity: A multiple case study investigation of national sport organizations. *International Journal of Sport Policy and Politics* (under editorial review).

Deck, S., Doherty, A., Hall, C., Schneider, A., **Patil, S.**, & Belfry, G. (2022). Older, faster, stronger: The multiple benefits of masters sport participation. *Journal of Aging and Physical Activity* (in press).

Doherty, A., **Patil, S.**, Robar, J., Perfetti, A., & Squire, K. (2022). Mapping the landscape of organized sport in a community: Implications for community development. *Frontiers in Sports and Active Living*, 114. DOI: <https://doi.org/10.3389/fspor.2022.855798>

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Chelladurai, P., & **Patil, S.** (2020). An overview of sport in modern India. In Zhouxiang, L., & Fan, H. (Eds.), *The Routledge handbook of sport in Asia* (pp. 279-288). Routledge.

Doherty, A., & **Patil, S.** (2019). Reflections on major sport event volunteer legacy research. *Journal of Policy Research in Tourism, Leisure & Events*, 11(s1), s34-s42. [Selected for inclusion in the Olympic World Library: <https://library.olympic.org/Default/doc/SYRACUSE/185245/reflections-on-major-sport-event-volunteer-legacy-research-alison-doherty-swarali-patil>].

Select Presentations:

Patil, S., & Doherty, A. (2022). *Money matters: Understanding elite women athletes' experiences of financial wellbeing* (published abstract and oral presentation). The International Working Group (IWG) Conference on Women and Sport, Auckland, NZ.

Patil, S., & Doherty, A. (2022). *An exploration of women's psychological empowerment in Canadian sport* (published abstract and oral presentation). European Association for Sport Management (EASM) Conference, Innsbruck, Austria.

Patil, S. (2021). *Connecting equity and goal achievement: Engaging women in sport leadership* (oral presentation). European Association for Sport Management (EASM), PhD Seminar, Virtual Conference.

Doherty, A., Squire, K., **Patil, S.**, & Clausi, R. (2021). *Mapping the sport and physical activity landscape in a community*. 2021 Virtual Sport for Life Canadian Summit.

Patil, S., & Doherty, A. (2021). *A strategic business case for women in sport leadership* (published abstract and oral presentation). North American Society for Sport Management (NASSM), Virtual Conference.

Patil, S., & Doherty, A. (2020). *What does it take? Influences to successful initiatives for girls and women in sport* (published abstract and oral presentation). Association of Nonprofit and Social Economy (ANSER), Virtual Conference, London, ON.

Patil, S., & Doherty, A. (2018). *Organizational capacity for gender equity: A multiple case study examination of national sport organizations* (published abstract and oral presentation). Sport Management Association of Australia and New Zealand, (SMAANZ), Adelaide, Australia.