

Arbeidsnotat Working Paper

2018:7

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Prevention of economic exclusion
in Norwegian football



Høgskolen i Molde
Vitenskapelig høgskole i logistikk



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Prevention of economic exclusion in Norwegian football

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Funded by: UEFA

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LIST OF ACRONYMS

AKS	After-school programmes (same as SFO)
BufDir	The Norwegian Directorate for Children, Youth and Family Affairs
FC	Football club
FFO	After-school football programme
HiMolde	Molde University College
IMDi	The Directorate of Integration and Diversity
MFM	Møreforsking Molde
NAV	The Norwegian Labour and Welfare Administration
NFF	The Football Association of Norway
NIF	The Norwegian Olympic and Paralympic Committee and Confederation of Sports
RFF	Regional football federation
RM	Regional municipality
RSF	Regional sports federation
SFO	After-school programmes (same as AKS)
UDI	The Norwegian Directorate for Immigration

EXECUTIVE SUMMARY

In 2016, the NFF received funding from the UEFA HatTrick Investment Programme for a project within the area of social inclusion. The first part of the project was to conduct a study looking at two related topics within this area: the inclusion of refugees in football clubs as well as prevention of economic exclusion in football clubs. This report concerns the latter topic.

An overall objective of the study has been to investigate the way Norwegian football clubs are cooperating with various stakeholders to achieve the goal of “Football for all” in their respective local communities. Specifically, the focus of the study is the cooperation between stakeholders such as regional football federations (RFFs), football clubs (FCs), municipalities, public agencies, schools and others, and assess which challenges and possibilities present themselves in the relationship between the abovementioned actors.

Data were gathered through semi structured in-depth interviews (N=41) with various stakeholders including representatives from soccer clubs, refugee reception centres and/or public refugee services, regional soccer federations, regional sport confederations, municipality representatives, schools, NFF and voluntary organisations.

Based on the findings from the interviews, an online survey was distributed to Norwegian soccer clubs (N=279), requesting data regarding the clubs formal systems, funding of inclusion projects, experiences in working with cooperating partners as well as best practices.

One general finding from both the qualitative and quantitative data is the importance of club systems and structures. It is evident that those clubs whom adopt a broad systematic approach to inclusion often achieve more success in including refugees in their FC. A club-driven (system) perspective on inclusion, rather than a coach-driven (individual) perspective, enables inclusion initiatives to be sustainable.

The main barrier for inclusion of children in low-income families in Norwegian football clubs is *economy*. Clubs realise that, and consequently the most recurring thing that clubs in the study do to support children in low-income families, is to reduce the fees for participation or to provide financial support for going to tournaments and trips organised by the club. Clubs also struggle to identify children in low-income families, and are unsure how to reach the target group. The clubs in the study are saying they suspect that children may drop out of football because of economic reasons, but that they do not know if that is the reason. Another challenge for many clubs is a lack of knowledge of funding opportunities for support aimed at children from low-income families. The two most frequent collaborators for the clubs in working with inclusion of children in low-income families, are schools and refugee services in the municipalities. In regard to the latter, it is evident that the FC’s work for inclusion of children in low-income families goes hand in hand with refugee inclusion. It is a general request from the stakeholders that the FCs have clear strategies, in order to make the partnership(s) as efficient as possible, and inclusion through football as apt as possible for the target groups. Again, it is evident that a systematic approach to inclusion in the clubs is a highly recommended strategy.

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INTRODUCTION

Norwegian football is based on the vision of “Football for All”. The aim of the Football Association of Norway (NFF) is thus to ensure that everyone has optimal opportunity to participate in football activities. The NFF believes that football activity can contribute to physical fitness, mental well-being and social interaction, and hence, football activities are essential for young people’s development because of the valuable social bonds they create (Norges Fotballforbund 2016). This harmonises with ongoing trends, where sport in general, and football specifically, is increasingly recognised as a means for promoting social inclusion (i.e. Rich, Misener, and Dubeau 2015, Tacon 2007). Thus, the NFF aims at using children’s football to create an inclusive arena open to everyone - where children can feel safe, build friendships, as well as respect and understanding for each other, regardless of gender, economic and social status, and ethnic/cultural divides (Norges Fotballforbund 2016).

In recent years there has been increased focus in the Norwegian public debate around exclusion in sports, particularly football, due to high costs. The argument is that the costs involved in being a member of a sport club is so high that it excludes a growing group of children and young people defined as poor. A report from NFF in 2017, found that compared to other sports, football is relatively reasonable in terms of expenses related to being a club member, but that the level of cost increases in children- and youth football. There are also great variations from club to club with regard to costs associated with playing football (Norges Fotballforbund 2017). NFF acknowledges that the trend of increased costs is affecting Norwegian children and youth football. As with football equipment, membership/activity fees are becoming more expensive. NFF has noticed an increased dropout rate among children and adults from the social group defined as poor. Further, in order to prevent economic discrimination in football, NFF’s action plan 2016-2019 aims at working to maintain a balance between football activity costs and quality (Norges Fotballforbund 2016).

In 2016, the NFF received funding from the UEFA HatTrick Investment Programme (2016-2020) for a project within the area of social inclusion. The first part of the project was a study looking at two related topics within this area: the inclusion of refugees in football clubs (FCs) and the inclusion of economically disadvantaged and marginalised children and youth into football clubs. This working report concerns the latter topic, namely “*Prevention of economic exclusion and marginalisation in Norwegian football*”.

An overall objective of the study was to investigate how Norwegian football clubs are working to offer equal opportunities and access to football activities through football clubs, regardless of children’s economic status/situation. An important part of the study is to assess how football clubs are cooperating with various stakeholders to achieve the goal of “Football for all” in their respective local communities. Specifically, the study focused on the cooperation between stakeholders such as regional football federations (RFFs), football clubs, municipalities, public agencies, schools and others, and assess challenges and possibilities in the relationship between these actors.

In line with the project’s Terms of Reference, the following dimensions were assessed:

- a) Identify actions and experiences from football clubs and regional federations in terms of addressing economic exclusion and marginalisation in Norwegian football.

- b) Identify strengths and weaknesses in the relation between relevant stakeholders (i.e. football clubs, municipalities, schools and other actors).
- c) Identify institutional determinants for success, including execution schemes and mechanisms for inter-institutional coordination and partnerships.
- d) Identify ‘best practices’, promising methodologies and/or instruments that can be replicated.

Molde University College (HiMolde) and Møreforskning Molde (MFM) have conducted the study on behalf of the NFF.

Findings from the projects will further be implemented in a "Toolkit" for Norwegian football clubs and other relevant stakeholders.

Key terms and context

Children refers to any individual below the age of 18 (0-17).

Despite general economic growth, the divide between the *rich* and the *poor* is growing in Norwegian society. Similarly, the number of children growing up in *poverty* is increasing. The term *poverty* and *children's poverty (barnefattigdom)* is understood in a relative sense; “which relates poverty to the overall standard of living that prevails in a particular society” (Giddens 2001, 311). The British sociologist Peter Townsend defined relative poverty in this way:

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities and have the living conditions and the amenities which are customary, or at least widely encouraged or approved in the societies to which they belong. Their resources are so seriously below those commanded by the average family that they are in effect excluded from the ordinary living patterns, customs, and activities (Townsend 1979, 31).

A common way to measure children's poverty is to look at the net annual household income adjusted to the number of members in the household. The low-income boundary in Norway as well as in the EU is normally 60 % of the median income. When a household falls under the low-income boundary over a longer period (more than three years) it is a continuous low-income household.

In 2016, 10,3 % of the children growing up in Norway belonged to continuous low-income households (Barne- ungdoms- og familiedirektoratet 2018). This is an increase from 3,3 % in 2001. Similarly, recent data from Statistics Norway (2018) show that 5 % of people from 16 years and above live in households that have difficulties or severe difficulties to make ends meet. In the same group, 3 % cannot afford to participate in leisure time activities (Statistisk Sentralbyrå 2018).

In this report, we use the term *children in low-income families and/or households* when speaking about the target group. The term includes all children and youth that experience economic barriers for participating in leisure time activities, such as playing football in a club.

Also, the term *economically disadvantaged and marginalised children* is used as a concept in the report, referring to a group often excluded from activities because of economic barriers.

This is not to say that all children growing up in low-income households experience worse standards of living or fewer opportunities to participate in leisure time activities than other children. Each family is different, and make varying choices on behalf of the children. However, children in low-income families are more likely to experience poverty and poverty related challenges than other children (Barne- ungdoms- og familiedirektoratet 2018).

According to Statistics Norway (2017) an increasing number of children in low-income families have an immigrant background (see figure 1 below). The high number of low-income households amongst the immigrant population in general, combined with increasing immigration to Norway is likely to be the explanation for this. In 2015 children with immigrant background constituted more than half (53,4 %) of all children in Norway growing up in low-income households.

However, as we can see from figure 1, in recent years the numbers of children in low-income families have also increased for children without immigrant backgrounds. This is explained by the fact that more children than ever before grow up in single-parent households.

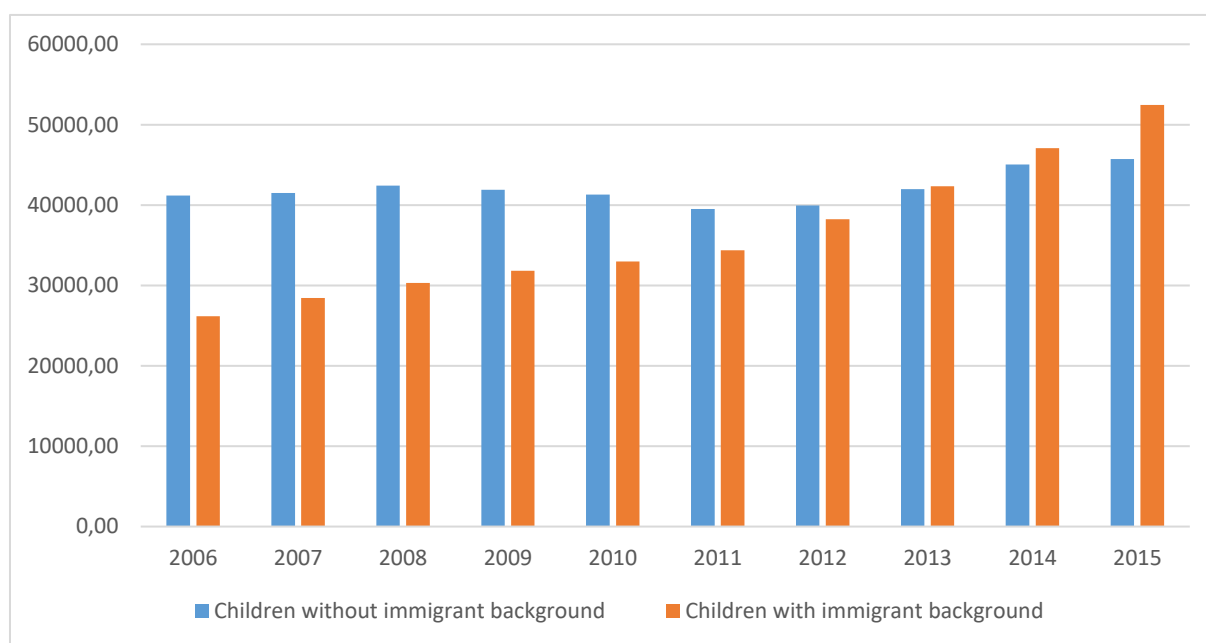


Figure 1: Number of children with or without immigrant background in low-income households. Source: www.ssb.no

METHODOLOGY

In this study, we utilised a multiple case study methodology and employed a combination of qualitative and quantitative methods to collect data (Yin 2009).

First, data were gathered through 41 semi structured in-depth interviews with various stakeholders from three different (football) regions (cases). We selected the cases in cooperation with our contact person in NFF, who also provided us with contact details. Subsequently, we identified informants through snowball and purposive sampling.

The informants included representatives from football clubs, representatives from different public services, regional football federations, regional sport confederations, municipality representatives, schools, NFF and voluntary organisations.

The authors developed four different interview guides allowing flexibility in regard to interview subjects. Five focus areas of the interviews were identified: 1. Systems and strategies for inclusion; 2. Cooperation between stakeholders; 3. Challenges related to inclusion of refugees and/or economically excluded and marginalised¹; 4. Actions and activities initiated by the club; and 5. What a Toolkit from the NFF to the clubs could entail.

Both inclusion of refugees as well as prevention of economic exclusion was brought up in all the interviews.

The interviews lasted between 40 minutes to 1,5 hours. Most of the interviews were with one interviewee, however some were with two or more interviewees. Further, most of the interviews were conducted in pairs of two researchers, where one was interviewing and the other took notes. Some interviews were conducted through telephone or Skype with one researcher both interviewing and taking notes. In some interviews the researcher recorded and thereafter transcribed the interview.

Based on the findings from the qualitative interviews, the authors developed an anonymous online survey (Questback) for Norwegian FCs (N=279) in February 2018. The survey was distributed via e-mail to the address that the club was registered with in the NFF system.

The main objective of the survey was to assess which strategies Norwegian football clubs had to meet the challenges of inclusion in football, and to identify “best practices” that could be shared with clubs in the forthcoming “Toolkit”. The survey questions were identified through the previous interviews and consisted of the following focus areas: 1. Information about the club; 2. Formal club systems for inclusion; 3. The club’s rationale for inclusion; 4. Support/funding of inclusion projects; 5. Experiences in working with cooperating partners; 6. Best practices.

In the analysis of the qualitative data, Malterud's systematic text condensation was applied (Malterud 2012). The authors studied the interviews to get an overview of the data material and to identify preliminary themes. Thereafter, the authors discussed the preliminary themes before identifying meaning units that were further classified into themes. In subsequent meetings, the

¹ This particular document reports the findings related to *economically excluded and marginalised*

research group discussed the coding, re-evaluated the original themes and identified illustrative quotations.

The quantitative data was analysed and presented in Excel.

Limitations

The authors have studied the inclusion of economically excluded and marginalised in football clubs from an organisational perspective, thereby focusing on collecting data from football clubs and relevant stakeholders in and around the clubs. An additional focus on the individual level would have strengthened the project, but was not prioritised due to a multiple of reasons including practical issues (time), resources (limited funding), methodological issues and ethics. The focus on the organisational level is within the scope of the Terms of Reference of the project.

FINDINGS

In the following, findings and implications from the qualitative and quantitative data are presented. The findings are structured under the following focus areas:

1. Systems and strategies for inclusion of children in low-income families in Norwegian football clubs
2. Barriers for inclusion of children in low-income families in Norwegian football clubs
3. Funding of inclusion projects for children in low-income families
4. How do Norwegian football clubs cooperate with relevant stakeholders?

Under each focus area, best practice examples from Norwegian FCs are provided. Special emphasis will be given to focus area 4; ”Cooperation between stakeholders”, which particularly addresses dimension b) and c) in the Terms of Reference.

As will be seen, some findings strongly link with the findings from Project 1) Inclusion of Refugees in Football Clubs (Straume et al. 2018). A reference to the Final Report from project 1 will be given where appropriate.

1. Systems and strategies for inclusion of children in low-income families in Norwegian football clubs

What is evident from both project 1 and project 2 is that representatives from all the FCs in the study express a genuine interest and commitment to the idea of “Football for All”, meaning that in theory, *everyone* should have an opportunity to feel like they belong to the club regardless of socio-economic or other status.

As we can see in figure 2, more than 60 % of the clubs in the study have inclusion of children from low-income families as a stated goal for the club. Further, the majority of clubs answering the survey consider their own club to be very inclusive; that coaches and leaders are concerned with and familiar with the goals of inclusion in the club (see figure 3). This is often referred to as the club philosophy.

Is inclusion of children from low-income families a stated goal for your club? N=283

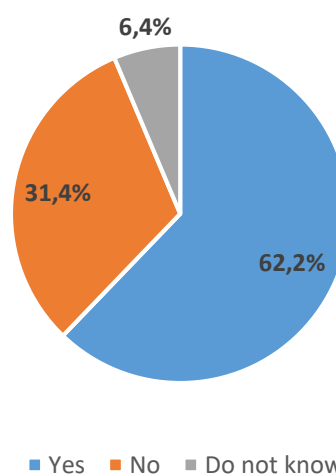


Figure 2: A total of 62,2% (176 FCs) of the respondents have goals for inclusion of children in low-income families.



Figure 3: Respondents consider their FCs to be very inclusive.

However, when asked where the stated goals are formalised or specified, the answers vary from the FC’s vision and values (club philosophy), handbooks, guides and toolkits to sports plans and strategic plans. However, as illustrated in figure 3 below, 30 % of the respondents state that the goals are not formalised or specified anywhere. That may illustrate the general perception in the study; that very often Norwegian FCs lack a systematic approach to inclusion. This can be partly explained by the fact that FCs are working on a voluntary and sometimes ad hoc basis, and building systems is not a first priority.

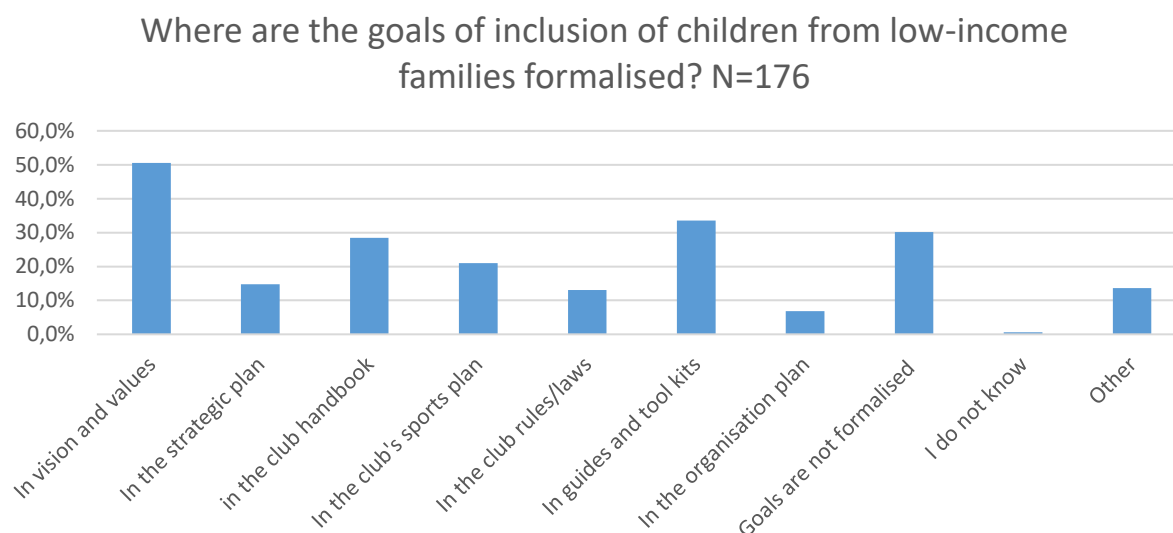


Figure 4: Where are the goals for inclusion of children from low-income families formalised?

As the two figures above illustrate, clubs generally report that the club culture and values emphasises inclusion of children from low-income families. When specifically asked about the rationale behind the FCs engagement with including children of low-income families into

football, these values and cultures are reflected in the answers (figure 5): They essentially involve contributing positively to individuals, the football club and the community as a whole.

Further, the results show that the FCs understand, accept and agree with expectations provided by ‘the society’ (municipality, government and people in general) that being a voluntary organisation entails particular opportunities and therefore responsibilities in focusing on inclusion in football. As the table below shows however, only 21 % says that the rationale for working with including children of low-income families is largely to meet the expectations from the municipality/community, and only 7 % says that it is largely to meet the expectations from NFF.

What is the rationale behind the FCs engagement with including children in low-income families to football?

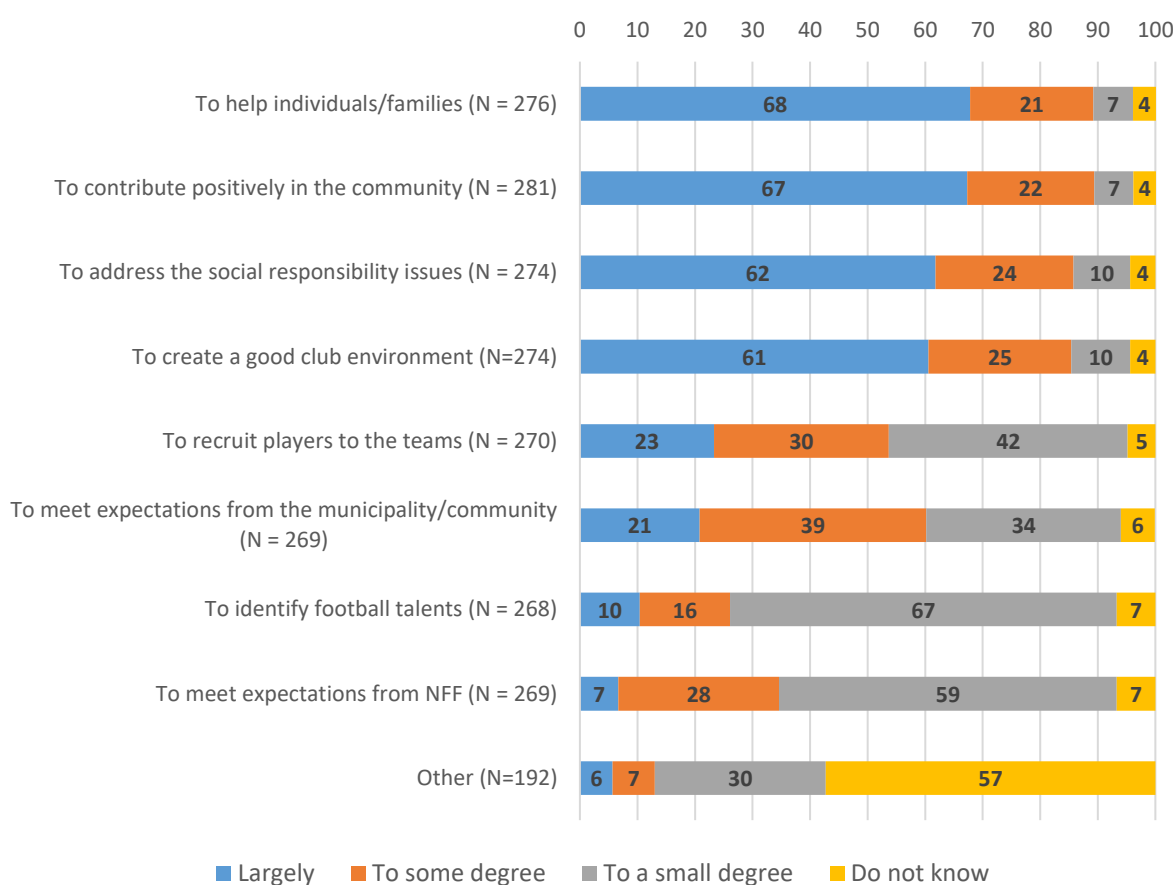


Figure 5: What is the rationale behind the FCs engagement with including children in low-income families to football?

Similar to the study of refugee inclusion in Norwegian football clubs, an important finding from both the qualitative and quantitative data in this project is the importance of club systems and structures. It is evident that clubs that adopt a broad systematic approach to inclusion more often succeed in inclusion work in the FC. A club-driven (system) perspective on inclusion rather than a coach-driven (individual) perspective enables inclusion initiatives to be sustainable.

A common denominator for inclusion-oriented clubs is that they have prioritised resources to be spent on inclusion projects. Consequently, competence has risen in these clubs, and additional resources have been acquired. However, these clubs have not only sufficient resources and competence on inclusion, but also have internalised *values* within the clubs that are operationalised in a solid system.

Both the regional football federations and FCs in our study have experienced that greater awareness of inclusion, and the importance of systematic approaches and competence building have been established in the process of becoming an NFF 'quality football club' (*Kvalitetsklubb*²). In interviews, they refer to the process of becoming a 'quality football club' as awakening with regard to values of inclusion and the importance of a club-driven rather than coach-driven system.

Some clubs in the study developed their own systems to support low-income families. For instance, *inclusion funds* (Best practice example 1), another club reported to have set aside their share of *Grasrotandelen*³ to support low-income families in the club.

In open-ended questions many clubs also reported that in order to include as many children as possible and avoid economic exclusion, they charged a bare minimum in membership- and training fees, or they offered family memberships at reduced prices. Another support system is reduced training fees with increased time spent on voluntary work for the club. This is formalised in some clubs, and parents are informed that they can “work” their way out of training fees. However, this may not be a feasible option for instance for single parents, parents with unfavourable working hours, families with several children involved in leisure activities and refugees unfamiliar with the concept of voluntary work.

The cost of sports equipment is a recurring concern in many low-income families. In some clubs passing on equipment is organised within the teams for instance via Facebook groups. Some clubs also highlight the ‘flee market’ concept where used equipment is being sold at low prices.

Best practice example 1:

One FC has established *the inclusion fund*, with its own statutes and Board. The purpose of *the inclusion fund* is to support economically disadvantaged children in for instance attending tournaments and buying necessary equipment. Club members can apply for support, and the Board treats all inquiries with confidentiality. This is an example of an institutionalised support system. With *the inclusion fund*, the club has established a system that is less dependent on the individual. For instance, if a child has not brought food or money when travelling with the team, the coach can cover the costs and later be refunded through *the inclusion fund*; thereby avoiding a financial burden to the coach, or the coach having to choose whether or not to support the child.

² The NFF 'quality football club' concept aims at strengthening the quality of the football activities offered through the FCs, RFFs and NFF. Clubs can work towards achieving the status of 'quality club' on three different levels. The focus areas of the 'quality club' certification is activity, organisation, competence and values. <https://www.fotball.no/klubb-og-leder/kvalitetsklubb/>

³ *Grasrotandelen* (the grass roots share) is an arrangement from the Norwegian betting company *Norsk Tipping* which was launched in 2009. It gives every better on any of *Norsk Tippings* games the chance to donate 7 % (or even 14 % on some games) of the stakes directly to an organisation of their preference. From January to August 2018 the *Grasrotandelen* generated NOK 420 million (approx. € 44 million). Sports organisations got the biggest share of NOK 234,2 million (€ 24,6 million). For a sport club the *Grasrotandelen* thus contribute considerably in terms of economic support. <https://www.norsk-tipping.no/grasrotandelen>

However, although most clubs say that they have a genuine interest and commitment to include children of low-income families, the majority of clubs in the study have no systematic approaches to inclusion of these children. In those cases, it is common that the clubs work ad hoc to find practical solutions when specific situations appear.

When solutions are embedded in club strategies and systems, it is less random who will be assisted and who will not be considered within the target group. It is evident that institutionalised support systems also are experienced as more predictable for both the FCs, the coaches and the target group.

2. Barriers for inclusion of children in low-income families in Norwegian football clubs

Obviously, the main barrier for inclusion of children in low-income families in Norwegian football clubs is *economy*. Clubs realise that, and consequently the most recurring thing that clubs in the study do to support children in low-income families, is to reduce the fees for participation or to provide financial support for going to tournaments and trips organised by the club.

A growing challenge seem to be costs related to additional activities run by the club, such as tournaments, training camps, extra practice opportunities outside regular practices, football after school programmes (FFO), additional sports gear such as club jackets etc. Although one does not need all this, this may be experienced as excluding for the ones that are not able to pay for the extra services. The clubs consider this to be problematic, but most of them see few ways around it. It is evident that the focus on reducing costs might conflict with the club’s player development work which increasingly requires additional activities, hence extra costs.

Recent studies from NFF shows that the basic cost (membership fee, training fee and tournament participation) of playing on a football team in Norway is relatively low compared to other sports (Norges Fotballforbund 2017). It also shows that it is more expensive to be involved in youth football than children’s football and that the cost is steadily increasing for both children and youth. Essentially many children of low-income families are not involved in football (or other) activities in the first place and thus many clubs point out that it is challenging to reach the target group. To spread information about support systems for children in low-income families that are not involved in football is therefore pointed out as an important step. The following quote from a club illustrates the realities of many clubs working with inclusion:

When it comes to membership- and training fees, the club communicate that we want to be a club for all. This means that all children and young people should be able to play football regardless of the family's economy. If you struggle to pay the membership and training fee, we will find a solution after individual assessment in each case. This applies to everything from sub-payment options, shortening or exemption for training fees, reduced fees for extra offers (like football schools) and free membership. This works well in cases where we are in contact with the parents. The main challenge is that there may be cases where children and youth drop out from football for economic reasons without knowing that we do offer economic support for low-income families.

Three main barriers or areas of concern are pointed out by the clubs in the study, and these will be addressed in the following:

- a. The challenges of identifying children in low-income families
- b. Refugees as economically excluded from football
- c. Economic barriers leading to dropout from football

Challenges in identifying the target group

The clubs in the study often struggle to identify children in low-income families. It is not evident who belongs to this group, and low-income families are dynamic as situations may change

overnight. Some clubs say that it is hard to tell where to draw the line between 'the poor' and 'the little less poor', and consequently who to include in the target group.

It is also evident that size matters, both when it comes to club size and size of the local community. Some clubs are based in communities where everyone knows each other and knows who are coming from low-income families, and make sure that everyone is included regardless of socio-economic background. As illustrated in the quote above, other clubs experience that children (or their parents) dropout from football probably because they are unable to pay the expenses related to the activity.

Many clubs emphasise that in Norway, to have economic challenges is very stigmatising and possibly considered shameful, and thus they find it hard to address the issues with the target groups. The word ‘discretion’ is brought up in the interviews and in the questionnaire, and is considered very important for the clubs in terms of addressing economic issues with its members.

Generally, clubs seem to have few systematic ways of identifying children in low-income families. Once children are members of the football club, lack of regular payments and necessary equipment can be an indicator, but many clubs depend on parents or other instances, such as schools, to take responsibility and contact the club to inform them about challenges of payment or equipment.

Being two or more grown-ups responsible for each team was mentioned as a strength in identifying children in need of economic support. Many clubs also stated that they depended on coaches to be observant in identifying these children.

Moreover, some of our informants raise concern about inclusion of children from low-income families in areas where economic challenges are less frequent. In areas where the ‘norm’ is to have high(er) socio-economic status, belonging to a low-income household might be even more challenging, and lead to exclusion.

As outlined in the introduction, more than half (53,4 %) of children in low-income families have an immigrant background. The clubs argue that it is relatively easier to identify children in low-income immigrant families than in Norwegian families. Particularly when they have refugee status as well, it is ‘easier’ to identify the target group and essentially search for solutions and support through different funding systems.

Refugees⁴ as economically disadvantaged

The costs of participating are particularly a problem for refugees who normally belong to the low-income group. The possibility to attend football practices is limited if they have to pay the full cost of membership- and training fees. Considering participation in leisure activities is recognised as an important measure in the integration of refugees, some municipalities have developed support systems, giving all refugee children the opportunity to participate in at least one leisure activity such as football. The municipality then cover the costs of membership and necessary equipment. In one municipality of the study, the refugee services covered costs of leisure time activities for refugee children under 18 with maximum NOK 5000, and an

⁴ Refugees inclusion in Norwegian football clubs is thoroughly discussed in Report 1: https://brage.bibsys.no/xmlui/bitstream/handle/11250/2558384/WP_2018_02.pdf?sequence=1

additional NOK 1500 for equipment. Different municipalities have different arrangements in relation to this.

One of our informants stated that such an arrangement should be automatically included to all families receiving economical support from NAV, both to reduce the burden of applying for additional support and to hinder exclusion from sports due to lack of information on funding opportunities.

From the clubs’ perspective, funding and attention are more frequently directed toward inclusion of economical disadvantaged refugees, rather than economical disadvantaged children in general. Hence, challenges with inclusion of ethnic Norwegian children from low income families may be a less addressed issue. On the other hand, some clubs state that low income families are most likely in contact with public sector services and get their refund directly, without involvement of the football club. Therefore, the families that are less poor might be the ones that are both most difficult to identify and to help.

Dropout as a consequence of economic disadvantage?

Several of the clubs in the study are saying they suspect that children may drop out of football because of economic reasons, but that they do not know if that is the reason.

Only one club in our study has assessed the reasons for children dropping out of football. This club has established a youth committee that, with consent from parents, contacts children and youth to ask why they decided to leave football.

Other clubs mentioned they have the impression that children are loyal to their families and state other reasons than economic for dropping out, perhaps more as a protective mechanism. This should be looked into.

3. Support/funding of inclusion projects for children in low-income families

A big challenge for many clubs is a lack of knowledge of funding opportunities for support aimed at children from low-income families.⁵ In the interview data it is evident that the clubs request more information about these possibilities, and that the communication between possible funders and the clubs are more or less non-existent.

The clubs who know about different funding opportunities say that the application process is strenuous, and not a first priority. Additionally, as many clubs had a lack of human resources and only had people working on a voluntary basis, an application process and consequently follow-up was considered too arduous to work in practice. The informants generally requested less complex and more available funding opportunities than exist today.

This problem can be illustrated in the following quote from one of the clubs:

The process of applying for funds requires too much from those who are going to get support, and from the clubs (...). Some parents would rather not pay [membership fees] at all and hope that is going well, or they take their children out of football. No one wants to show that they do not have the money to pay. We see that we always lose someone every time we're sending out invoices. We try to be attentive and follow this up, but it is often a time-consuming job and is often placed "at the back of the queue". We lose many players this way, and the kids do not get the offer they should have.

As the data from the refugee study also showed, FCs that had a system where inclusion was a priority, an organisation with hired staff (i.e. a club of a certain size) and a designated person amongst the staff that worked specifically with inclusion, naturally proved to be more successful in terms of applying for and receiving funds than the ones that did not have these assets.

However, funds for inclusion of children of low-income families were a lot less known than funds for inclusion of refugees.

A large part of the online survey distributed to the FCs contained questions regarding funding and support. As figure 6 shows, only one third (33 %) of the FCs had applied for funding of projects targeting children in low-income families. Of the FCs that had applied for support/funding, the municipality was the main recipient of applications (61,3 %). Moreover, 15,1 % had applied to the Norwegian Directorate

Have the FC applied for support/funding of projects targeting children in low-income families? (N=284)

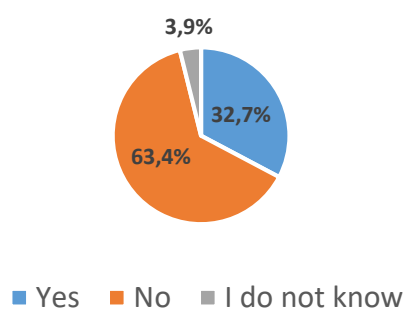


Figure 6: Have the FC applied for funding of projects for inclusion of children from low-income families?

⁵ Thus, this section might as well come under the 'Barriers' heading above

for Children, Youth and Family Affairs (BufDir), and the remaining 23 % to others funding sources such as the regional municipality, private sector and other subsidies (see figure 7).

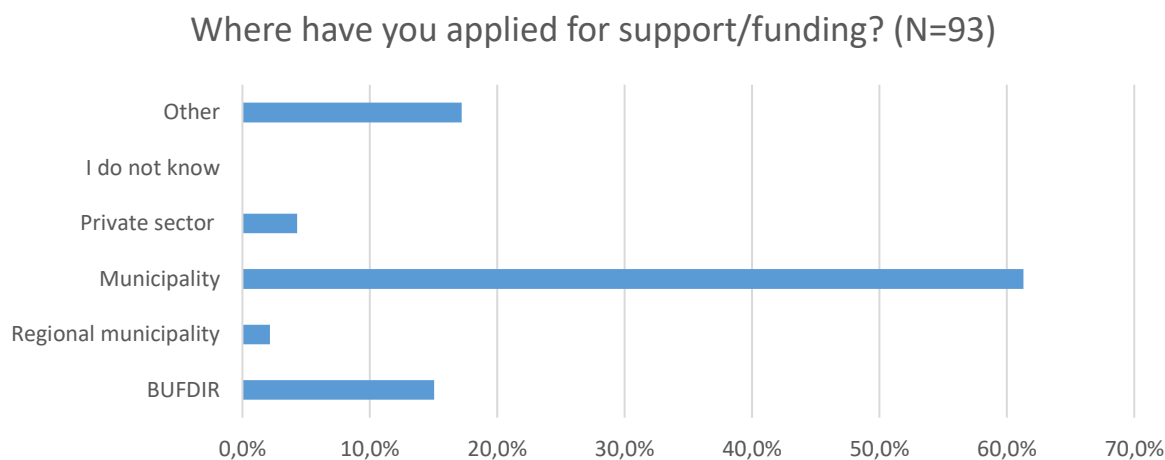


Figure 7: Where clubs are applying for financial support for inclusion of children of low-income families to football

On the question of whether the FC had received support/funding for projects on inclusion of children in low-income families during the last two last two years, 24,6 % of the FCs said yes (see figure 8). Seen together, figure 6 and 8 show that it seems to be paying off to apply for grants for inclusion of children in low-income families as 32,7 % applied for funding and 24,7 % received funding.

Further, the FCs were asked what the funds primarily were used for. As can be seen in figure 9, a vast majority of the funds were used to cover costs for individual participation. Clubs also received funds for organising events such as football schools and tournaments.

As was also evident in the study of refugee inclusion (Straume et. al. 2018), funds were rarely covering costs exceeding one year and often used for specific projects. For the clubs, this was sometimes frustrating as it was difficult to make long-term and sustainable plans with limited funding.

Have you received grants for the inclusion of economically disadvantaged children over the last two years?
N = 284

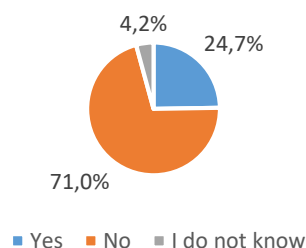


Figure 8: Have you received grants for the inclusion of children in low-income families over the last two years?

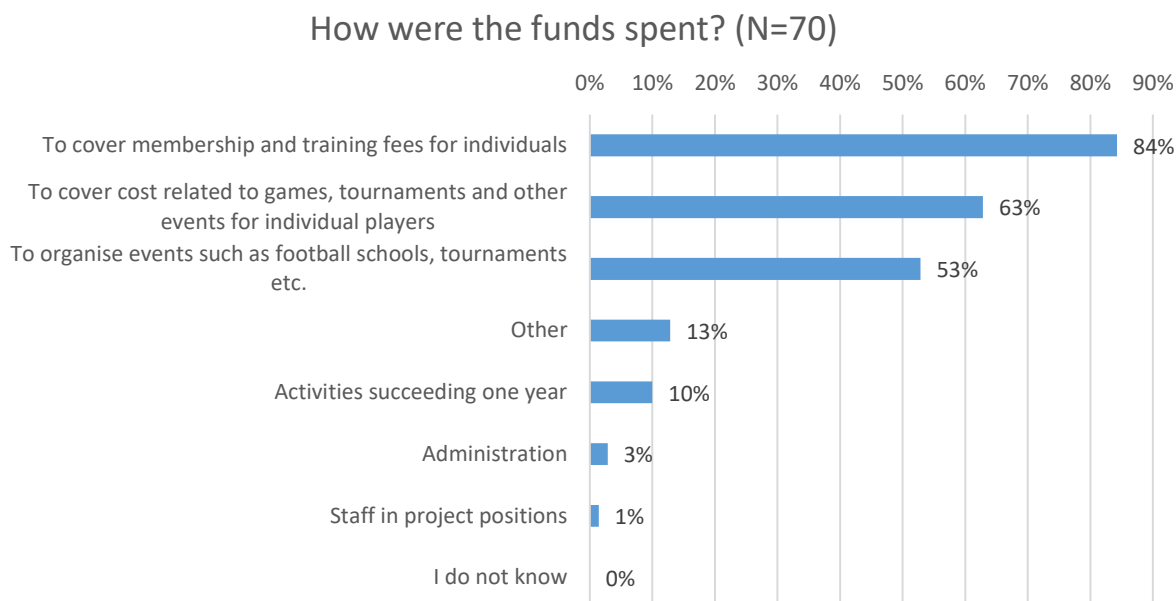


Figure 9: Clubs report that a vast majority of funds are used to cover activity fees for the individual

Corresponding with the football club’s lack of knowledge of funding opportunities, it is not surprising that a majority of the clubs do not know whether the grant application criteria correspond with the FC’s needs for support of projects aiming at including children in low-income families in football (see figure 10 below). Neither do most clubs think that the grant applications criteria correspond with societal expectations of the FC’s inclusion work.

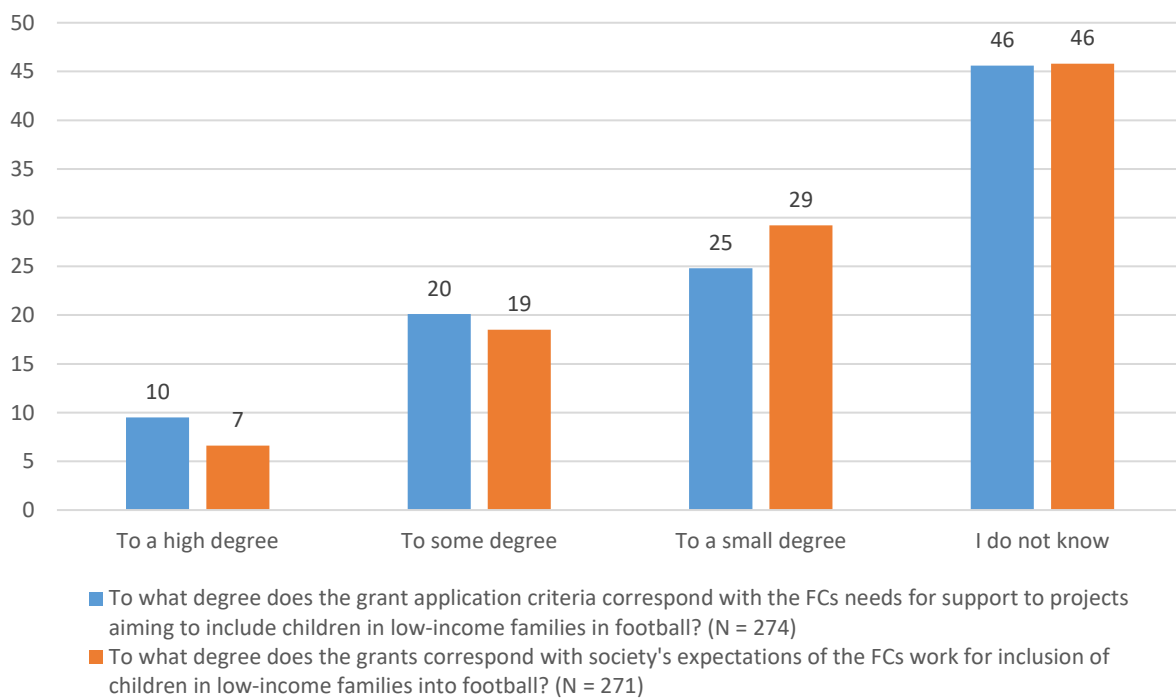


Figure 10: On the relevance of the grant application criteria for the club's need for support.

The FCs are requesting a less bureaucratic and complex grant application process. It was stated that it was difficult to navigate between the different funding possibilities and that it was essentially the largest clubs with hired staff that applied for funds. There is a general perception that the matter of support and funding opportunities could be coordinated in a better way. For instance, it was suggested that applications and information should be available on one online portal, that guidelines and assistance should be provided by NFF, particularly to FCs that were short of (human and financial) resources, and that templates should be developed that made the application process easier. Further, it was argued that funds should be made available also for long-term projects and to cover costs related to activity rather than one-off events. As one informant stated:

[We need funds] to be able to cover membership- and training fees. It is hopeless when you receive 200 000 for a 2-day holiday for 40 children in low-income families, while activities every day, throughout the year, together with classmates, is not funded.

A similar statement came from a different club:

Often funds are targeted towards projects, or "gimmicks", that are implemented for a short period of time. For the inclusion of children in low-income families, the need is usually to cover membership fees/training fees, equipment and travel, which rarely falls under the criteria for funding.

4. How do Norwegian football clubs cooperate with relevant stakeholders?

In the interviews, different stakeholder groups such as public, voluntary and private sector stakeholders as well as individuals were identified by the FCs as important partners in working with inclusion in football (see figure 11).

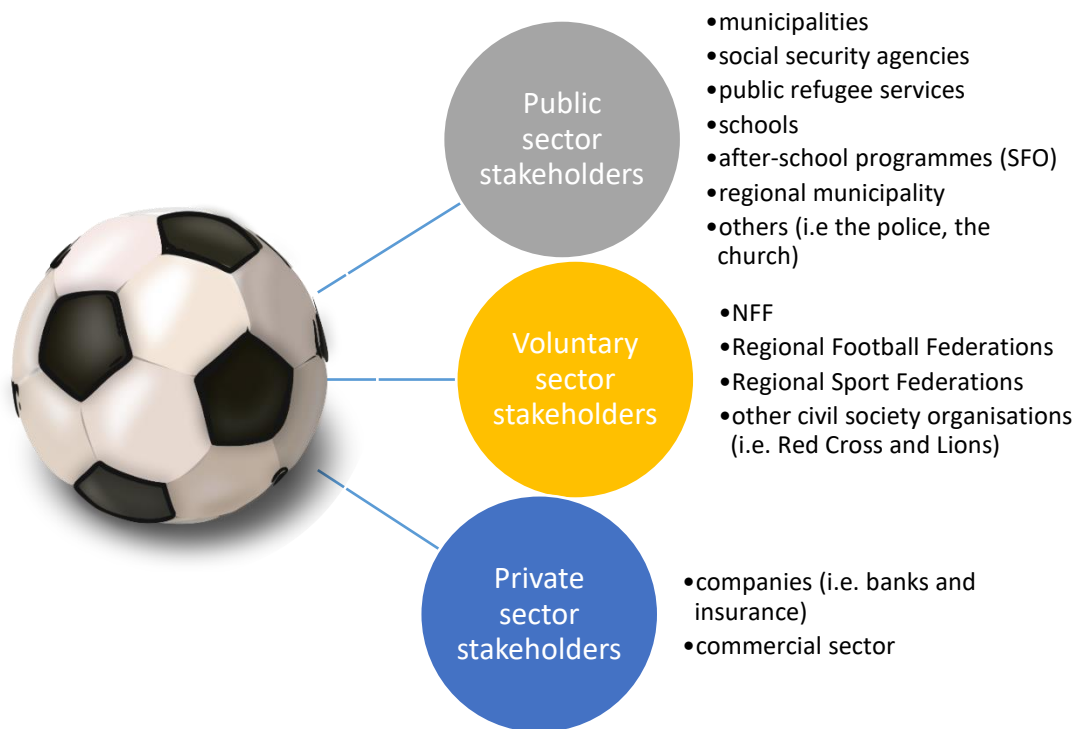


Figure 11: Stakeholders cooperating with the FCs in inclusion programmes

In the survey the FCs were asked to what degree they cooperated with various stakeholders (identified through the interviews). As figure 12 below illustrates, most of the FCs answering the survey cooperated only to a small degree with any of these stakeholders. However, the two most frequent collaborators came from the public sector and involved schools and refugee services in the municipalities. In regard to the latter, it is evident that the FC's work for inclusion of children in low-income families goes hand in hand with refugee inclusion.

To what degree does cooperation with the following stakeholders contribute to inclusion of children in low-income families in the FC?

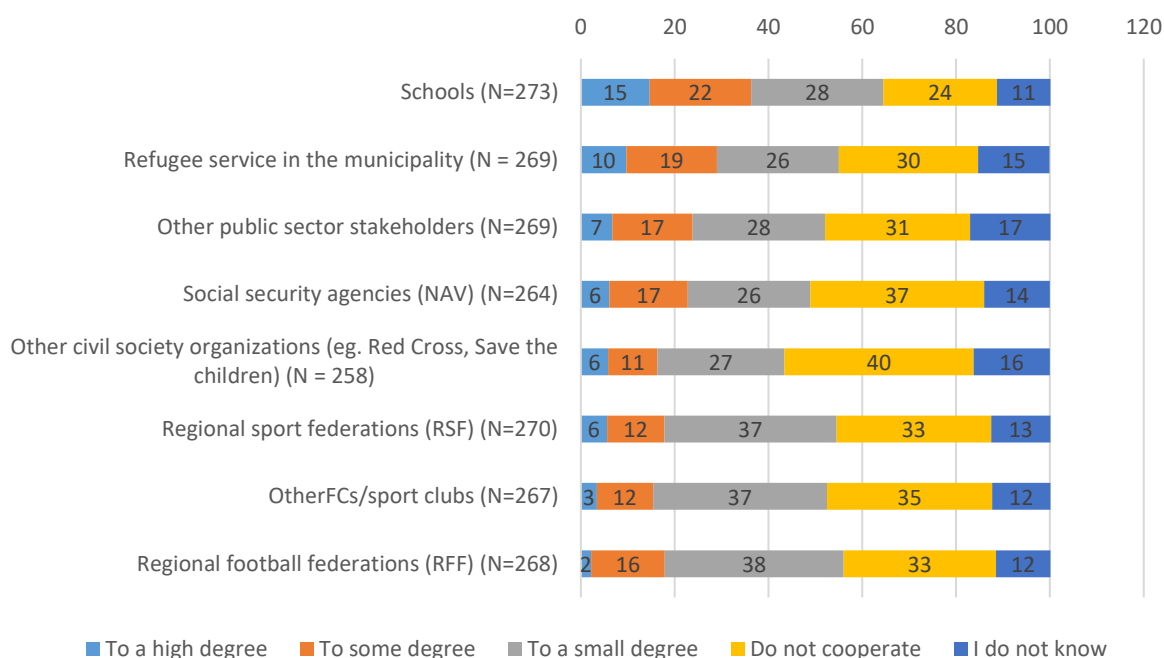


Figure 12: To what degree does cooperation with the following stakeholder groups contribute to inclusion of children in low-income families into football?

In the following, these stakeholder groups will be presented in more detail, and some best practice examples from the cooperation between the clubs and the stakeholder group will be provided. Specifically, two dimensions in the Terms of Reference will be addressed, namely b) Identify strengths and weaknesses in the relation between relevant stakeholders (i.e. football clubs, municipalities, schools and other actors) and c) Identify institutional determinants or challenges for success, including execution schemes and mechanisms for inter-institutional coordination and partnerships.⁶

Public sector stakeholders

Schools and after-school programmes

The cooperation between clubs and schools varied greatly from informal and personal commitment by individual teachers, to formalised cooperation between clubs and schools. The clubs in the study highlight the following:

⁶ This working paper reports the inclusion of the broad group of children in low-income families and thus presented on general terms. The findings are related to the findings in Report 1, *Inclusion of refugees in Norwegian football*. The two reports should therefore be viewed as complimentary.

Strengths in the relationship between the FC and the local school:

- Schools and school teachers see the children regularly and are familiar with the situation of the families.
- Schools and school teachers might assist in sharing information on behalf of the FC (particularly important when the target group is from the minority population (specifically refugees and refugee girls)).

Challenges in the relationship between the FC and the local school:

- Schools are under strict rules of confidentiality and can only inform the children and parents of the opportunities in and around the FC, not vice versa.
- Schools and school teachers often lack knowledge about the FCs in the district and consequently do not share information about the club.
- Very few systematic or formal efforts are taken from schools in terms of cooperating with the FCs, as much depends on private initiatives from the teachers and their personal contacts in the FCs (if any).

Institutional determinants for success

- Strengthened relationship between the FC (and specific coaches) and the schools so that the schools know about the actual costs of being a member of the club and informs children and their parents.
- Schools and school teachers are informed about the support that is provided by refugee- and social services and others, for children in low-income families.

The municipalities and its social services (refugee services and labour services – NAV)

The clubs in the study seem to have very different experiences in terms of cooperating with their local municipality. Some clubs belong to municipalities that have systems for applying for funds that are easily accessible and not very bureaucratic. These clubs identify the local sports councils (*Idrettsråd*) as key partners and important links between the FC and the municipality services. Our data shows examples where the cooperation between different stakeholders, like the county council and different stakeholders within the municipality (for instance refugee services and schools) has enabled a variety of initiatives and generated funds.

In Norway, low-income families are provided financial assistance from NAV (The Norwegian Labour and Welfare Service) intended to secure a person or family's income on a temporary basis, to cover basic subsistence costs, and leisure activity participation. It is the family itself that has to apply for financial assistance from NAV. Most of the clubs in the study are aware of this arrangement, and some clubs inform parents about this possibility.

Many clubs are calling for a closer cooperation with NAV, but also call for the public sector to take initiative for such cooperation in order to make the partnership(s) as efficient as possible, and inclusion through football as good as possible for the target groups. Again, it is evident that a systematic approach to inclusion in the clubs is a highly recommended strategy.

Some clubs are reporting to be in very close cooperation with the regional municipalities (*fylkeskommunen*) (see best practice example 3). For a majority of clubs though, the regional municipality is an actor that is ‘far away’ from everyday activities and mainly on board when it comes to questions regarding funding.

To avoid person dependency, it was suggested from an informant in the public sector that clubs work on identifying their inclusion challenges and potential collaborators from different sectors and services that may contribute to solve these challenges over time. Consequently, clubs could anchor cooperation with local contributors and build on local competence to reduce being dependent on individuals.

Strengths in the relationship between the FC and the municipalities and its social services:

- The clubs in our study recognise the importance of cooperating with NAV in matters related to children in low income families.
- As providers of social services, the municipality stakeholders know who the children in low-income families are and are usually in regular contact with these families.
- The municipality services have overview of funding schemes both locally and on a national level and can be advisers to clubs in application processes.
- Local sport councils are in a good position to advocate for the football clubs in questions relating to inclusion into football.
- Some municipalities have developed support systems giving all refugee children the opportunity to participate in at least one leisure activity such as football. The municipality then cover the costs of membership and necessary equipment. In one municipality of the study, the refugee services covered cost of leisure time activities for refugee children under 18 with maximum NOK 5000, and an additional NOK 1500 for equipment per year.
- The municipality can coordinate initiatives (such as the equipment storage system *BUA* in best practice example 2 and the activity card in best practice example 3) with several beneficiaries (children and families as well as sport clubs).

Challenges in the relationship between the FC and the municipalities and its social services:

- Bureaucratic and complex application processes are challenging for a voluntary organisation.
- Clubs usually do not have any formal agreements with NAV in relation to the inclusion of children in low-income families.
- Concerns are raised about whether the football club should be responsible for processes (identification of the target group and applications for funding) or if the entire process should go through the welfare system, specifically NAV.
- It is difficult for the FC to identify the target group and equally hard to find solutions that are not stigmatising or that reveal a family’s difficult situation.
- Many clubs are paying a lot of money to rent public football fields from the municipalities. This in turn requires more income which often means that training fees are high.

Institutional determinants for success:

- The municipality, local civil society organisations or clubs have systems of providing sports equipment to children in low-income families.
- The municipality and its social services initiates contact with the FC and facilitates arenas for cooperation.
- Clubs can use public football fields for free (or at least for reduced price) and can keep the training fees at a minimum.
- The roles of the stakeholders are clarified.

Best practice example 2:

BUA is a national association established in 2014 that aims at contributing to inclusion and increased participation in activities for children and youth, regardless of socio-economic status. It does so by strengthening and visualising the possibilities of borrowing sport- and leisure time equipment, by facilitating equipment centrals. The equipment centrals are often administered by **municipality services** and open for anyone in the community who is in need of equipment such as skis, tents, sleeping bags etc. that are costly, rarely used and thus also unnecessary to own privately.

Best practice example 3:

One of the **municipalities** in the study initiated a pilot project, the activity card, aimed at children from 0 to 17 years whom are refugees or belonging to low-income families (who receive support from NAV). With the activity card, the child (+1) is given access to many different facilities (swimming pool, cinema, the football stadium) and thereby experiences they would not otherwise have access to.

One of the **regional municipalities** in the study administered 13-14 activity funds that particularly prioritised immigrants and low-income families. The regional sports federation was consultative partner in the allocation process.

Voluntary sector stakeholders

In our study, voluntary sector stakeholders include stakeholders within the Norwegian football system (NFF, RFF, regional sport federations (RSF), other football clubs) as well as other civil society organisations (for instance Red Cross and Lions).

Clubs cooperate with these stakeholders in a variety of ways both through specific projects and as partners to consult in matters related to applications and practical issues.

NFF (Central)

Strengths in the relationship between the FC and NFF central:

- NFF develops strategies and road maps that the FCs need to follow.
- NFF administers grant opportunities that FCs can apply for.
- NFF holds the expertise to support FCs in developing good strategies for inclusion in general.

Challenges of the relationship between the FC and NFF central:

- FCs think that there is a long way between the NFF central administrations to the FCs on the grass roots level. The expertise is thus often perceived as ‘out of reach’.
- Grant applications are perceived as bureaucratic and challenging for voluntary FCs.

Institutional determinants for success:

- Clear strategies and systems that are possible for the FCs to follow up.
- Resources (human and financial) for supporting FCs in grant application processes.

Regional sports federations (RSF) and regional football federations (RFF)

Strengths in the relationship between the FC and the RSF and RFF:

- As official representatives from general sport and football respectively, the RSF and RFF can take a coordinating role by for instance facilitate meetings between the clubs, provide guidelines for and/or initiate projects in both municipalities and clubs, and assist clubs in applying for funds.
- The RSF and/or RFF can be mediators between clubs, public services and/or stakeholders.
- Channelling cooperation through the RSF and/or RFF is beneficial for reducing the administrative load on clubs.

Challenges in the relationship between the FC and the RSF and RFF:

- Some clubs experience that there is a long distance from their daily activities to the RSFs and RFFs.
- The role of the RFFs in relation to clubs varies, depending on access to both financial and human resources between regions.

Institutional determinants for success:

- RSFs and RFFs taking the role of regional coordinators, and facilitating arenas for FCs to meet and share experiences and join efforts.
- RFFs support the clubs in different manners in relation to informing about funding opportunities and in application processes.

Best practice example 4:

In one case region the **RSF** held a project position responsible for inclusion, which was partly funded by the regional municipality (different case than in the regional municipality example above). The position enabled a focus on inclusion through sport. An important part of the work portfolio is to go through each grant application to NIFs inclusion fund from the clubs in the region, and to be NIFs consultative partner in the allocation process.

Other civil society organisations

Strengths in the relationship between the FC and civil society organisations:

- Many civil society organisations are familiar with inclusion work, work with the same target groups and can be of support to FCs working with inclusion.
- Civil society organisations are based on voluntary activity, and (unlike public sector stakeholders) available also after working hours.
- In some communities, the voluntary organisations (including the voluntary sport clubs) are tight-knit and relations are already established.

Challenges in the relationship between the FC and civil society organisations:

- Like voluntary sport clubs, civil society organisations are based on voluntary activity which might be challenging in terms of individual commitment.
- Relatively few systematic and formalised efforts of cooperation between FCs and other civil society organisations are initiated.

Institutional determinants for success:

- FCs and civil society organisations share knowledge and experiences.
- Clear strategies and action plans in the FCs, assessing which civil society organisations in the community are beneficial to cooperate with.

Private sector stakeholders

Most clubs' cooperation with private sector stakeholders come in the form of sponsorship, support for tournaments, football schools etc. In relation to the inclusion of children in low-income families, private sector stakeholders were cooperating with clubs for instance by supporting free of charge activities during holidays. Similarly, one club reported that with the help of private sector stakeholders they were able to offer short vacations for low-income families in the community (for instance a weekend to a city not too far away, or to an amusement park) (see best practice example 5).

Strengths in the relationship between the FC and civil society organisations:

- Private sector stakeholders can provide funding opportunities for FCs.
- Private sector stakeholders can react rather quickly and with less bureaucracy than public sector stakeholders.
- FCs can be valuable sponsor objects for addressing different companies' Corporate Social Responsibility (CSR) strategies.

Challenges in the relationship between the FC and civil society organisations:

- Funding is often project-based or for one-off events. FCs need funds to cover costs for participation.

Institutional determinants for success:

- Clear strategy from the FC both in terms of establishing partnerships, but also in terms of securing funds for longer-term projects and daily activities, and thereby optimising chances of sustainability.
- Private sector could require systematic work for inclusion before becoming FC sponsors.

Best practice example 5:

One FC explained how, in the past couple of years, they had organised trips during the summer holiday for children (refugees and low-income) who were otherwise not able to travel due to economic challenges.

Private sector stakeholders from different companies that the FC already cooperated with funded the trips. The club argued that there was an increasing interest for such partnerships in the club as more and more children fell under the target group.

RECOMMENDATIONS TO NFF

Based on the findings from the present study, the following recommendations to the Football Association of Norway (NFF) are presented:

1. NFF should strive to encourage broad, systematic club-driven approaches to inclusion on all levels in the organisation.
 - a. Club-driven approaches can be encouraged through systematic work with FC’s value system. NFF has already been working with this through the ‘quality club’ certification, and further emphasis on inclusion might be integrated in the ‘quality club’ concept.
 - b. A systematic approach to inclusion also include sharing information, adapting rules and building competence among FCs.
2. Splitting membership payment into for instance quarterly or monthly fees should be an option for the clubs within the electronic payment system.
3. Through the RFFs, NFF should assess opportunities for better deals between the clubs and the municipality in terms of renting football fields. The RFFs should cooperate with other sports clubs and the sport councils in this respect.
4. NFF should strive to make grant application processes easier for the FCs. Information and guidelines on funding opportunities should be available through an online portal, and assistance for applicants should be provided from NFF.
5. Funds should be made available for longer-term projects (and less one-off events) and to cover the cost of everyday expenses, like staff, membership- and training fees.
6. NFF should, through the RFFs, facilitate arenas for FCs in the regions to meet and share experiences and join forces if relevant. Efforts and initiatives should to a higher extent be channelled through the RFFs.
7. NFF should keep informing and inspiring clubs to find good solutions to include children in low-income families. For instance, how to establish inclusion funds, in a systematic way to handle individual economic matters in trust and in confidence.

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