Abstract
The study assessed the level of workers’ skill acquisition in readiness for retirement among the Academic staff of Bamidele Olumilua University of Education, Science and Technology, Ikere. The study adopted a descriptive research design. The sample size of 160 workers was drawn from the population of 345 members of Academic Staff Union of Universities (ASUU), Bamidele Olumilua University of Education, Science and Technology, Ikere chapter. The instrument for data collection was a self-structured questionnaire tagged “BASARQ BOUESTI ASSU Skill Acquisition for Retirement Questionnaire. Two research questions raised to guide the study were answered using descriptive analysis of simple frequency count, percentage, mean and standard deviation. Two (2) research hypotheses formulated for the study was tested at 0.05 level of significance using Pearson Product Moment Correlation statistic. Findings revealed that there was significant influence of awareness and orientation about Home Economics skill acquisition on the retirement plan of workers. It was also revealed that there was no significant influence of high-level awareness of Home Economics skill acquisition on the retirement plan of workers. The study concluded that employee’s previous education, training, and experience on entrepreneurship can serve as means of preparing employees for entrepreneurship at retirement. The study recommended that workers should not depend on government pension scheme alone for retirement plan rather they should acquire laudable skills especially in Home Economics as a way to sustain themselves when government pension fails. Also, it was recommended that Home Economics programmes and extension programmes such as workshops, seminars, symposium, and conferences should be organized in establishments to create awareness of the various skills in Home economics.

Keywords: Skill Acquisition, Tertiary Workers, Home Economics, Retirement.

Introduction
Poverty in Nigeria like any other developing and third world countries has been a long-standing issue. The Nigeria poverty situation is ironical as Nigeria is rich both in human and material resources but yet inhabited by many poor people. The World Bank and UNDP (2001) ranked Nigeria as the 6th and 7th in petroleum export and crude oil production. Despite this, Nigeria poverty situation ranked her as the 20th poorest country in the world. That is poverty in the midst of plenty. Nigeria’s poverty situation has worsened over the years and human conditions have greatly deteriorated.

In spite of the plenitude of normal assets in Nigeria, destitution among the utilized and joblessness is a significant issue. The Nigerian government set up the National Pension Plan (NPP) to guarantee that each representative who has worked in either the private or the public area gets retirement advantages to deal with the neediness that regularly challenges the retired people (National Pension Commission, 2012). The test defying most retired people is the postponements brought about by benefits subsidizes directors who frequently neglect to deliver annuity assets to retired folks without wasting any time (Akhuemonkhan, Raimi, and Sofoluwe, 2013). Employees in both the public and private sectors in Nigeria work for 35 years before mandatory retirement (National Pension Commission, 2012). In the civil service sector, up to 90% of workers retire without having obtained any knowledge about business before retirement (Umukoro, 2013). Frequent job rotation, lack of specialized on-the-job training, an d inadequate business skills development are some plethora factors responsible for employees’ failure to acquire knowledge about entrepreneurship while they are employed before retirement (Matthew & Mary, 2012). Business venture includes distinguishing and taking advantage of systems and openings for making riches (Obeng, Robson, and Huagh, 2014). Workers ought to gain proficiency with the methodologies
Development of knowledge about small-scale business operations could enable retirees in Nigeria to be responsible, enterprising, and self-employed. By immersing themselves in real-life learning experiences, taking risks, managing results, and learning from the outcomes of embarking on several businesses, individuals in Nigeria could have an alternative source of income at retirement (Baker, Islan, & Lee, 2014). In providing the resources by which employees could carry out small-scale business information acquisition effectively, employers could create teams for the development and exploitation of business ideas, as well as mixing of staff with different educational and training backgrounds in the workplace (Bjerke & Hultman, 2002). Human resource departments could include knowledge acquisition training progress as a key performance indicator (KPI) of the organization to initiate and sustain the training of employees on small-scale business information (Bjerke & Hultman, 2002).

The general purpose of this study was to explore how Nigeria employees especially those that are close to retirement can attain small scale business information in preparation for entrepreneurship in retirement specifically it seeks to assess Home Economics skill acquisition for sustainable retirement. The Nigerian educational system emphasizes literary education more than on vocational training and business training (Adebayo, 2013). According to Ndedi (2013), three primary reasons for entrepreneurship education in South Africa that could justify its introduction to Nigeria. First, substantially contributions to job creation and income generation are needed, in addition to more properly education young people introduced into the labor force. Second, welfare must be improved; furthermore, poverty alleviation strategies targeting youth education on entrepreneurship are worthwhile because when young people can earn their livelihood and support themselves and their immediate families through the income they generate from entrepreneurial activities, the financial burden on the nation is reduced, and the number of people living in poverty decreases. Third, entrepreneurship training contributes to social and economic empowerment of the nation because of job creation and poverty alleviation. Ndedi (2013) suggested that entrepreneurship education includes the advancement in personal qualities and positive attitudes, proper knowledge acquisition, and information that will give students the skills needed to succeed in entrepreneurship.

Kajalo and Lindblom (2015) appraised entrepreneurial orientation (EO) as tool to marketing information for small scale business. EO is evaluated on the dimension of (a) market innovativeness, and (b) market pro-activeness and risk-taking (Kajalo & Lindblom, 2015). Employees with EO can have attention and effort on entrepreneurship opportunities in retirement (Gruber- Muecke & Hofer, 2015). Gruber-Muecke and Hofer (2015) developed marketing orientation (MO) as a tool useful for small scale business information that focuses on (a) the customer orientation, (b) competition orientation, and(c) orientation and inter-functional coordination.

The term entrepreneurship originated from the teachings of Cantillion, the economist, whose contribution to the subject of entrepreneurship has given rise to several definitions of entrepreneurship by scholars (Mandel & Noyes, 2016). Ndedi (2013) described an entrepreneur, using Schumpeter’s study, as someone who possesses the ability to influence others as well as having the abilities not to be limited by boundaries of bureaucracy. Entrepreneurs act as initiators of business with the intentions to promote an idea, set goals to achieve the idea, and motivate others to support the establishment of the idea (Vardhan, 2014). An entrepreneur is someone who conceives and organizes a business ventures as well as implement the business idea having considered the risk and reward (Munir, Idrus, Shukur, Ithin, & Sarah 2015). Unemployment in Nigeria has been a source of great concern to government and the citizenry in its character of sustained ascendancy. Its attendant consequences have put the nation in danger of underdevelopment and threat to life. Social disturbances which may be as a result of
unemployment have now cascaded into armed robbery attacks, political thuggery, kidnapping, prostitution, assassination to mention a few. However, entrepreneurship education is indispensable to any country for the development of its economy.

Working a regular job after retirement is not only unappealing to many seniors, but it can be difficult to get. A better option is for retirees to turn all the knowledge and experience they’ve gained during a career, into a home based business. A home business allows for greater flexibility and freedom that retirees have earned after a long career. A business can be run from any country, for retirees interested in being expats or from an RV for those who want to travel closer to home. It can be run part-time, to allow for more fun or if there is a need to care for an ailing spouse.

Development of entrepreneurship knowledge would be effective if the information improves the personal qualities and positive attitude of employees (Ndedi, 2013). It is against this background that this study examined the challenges and assessing worker’s skill acquisition for sustainable retirement.

Research Questions
The following research questions were raised to guide the study:

1. What are the awareness level and orientation about Home Economics skill acquisition that can influence the retirement plan of workers?

2. Is there any influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers?

Research Hypotheses
Sequel to the research questions raised above, the following hypotheses were formulated for the study”

H01: There is no significant influence of awareness level and orientation about Home Economics skill acquisition on the retirement plan of workers.

H02: There is no significant influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers

Methodology
The study adopted a descriptive design of the survey type. The population of the study consisted of 345 members of Academic Staff Union of Universities (ASUU), Bamidele Olumilua University of Education, Science and Technology (BOUESTI), Ikere chapter. Simple random sampling technique was used to select 160 academic staff in BOUESTI from the 3 Colleges of study. The sample for the study consisted of 85 female and 75 male workers in the institution.

The research instrument for the study was a 15-itemed self-structure questionnaire. The questionnaire titled; “Challenges and Assessing Worker’s Skill Acquisition for Sustainable Retirement (CAWSASR)” was constructed and subjected to validity and reliability test. A degree of internal consistency of 0.87 was obtained using Spearman-Brown split-half method. Data was analyzed using frequency count, percentage, weighted mean and standard deviation to answer the two (2) research questions raised for the study. The two (2) research hypotheses formulated for the study were tested using Pearson Product Moment Correlation (PPMC) statistic at 0.05 level of significance with SPSS version 23
Research Question 1:
What are the awareness level and orientation about Home Economics skill acquisition that can influence the retirement plan of workers?

Table 1: Responses to awareness level and orientation about Home Economics skill acquisition that can influence the retirement plan of workers.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Items</th>
<th>SA (%)</th>
<th>A (%)</th>
<th>D (%)</th>
<th>SD (%)</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Entrepreneurial orientation skill</td>
<td>68 (42.5)</td>
<td>72 (45.0)</td>
<td>5 (3.1)</td>
<td>15 (9.4)</td>
<td>1.31</td>
<td>.816</td>
</tr>
<tr>
<td>2</td>
<td>Marketing orientation skill</td>
<td>71 (44.4)</td>
<td>76 (47.5)</td>
<td>3 (1.9)</td>
<td>10 (6.2)</td>
<td>3.47</td>
<td>1.062</td>
</tr>
<tr>
<td>3</td>
<td>Small scale business marketing skill</td>
<td>84 (52.5)</td>
<td>68 (42.5)</td>
<td>0 (0.0)</td>
<td>8 (5.0)</td>
<td>1.20</td>
<td>.621</td>
</tr>
<tr>
<td>4</td>
<td>Foods and Nutrition skill</td>
<td>96 (60.0)</td>
<td>34 (21.3)</td>
<td>9 (5.6)</td>
<td>21 (13.1)</td>
<td>1.22</td>
<td>.632</td>
</tr>
<tr>
<td>5</td>
<td>Clothing and Textile skill</td>
<td>112 (70.0)</td>
<td>41 (25.6)</td>
<td>0 (0.0)</td>
<td>7 (4.4)</td>
<td>2.01</td>
<td>.911</td>
</tr>
<tr>
<td>6</td>
<td>Interior Decoration skill</td>
<td>120 (85.2)</td>
<td>40 (11.1)</td>
<td>0 (0.0)</td>
<td>3.25</td>
<td>1.53</td>
<td>.822</td>
</tr>
</tbody>
</table>

Weighted Mean 2.08

The table 1 above showed the responses to awareness level and orientation about Home Economics skill acquisition that can influence the retirement plan of workers. The table showed the mean perception ranging from 1.20 to 3.47 and standard deviation values (.621 to 1.062). It was revealed that awareness level and orientation about Home Economics skill acquisition that can influence the retirement plan of workers is moderately on the average with weighted mean of (2.08).

Research Question 2:
Is there any influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers?

Table 2: Responses to the influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Items</th>
<th>SA (%)</th>
<th>A (%)</th>
<th>D (%)</th>
<th>SD (%)</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Have you been trained on Entrepreneurial orientation skill</td>
<td>42 (26.3)</td>
<td>23 (14.4)</td>
<td>67 (41.8)</td>
<td>28 (17.5)</td>
<td>2.48</td>
<td>1.141</td>
</tr>
<tr>
<td>2</td>
<td>Have you been trained on Marketing orientation skill</td>
<td>39 (24.4)</td>
<td>41 (25.6)</td>
<td>72 (45.0)</td>
<td>8 (5.0)</td>
<td>2.01</td>
<td>1.456</td>
</tr>
<tr>
<td>3</td>
<td>Have you been trained on Small scale business marketing skill</td>
<td>51 (31.9)</td>
<td>24 (15.0)</td>
<td>67 (41.9)</td>
<td>18 (11.2)</td>
<td>1.32</td>
<td>1.141</td>
</tr>
<tr>
<td>4</td>
<td>Have you been trained on Foods and Nutrition skill</td>
<td>34 (21.3)</td>
<td>15 (9.4)</td>
<td>84 (52.5)</td>
<td>27 (16.8)</td>
<td>1.22</td>
<td>.906</td>
</tr>
<tr>
<td>5</td>
<td>Have you been trained on Clothing and Textile skill</td>
<td>40 (11.1)</td>
<td>21 (13.1)</td>
<td>68 (42.5)</td>
<td>31 (19.3)</td>
<td>1.46</td>
<td>1.061</td>
</tr>
<tr>
<td>6</td>
<td>Have you been trained on Interior Decoration skill</td>
<td>41 (25.6)</td>
<td>15 (9.4)</td>
<td>84 (52.5)</td>
<td>20 (12.5)</td>
<td>1.56</td>
<td>1.421</td>
</tr>
<tr>
<td>7</td>
<td>Are you aware of Home Economics skill acquisition and its influence on your retirement plan</td>
<td>5 (3.1)</td>
<td>34 (21.3)</td>
<td>96 (60.0)</td>
<td>25 (15.6)</td>
<td>1.30</td>
<td>1.190</td>
</tr>
<tr>
<td>8</td>
<td>Do you have adequate information on Home Economics skill acquisition</td>
<td>44 (27.5)</td>
<td>10 (6.3)</td>
<td>88 (55.0)</td>
<td>18 (11.2)</td>
<td>1.25</td>
<td>1.164</td>
</tr>
<tr>
<td>9</td>
<td>Do you have any retirement plan in relation to Home Economics skill acquisition</td>
<td>51 (31.9)</td>
<td>12 (7.5)</td>
<td>69 (43.1)</td>
<td>28 (17.5)</td>
<td>1.20</td>
<td>.822</td>
</tr>
</tbody>
</table>

Weighted Mean 1.53

The table 2 above showed the responses to the influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers. The table showed the mean perception ranging from 1.20 to 2.48 and standard deviation values (.906 to 1.456). It was revealed that influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers was significantly very low with weighted mean of (1.53).
Testing of Hypotheses

Hypothesis 1:
There is no significant influence of awareness level and orientation about Home Economics skill acquisition on the retirement plan of workers.

Table 3: Analysis of the influence of awareness level and orientation about Home Economics skill acquisition on the retirement plan of workers.

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>df</th>
<th>R</th>
<th>P</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skill Acquisition</td>
<td>26.32</td>
<td>11.078</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Plan</td>
<td>27.08</td>
<td>13.127</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 3 shows the analysis of the influence of awareness level and orientation about Home Economics skill acquisition on the retirement plan of workers. The result shows that there is a significant positive relationship \( (r = 0.409; \ df = 160; \ p = 0.001 < 0.05) \) between awareness level and orientation about Home Economic skill acquisition and the retirement plan of workers.

Hypothesis 2:
There is no significant influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers.

Table 4: Analysis of the influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers.

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>df</th>
<th>r</th>
<th>P</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awareness of Skill Acquisition</td>
<td>23.78</td>
<td>14.608</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Plan</td>
<td>25.71</td>
<td>12.711</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 4 shows analysis of the influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers. The result shows that there is no significant relationship \( (r = 0.409; \ df = 160; \ p = 0.18 > 0.05) \) between high level awareness of Home Economic skill acquisition and its attendant effect on the retirement plan of workers.

Discussion of Findings

In view of hypothesis one, the stated null hypothesis that there is no significant influence of awareness and orientation about Home Economics skill acquisition on the retirement plan of workers was rejected. This result implies that Home Economics skills such as entrepreneurial orientation, marketing orientation, and small scale business marketing information played significant role in retirement plan of workers in tertiary institutions. This supported the position of (Gruber- Muecke & Hofer, 2015) who posited that Employees with Entrepreneurial orientation can have attention and effort on entrepreneurship opportunities in retirement. Also, Olufunmilola and Helen (2016) inferred that Entrepreneurial orientation provides an internal environment for learning in an organization. The more entrepreneurial the employees, the more learning oriented the environment is, the more likely the values that promote innovation, open mindedness, and shared vision would be promoted in the employees towards their retirement. The findings of Ogbene (2006) also corroborated the findings of this study, who opined that unemployment and ills that plagued retirement can be greatly reduced by increasing opportunities for more jobs through Home Economics occupations.
In view of hypothesis two, the stated null hypothesis that there is no significant influence of high level awareness of Home Economics skill acquisition on the retirement plan of workers was not rejected. This result implies that all the awareness, talk, seminar and discourse on Home Economics skills acquisition does not have much positive disposition on the retirement plan of workers in tertiary institutions. This findings corroborated the position of Akhuemonkhan, Raimi, and Sofoluwe, 2013 who posited that the test defying most retired people is the postponements brought about by benefits subsidizes directors who frequently neglect to deliver annuity assets to retired folks without wasting any time. Also, in the civil service sector, up to 90% of workers retire without having obtained any knowledge about business before retirement (Umukoro, 2013).

The findings of Matthew and Mary, 2012 also supported the findings of this study, who posited that frequent job rotation, lack of specialized on-the-job training, and inadequate business skills development are some plethora factors responsible for employees’ failure to acquire knowledge about entrepreneurship while they are employed before retirement. It also supported the position of (Herr, 2013) who submitted that workers ought to gain proficiency with the methodologies and chances of business venture during their long periods of work and before retirement since this information could turn out elective revenue streams to retired people at retirement.

Conclusion
Preparing employees for entrepreneurship at retirement have been considered a means to provide the retirees with alternation income at retirement. Despite the effort to improve the retirees’ economic life at retirement by the provision of the NPP, most retirees in Nigeria live in poverty as a result of insufficient preparation for entrepreneurship that can serve as a mean of alternation income in retirement. Employee’s previous education, training, and experience on entrepreneurship can serve as means of preparing employees for entrepreneurship at retirement.

Recommendation
The study recommended that Home Economics skills such as entrepreneurial orientation, marketing orientation, and small scale business marketing information should be incorporated into the retirement plan of workers in tertiary institutions. Also, awareness, talk, seminar and discourse on Home Economics skills acquisition ought to be underscored on the retirement plan of workers in tertiary institutions. Lastly, the individual employee has the responsibility to take advantage of training provided at work, knowledge from previous education, and the entrepreneurship experience attained into a realizable small-scale business venture at retirement.

References


