CLOTHING AND TEXTILE TECHNICAL SKILLS UTILIZED BY HOME ECONOMICS LECTURERS FOR SUSTAINABLE RETIREMENT PLANS IN RIVERS STATE

SONYE, C. U & USOROH, C. I
1 Department of Home Economics, Hospitality and Tourism
Ignatius Ajuru University of Education
Port Harcourt, Rivers State.
2Department of Home Economics Education,
Faculty of Education,
University of Uyo,
comfort.sonye@iaue.edu.ng
comfortusoroh@uniuyo.edu.ng

Abstract
The study investigated clothing and textile technical skills utilized by Home Economics lecturers for sustainable retirement plans in Rivers State. Two research questions and hypotheses guided the study. Survey research design was employed. The population for the study was made up of the Home Economics lecturers in four tertiary institutions in the study area. No sampling was done as the population was small therefore, the entire population was used for the study. A structured questionnaire was used for data collection. The instrument was validated by three experts. Cronbach alpha method was used to determine the reliability of instruments with a coefficient of 0.82. Data were analysed using mean, standard deviation and t-test. Findings revealed that Home Economics lecturers own clothing and textile business enterprise such as garment making shop (2.67±1.20; 2.52 ± 1.16), clothing merchandising shop (3.31±0.67; 3.00 ± 0.34), hair dressing salon (2.52±0.98; 2.50 ± 0.74)), fashion school (2.56±1.07; 2.50 ± 0.98), fabric accessory shop (2.76±0.76; 2.67 ± 0.59) among others. Also, ways Home Economics lecturers prepare to supplement their financial resources after retirement for sustainable life included keeping personal savings with a bank (3.57±1.20; 3.52 ± 1.16), monthly contribution pension scheme (4.00±0.00; 4.00 ± 0.00), investing in landed properties (3.96±1.07; 3.90 ± 0.98) among others. There was no significant difference in the mean ratings of Home Economics lecturers in Federal and State tertiary institutions in the state. The study concludes that life during retirement requires planning and preparedness for it as retired life actually needs financial sufficiency to spice it up. It was recommended among others that Home Economics lecturers should venture into more clothing and textile related business venture as numerous opportunities exist in the area and that they should actively and consciously make decisions and invest more on assets and acquire more skills and training as a way of preparing for retirement.

Keywords: Skills, Clothing and Textiles, Sustainability, Retirement, Home Economics

Introduction
Skill is the ability to use one’s knowledge effectively in doing something well. It is also the capability to accomplish a job with precision of certainty, practical knowledge in combination with the ability, cleverness and expertise. According to Mbah and Umurhurhu (2016) skill is manual dexterity used to carry out a task with determined results often within a given amount of time and energy. Skill may be categorized into basic psychomotor or manipulative; technical; adaptive; conceptual and transferable skill (Eze, 2018). Skill development is a learned sequence of movement that are combined to produce a smoother and efficient action in order to master a particular task. Clothing and textile as a skill-oriented course may be viewed in two ways: as a discipline or course of study in higher institutions of learning and as an economic activity that satisfies some needs. As a course of study, Clothing and Textiles is one of the three major areas of Home Economics taught in Tertiary Institutions in Nigeria. It is characteristically skill and activity oriented which when properly taught will equip the learner with saleable skills needed for self-reliance.

Clothing and Textiles is a worthwhile and an intriguing part of Home Economics which is of incalculable worth to society. Anyakoha (2015) sees Clothing and Textiles and related expressions as an area of professional and specialized training which empowers a person to procure the important abilities, skills, information, capacities and
perspectives expected to work actually for the improvement of self and the general public, subsequently adding to the financial progression of the country (Arubayi, 2010). Clothing and Textiles as an instructive expertise gives motivation to individual and family survival given its verifiable connection to homegrown prosperity. Clothing and Textile as a monetary action is worried about information, disposition and abilities expected to pick, plan and sew garments. It likewise includes information on the various fabrics, clothing determination and support. Clothing and textile abilities when appropriately mastered can get ready people for huge work and valuable open doors in many clothing related occupations. It is distinctively an expertise situated course which when appropriately acquired alongside the specialized abilities will prepare each person at all level with saleable abilities required for independence and groundwork for family sustainability after retirement.

Retirement is an excursion that begins with the principal day of business. How well an individual is changed during work and after retirement relies heavily on how well the individual arranged for retirement during the hour of work. Retirement is an undeniable period of developing in life where the individual gradually pulls out from the norm of dynamic work, social work and is at last superseded with additional young ones. As demonstrated by Garba and Mamman (2014) retirement is without a doubt a period of withdrawal from dynamic control of one's technique for livelihood. Retirement entails withdrawal from work related roles or positions for the wake of showing up at a particular age (Amaike, 2016). Therefore, it is a critical stage in the work-related life of every worker.

As noted by Uzuegbunam (2002) many advanced countries, for instance, Germany, Japan, America and Britain give retirement procedure in their constitution, subsequently making care on the endlessly need of arranging perfect for retirement. The author added that the perspective on retirement as a bright event exist in most advanced countries where viability and genuine work are the concern of human affiliations. Considering the effective approach to retirement methodology advance countries and workers around there expect retirement with merry assumption; a time of rest, a time of reevaluation and a time of fulfillment, etc. For them, retirement from work is the apex of extensive stretches of trust, retribution and arranging. In contrast, Aminini-phips (2019) noted that the Nigerian government doesn't believe the public authority help of workers to be a first concern. This often makes retirees see retirement as a "upsetting reality", a methodology predicament, and a threat to human resource management.

Retirement can and should be a merry time as one has the amusement and potential chance to travel and do various things of interest straightforwardly. This isn't so, as a lot of retirees are not prepared for this (Iyortsuun and Akpusugh, 2013). In light of their awkwardness, many have managed heaps of psychosomatic issues and presented some psychophbic reactions. Today, retirees in all sector and regions in Nigeria see retirement as a challenging issue as many of them still work after retirement. This is because the portion of advantages today, is ending up being continuously hard for retirees of the day to adjust. From now on, it is by and large commonplace to see the government neglect their obligations and owe retirees. Retirement issues in Nigeria is a delicate one as most workers neither have any critical retirement plan nor obtain enough during their working lives to cater for their retirement period, as their compensation can scarcely bring them back home. It is therefore not out of the ordinary in that frame of mind past, to see staff falling rapidly as they are given their retirement letter in view of inadequate planning. According to Aikhuomogbe (2016) in Nigeria, 92% of retired people live in destitution because of lacking preparation for other sources of income. Onye (2012) saw that retirement from work most of the time make a lot of issues for retired people. These issues range from unexpected loss of pay, money related deficiency and disquiet, debilitating infirmities, apprehension about proper post-retirement comfort to issue of gaining new specialized and imaginative capacities for post-retirement life.

Technical and entrepreneurial skills for post-retirement life is essential because technical skills and entrepreneurial skills acquired could turn out alternative revenue source to retired folks after retirement (Ali, 2014). Usually in retirement, retired people will attempt to track down valuable chances, to maintain their own organizations to stay useful and produce pay and not exclusively depend on annuity finances nowadays. Distinguishing and beginning a business in one's area of specialization or where the retired person's expertise is more prominent as it could be an authentic road to connect
after retirement. Such occupations in clothing and textiles include: garment construction, garment amendment, pattern making, quilting, patchwork, weaving and printing, batik, handwoven, tie & dye, printed fabric, embroidery fabric, applique, tailoring services, establishment of skill acquisition centre, fashion school management, clothing merchandizing, fabric accessory store, laundry and dry-cleaning services, interior/outdoor decorations, beadwork, hair dressing etc. Considering the arrays of products produced, there is no doubt that clothing and textile is a sector that has potential to create wealth, multiple source of income, develop retirees, provide employment opportunity and reduce the level of poverty among the retirees, especially among Home Economics lecturers. This paper contends that Home Economics lecturers in Rivers State with skills and knowledge of clothing and textile could provide long time incentives and multiple streams of income for themselves and their family sustainability.

Sustainability implies independence and confidence of assets to keep up with current expectations for everyday comforts without sabotaging the existence possibilities and personal satisfaction later on. Sustainability as it relates to retirement involves the capacity to keep up with further development of one’s day to day life while improving resources and abilities on which everyday life depend in retirement (UNFPA and HAI, 2012). Sustainable life empowers the retired person to adapt to the difficulties related with retirement by being able to effectively conform to shocks and stresses without undermining their flow expectations for everyday comforts from now on (Amaike, 2016). Admittance to sustainable living improves day to day life. Hence, without sustainable living, retired people will be disappointed and denied of essential necessities of life. It is along these lines that it becomes vital for Home Economics lecturers to plan for their retirement right off the bat in their profession in light of unanticipated conditions such as abrupt startling defense, infirmities setting in because of advanced age, high expansion rate, conversion scale instability, high monetary vulnerabilities and defer in installment of tip and annuity all together not to spend their post-retirement years in miserable destitution. Adelowo in Amaike (2016) opined that retired folks ought to effectively and deliberately decide and set themselves up on how best to use their abilities to augment their resources and assets as well as limit monetary inadequacy, shocks, stress and dangers to work on their everyday life in retirement. It is against this setting that this paper looks at clothing and textile abilities used by Home Economics lecturers for sustainable retirement plans in Rivers state.

**Purpose of the Study**
The major purpose of this study was to examine clothing and textile business enterprises owned by Home Economics lecturers for sustainable retirement plans in Rivers State. Specifically, the study determined:
1. clothing and textile business enterprises owned by home economics lecturers for sustainable life after retirement.
2. ways Home Economics lecturers prepare to supplement their financial resources after retirement for sustainable life.

**Research Questions:** Two research questions were raised and answered in the study:
1. What are the clothing and textile business enterprises owned by Home Economics lecturers for sustainable life after retirement?
2. What are the ways Home Economics lecturers prepare to supplement their financial resources after retirement for sustainable life?

**Hypotheses**

H01: There is no significance difference in the mean responses of Home Economics lecturers in Federal and State tertiary institutions on clothing and textile business owned by Home Economics lecturers for sustainable life after retirement.

H02: There is no significance difference in the mean responses of Home Economics lecturers in Federal and State Tertiary institutions on ways Home Economics instructors plan to enhance their monetary assets after retirement for sustainable life.

**Methodology**

**Design of the Study:** The study adopted descriptive survey research design. This is because the design is interested in gathering the opinion of respondents in a given population using questionnaire (Nworgu, 2015).

**Area of the Study:** The study was carried out in Rivers State, Nigeria. A lot of tertiary institutions exist in Rivers State. Most of these institutions offer Home Economics as a course of study. This create the existence of Home Economics lecturers in these institutions in Rivers State.

**Populace for the Study:** The populace for the study included 40 Home Economics lecturers in 4 tertiary establishments in the state that offers Home
Economics as a course of study. As at the hour of this study the quantity of Home Economics lecturers in Ignatius Ajuru University of Education (IAUE) was 5, Rivers State University (RSU) 8, University of Port Harcourt (5), and Federal Technical College of Education Omoku (FTCOE) 22 (Establishment units of the different tertiary foundations, 2021). The population was small and manageable, in this way no sampling was done as the whole populace of 40 Home Economics lecturers was used as sample size for the study (Nworgu, 2015).

**Instrument for Data Collection:** The instrument utilized for data collection was an organized questionnaire created from literature reviewed and specific purpose of the study. The questionnaire was isolated into two sections A and B with 30 items. Section A with 4 questions looked for segment data about the respondents. Section B was isolated into two sections which looked for data on readiness of Home Economics lecturers for sustainable life after retirement. The reaction choices depended on a 4-point Gotham rating scale (SA = 4, A = 3, D = 2 and SD = 1). It was validated by three specialists from the Department of Home Economics, Hospitality and Tourism, Ignatius Ajuru University of Education, Port Harcourt. The reliability index of 0.78 was obtained for the instrument utilizing Cronbach Alpha coefficient.

**Method of Data Collection:** An aggregate of 40 questionnaire were given to the respondents by hand. All the questionnaire were returned resulting to 100% return rate.

**Method of Data Analysis:** Data was analyzed utilizing mean and standard deviation to address the research questions. Mean values of 2.50 or more were were adjudged as positive response for the items while mean values below 2.50 were considered as negative response The hypotheses were tested using t-test. The null hypothesis was upheld for items whose t-calculated value were less than t-table value and rejected if otherwise.

### Result

**Table 1:** Mean and t-test result of the respondents on clothing and textile business enterprises owned by Home Economics lecturers in federal and state tertiary institutions for sustainable life after retirement in Rivers State (40).

<table>
<thead>
<tr>
<th>S/N</th>
<th>Clothing and textile business enterprise owned by Home Economics lecturers</th>
<th>X₁</th>
<th>SD₁</th>
<th>X₂</th>
<th>SD₂</th>
<th>t-cal</th>
<th>t-tab</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I own a garment making shop</td>
<td>2.67</td>
<td>1.20</td>
<td>2.52</td>
<td>1.16</td>
<td>0.38</td>
<td>2.02</td>
<td>A/NS</td>
</tr>
<tr>
<td>2.</td>
<td>I make pattern for sale</td>
<td>1.12</td>
<td>0.37</td>
<td>1.04</td>
<td>0.30</td>
<td>0.76</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
<tr>
<td>3.</td>
<td>I make quilt for sale</td>
<td>2.28</td>
<td>1.02</td>
<td>2.20</td>
<td>0.97</td>
<td>0.24</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
<tr>
<td>4.</td>
<td>I have a clothing craft/skill acquisition centre</td>
<td>1.37</td>
<td>0.52</td>
<td>1.22</td>
<td>0.60</td>
<td>0.91</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
<tr>
<td>5.</td>
<td>I have a fashion school</td>
<td>2.56</td>
<td>1.07</td>
<td>2.50</td>
<td>0.98</td>
<td>0.15</td>
<td>2.02</td>
<td>A/NS</td>
</tr>
<tr>
<td>6.</td>
<td>I have fabric accessory store</td>
<td>2.76</td>
<td>0.76</td>
<td>2.67</td>
<td>0.59</td>
<td>0.42</td>
<td>2.02</td>
<td>A/NS</td>
</tr>
<tr>
<td>7.</td>
<td>I have laundry and dry-cleaning shop</td>
<td>1.62</td>
<td>0.37</td>
<td>1.53</td>
<td>0.29</td>
<td>0.17</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
<tr>
<td>8.</td>
<td>I have clothing merchandizing shop</td>
<td>3.31</td>
<td>0.67</td>
<td>3.00</td>
<td>0.34</td>
<td>0.29</td>
<td>2.02</td>
<td>A/NS</td>
</tr>
<tr>
<td>9.</td>
<td>I have a hair dressing salon</td>
<td>2.52</td>
<td>0.98</td>
<td>2.50</td>
<td>0.74</td>
<td>0.07</td>
<td>2.02</td>
<td>A/NS</td>
</tr>
<tr>
<td>10.</td>
<td>I embark on interior and outdoor decoration</td>
<td>2.72</td>
<td>0.94</td>
<td>2.61</td>
<td>0.83</td>
<td>0.38</td>
<td>2.02</td>
<td>A/NS</td>
</tr>
<tr>
<td>11.</td>
<td>I have a shop for beadwork and other craft for sale.</td>
<td>1.85</td>
<td>0.95</td>
<td>1.57</td>
<td>1.00</td>
<td>0.84</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
<tr>
<td>12.</td>
<td>I have a shop for amendment of clothes.</td>
<td>2.08</td>
<td>0.97</td>
<td>1.82</td>
<td>1.02</td>
<td>0.76</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
<tr>
<td>13.</td>
<td>I have a shop for embroidery and weaving of clothes.</td>
<td>1.68</td>
<td>1.09</td>
<td>1.54</td>
<td>1.04</td>
<td>0.39</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
<tr>
<td>14.</td>
<td>I embark on tye and dye, batik and printing.</td>
<td>1.28</td>
<td>0.93</td>
<td>1.15</td>
<td>0.88</td>
<td>0.43</td>
<td>2.02</td>
<td>R/NS</td>
</tr>
</tbody>
</table>

Remark: X₁=mean Federal lecturers, X₂=mean State lecturers, SD=standard deviation, NS=Not Significant, A = Accepted, R=Rejected.

The data presented in Table 1 shows that items with serial number 1, 5, 6, 8, 9, and 10 had mean values above 2.50 respectively. This indicated clothing and textile business enterprises owned by Home Economics
lecturers for sustainable pre-retirement plans while items with serial number 2, 3, 7, 11, 12 and 13 had mean values below 2.50 respectively and are therefore not part of clothing and textile business enterprises owned by Home Economics lecturers for sustainable pre-retirement plan. The standard deviation which ranges from 0.30 -1.20 revealed the strength of the respondent’s agreement on business enterprises owned by Home Economics lecturers for sustainable pre-retirement plans. The table also shows that the 6 items accepted and the 8 items rejected has t-calculated value less than t-tab values of 2.02 therefore there was no significant difference in the mean ratings of the responses of Home Economics lecturers in Federal and State tertiary institutions in Rivers State. This indicated that the null hypothesis is upheld.

Table 2: Mean and t-test result of the respondents on ways Home Economics lecturers prepare to supplement their financial resources after retirement for sustainable life after retirement in Rivers State.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Ways Home Economics lecturers prepare to supplement their financial resources after retirement for sustainable life</th>
<th>X₁</th>
<th>SD₁</th>
<th>X₂</th>
<th>SD₂</th>
<th>t-cal</th>
<th>t-tab</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I keep personal savings account with a bank</td>
<td>3.57</td>
<td>1.20</td>
<td>3.52</td>
<td>1.16</td>
<td>0.12</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>I keep a monthly contribution pension scheme</td>
<td>4.00</td>
<td>0.00</td>
<td>4.00</td>
<td>0.00</td>
<td>0.00</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>I invest in shares and stock</td>
<td>3.58</td>
<td>1.02</td>
<td>2.88</td>
<td>0.97</td>
<td>1.04</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>I acquire an insurance policy</td>
<td>2.85</td>
<td>0.52</td>
<td>2.67</td>
<td>0.60</td>
<td>0.94</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>I invested in landed property</td>
<td>3.96</td>
<td>1.07</td>
<td>3.90</td>
<td>0.98</td>
<td>0.18</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>I engage in skill acquisition and vocational training</td>
<td>2.96</td>
<td>0.76</td>
<td>2.67</td>
<td>0.59</td>
<td>1.31</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Part time work</td>
<td>3.62</td>
<td>0.37</td>
<td>3.53</td>
<td>0.29</td>
<td>0.90</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Farming of food crops</td>
<td>3.31</td>
<td>0.67</td>
<td>3.00</td>
<td>0.34</td>
<td>0.09</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>I plan to engage in consultancy services</td>
<td>2.60</td>
<td>0.98</td>
<td>2.52</td>
<td>0.74</td>
<td>0.28</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>I plan to engage in event planning</td>
<td>2.72</td>
<td>0.94</td>
<td>2.61</td>
<td>0.83</td>
<td>0.39</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>I plan to establish a school</td>
<td>2.76</td>
<td>0.91</td>
<td>2.67</td>
<td>0.81</td>
<td>0.09</td>
<td>A/NS</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>I plan to open a shop for sale of goods and services</td>
<td>2.65</td>
<td>0.95</td>
<td>2.62</td>
<td>0.78</td>
<td>0.11</td>
<td>A/NS</td>
<td></td>
</tr>
</tbody>
</table>

Remark: X₁=mean federal lecturers, X₂=mean state lecturers, SD=standard deviation, NS=Not Significant, A = Accepted, R=Rejected.

Table 2, indicates that all the 12 items were above the cut-off point of 2.50. This means that they are all ways Home Economics lecturers prepare for retirement. The standard deviation which ranges from 0.00 – 1.20 revealed the strength of the respondents on ways Home Economics lecturers prepare for retirement. The table also revealed that they all had their t-calculated values less than t-table value of 2.02 therefore, there was no significant difference in the mean rating of Home Economics lecturers in federal and state tertiary institutions in Rivers State on ways they plan to supplement their financial resources after retirement for sustainable life. This indicated that the null hypothesis is upheld.

**Discussion of Findings**

The findings of the study are examined corresponding to the research questions and the null hypotheses that directed the study. The discoveries in regard to research question one shows that clothing and textile business undertaking by Home Economics lecturers incorporate having an article of clothing making shop, fashion school, fabric shop, clothing merchandizing shop, hair dressing salon and participating in interior and outdoor decoration.

This finding isn't shocking yet anticipated. This might be because of the information on specialized and enterprising abilities these lecturers had in their space of specialization in school through the investigation of Home Economics and the requirement for extra pay to reduce monetary difficulty. The discoveries of this study are in accordance with that of Chidume and Emelue (2011) who expressed that undergraduates that have
obtained abilities in clothing and textiles can begin undertakings in article of clothes making, clothing merchandizing, hair dressing salon, texture creation, plan and deals among others. Along these lines, Mustapha (1999) expressed that various methods of vocation (implies utilized by individuals to help extra income through engaging in unexpected work or undertaking) is expected to lighten monetary inadequacy, strain and difficulty. The hypothesis likewise uncovered that Home Economics lecturers in Federal and State tertiary institutions don’t vary essentially in that frame of mind on clothing and textile business undertaking they own. This implies that the null hypothesis was maintained.

The findings of the study on research question two which sought ways Home Economics lecturers get ready to enhance their monetary assets after retirement for sustainable life uncovered that Home Economics lecturers concur that they keep individual reserve funds, month to month commitment annuity conspire, put resources into landed property, offers and stock, obtain insurance contract, participate in consultancy administrations, seasonal work, occasion arranging, cultivating of food crops, own a school and own a shop for deals of labor and products. This finding is in line with Amune, Aidenojie and Obinyan (2015) who noticed that administrators in Edo state plan for their retirement by month to month responsibility annuity plot, keeping a singular ledger with a bank, placing assets into capacities acquiring and planning, owing properties truly secured, placing assets into offers and stock and insurance contract. This finding contrast that of Amini-philips (2019) who noticed that lecturers in State funded colleges in Rivers State need pre-retirement plans because of pitiful compensation paid to teachers in the State and the significant expense of expectation for everyday comforts experienced in the State. The author added that in the wake of balancing a few bills, teachers have nothing passed on to set aside as reserve funds. The findings likewise contradict that of Garba and Mamman (2014) who expressed that numerous workers in the nation don’t have individual houses because of poor/absence of pre-retirement plan. The distinction found might have been because of mindfulness made nowadays on the requirement for groundwork for retirement from the primary day of work and the outcomes of not anticipating one’s retirement. The hypothesis also revealed that Home Economics lecturers in Federal and State tertiary institutions do not differ significantly in their opinions on ways they prepare to supplement their financial resources after retirement for sustainable life. This means that the null hypothesis was upheld.

Conclusion: Life during retirement requires planning and preparedness for it. A lot of employee neglects their future and only think about relaxing with family when retirement comes. However, retired life actually needs financial sufficiency to spice it up. Those who plan, have access to multiple streams of income to live a sustainable life with their family. Therefore, there is need for Home Economics Lecturers in Rivers State and by extension all Home Economics Lecturers in Nigeria to embark on multiple modes of livelihoods through clothing and textile related enterprises that could result to sustainable life after retirement.

Recommendations:
Based on the findings of the study, the following recommendations are proffered:
1. Home Economics lecturers should venture into more clothing and textile related business venture as numerous opportunities exist in the area.
2. Economics lecturers should actively and consciously make decisions and Invest more on assets and acquire more skills and training as a way of preparing for retirement.
3. Home Economics lecturers should engage in more technical and entrepreneurial activities to acquire more skills for clothing and textile related business ventures.
4. More awareness and sensitization should be made to lecturers through ASUU and other professional bodies to ensure effective pre-retirement plan attitude by lecturers.

References


~ 50 ~
Clothing and Textile Technical Skills Utilized by Home Economics Lecturers for Sustainable Retirement Plans in Rivers State


