Abstract
Retirement can be explained as an event in an individual’s life which marks a withdrawal from active service, terminating an accustomed pattern of life and transiting to a new one. It is the stage in which employees have to leave the workforce on a permanent basis so as to prepare for their twilight years. Life after retirement for majority of retirees is not a rosy one owing to ineffective preparation and planning for post-retirement years. Venturing into a business venture at an old age is an interesting phenomenon. Public servants have a variety of economic activities to venture into after retirement and entrepreneurship in Food and Nutrition education is one of those ventures. This paper focuses on the conceptual clarification of Food and Nutrition, Retirees and Entrepreneurship; the Place of Food and Nutrition Entrepreneur-ship in economic sustainability during post retirement. It will discuss extensively on ways of Identifying and exploiting entrepreneurship opportunities in Food and Nutrition for sustainable economic during retirement. It will also identify some of the challenges of Entrepreneurship skill development in Food and Nutrition Education. Adequate preparations and planning by all employees for post-retirement will curb the effects of postretirement anxiety, financial insufficiency, prevailing cost of living, poor feeding, depression and ill-health. Adequate exposure of employees to skills, knowledge and attitude in food and Nutrition education is will help them to develop strong foundation that will enable them to sustain the family’s future.

Keywords: Food and Nutrition Education. Retirement, Post Retirement, Entrepreneurship Skills, Retirement Planning

Introduction
Yearly, thousands of Nigerian and other employees all over the world join the senior citizen group due to retirement. Retirement can be explained as an event in an individual’s life which marks a withdrawal from active service, terminating an accustomed pattern of life and transiting to a new one. Onoyase (2013) opined that retirement is the stage in which employees have to leave the workforce on a permanent basis so as to prepare for their twilight years. Retirees have divergent experiences following cessation of their employment; many with a positive mindset about retirement, plan for the transition with great excitement; however, there are others who are very anxious with this phrase of life, hence are dreadful of its eventuality. Garba and Mamma (2014) noted that a close observation of many retirees in the Nigerian society and the problems they are facing draw the attention of all and sundry. Majority of retirees are ill prepared for post-retirement age with little or nothing in their savings account to fall back to in post retirement years and this has led to several untold hardship among many retirees, thereby making retirement something that is dreaded to workers. Okolie (2021) stressed that majority falls into depression, dwindling status, lack of occupation, loss of the usual monthly salary, decreased strength and deteriorated health condition, physical disabilities, problems associated with old age among others. These compounding problems have made many of the retirees to depend on their children or extended families for financial support. In Nigeria traditional setting, the aged are dependent on their adult children and extended family member for physical, social and financial support after retirement from active service. Unfortunately, this tradition is gradually fading out due to the present economic situation of Nigeria. In the face of high unemployment, high rate of inflation, and economic recession, the normative expectation of the aged that they would be catered for by their adult...
children/relatives in the evening of their lives could be uncertain. This is because the adult children who are struggling to keep their immediate families may barely have enough to meet their own needs, let alone saving enough to cater for their aged parents. Evidence from the National Bureau of Statistics (2017) indicates that youth unemployment had reached a pandemic scale to the extent that it is almost impossible for adult children to meet the needs of their aged parents. Life is full of uncertainty and the continual deterioration of the national economy now more than ever, made this fact hit the home. With the future unknown, it has become imperative for every Nigerian to plan and secure their family’s future for sustainability by fully preparing for themselves and family before retirement.

Planning for the future entails taking some time to look at current financial situation (including not only the income but also assets, debt, and living expenses) and compare it with what an individual hopes for the family’s future. It also includes looking at where one is now and where one wants to be and setting a goal and considering how to plan and achieve it. In line with this, Ebhote and Chukwuyem (2020) opined that planning for retirement in advance can enable the potential retiree to forestall future changes and take control over the future through planning. Setting goals early and drawing up plans for retirement, makes life during retirement easier and cushion the effect of the harsh condition retirees would have been exposed to after retirement. It is time for every employee in Nigeria to try hard for a reliable and independent means of survival aside from salary by equipping themselves with reliable skills for post retirement years. One of the ways to which retirees could empower themselves is through Entrepreneurship in Food and Nutrition Education. The scope and emphasis of Food and Nutrition have shifted from ordinary cooking to paid employment in various entrepreneurial trade and business areas. (Arubayi, 2021) Food and Nutrition Education is embedded with numerous marketable skills that make for sustainable retirement. Empowering individual and meeting the basic needs of families as a smallest unit of the society is an underpinning practice of Food and Nutrition Education.

This paper focuses the conceptual clarification of Food and Nutrition, Retirees and Entrepreneurship; The Place of Entrepreneurship in Food and Nutrition Education in sustainable retirement. It will discuss extensively on ways of Identifying and exploiting entrepreneurship opportunities in Food and Nutrition for sustainable economic in post retirement. It will also identify some of the challenges of Entrepreneurship skill development in Food and Nutrition Education.

**Conceptual Clarification**

**Food and Nutrition**

Vocational education is education and training for work. It is an education where skills are taught for the purpose of gaining employment through exposure to practical experience for self-actualization. Vocational education can be regarded as experience gained directly or indirectly that enables one to participate in a socially useful occupation either in or out of school, at various levels and to be sufficiently equipped to become an intelligent creator of goods and services (Chikaire, Orusha, Onogu, and Okafor 2011). Home economics is one of the vocational subjects defined in the National Policy on Education (2004) as that aspect of education which leads to the acquisition of practical and applied skills as basic scientific knowledge. Home Economics education prepares its students to be employers of labour and not job seekers. Home economics education provides a fertile ground for the promotion of self-reliance and job opportunities for sustainable economic development. The content of home economics in tertiary education include: Home management, Food and Nutrition, Clothing and Textile, Consumer Education, Housing and Design, Child Development, and Family Relations (Anyakoha 2014). Other component of Home Economics includes; Food Preservation, Hotel and Tourism Management among others. Each component is often taught as a subject with the aim of providing individual with the necessary skills required to equip or prepare them for the world of works and for self-employment / reliance and sustainability (Ogbonyomi, 2019).

Ogbonyomi (2011) defined Food and Nutrition as a branch of Home Economics that deals with the study of food and its nutrients. It includes food processing, food preparation, food preservation, meal management and services. Food and Nutrition also prepares individual for employment in food related jobs. Food and Nutrition education prepares learners for career that are based on practical activities, totally related to a specific trade, occupation or vocation. In other words, it is education designed to develop occupational skills. Hence Food and Nutrition education gives individuals the skills to
live, learn, and work as a productive citizen in a global society. This implies that the ability, knowledge, attitude and skills acquire by graduates will help them to relate to real life situations and solve their immediate and future needs. Food and Nutrition Education is a key player in entrepreneurship development process and also play an important role in sustainable economic development among its graduates.

Retirement
Retirement can be described as a significant aspect of human existence, be it paid or self-employment. There is always a point in time when a person will pull out from business, public life or vigorous service due to age, ill-health, retire voluntarily. Retirement has been seen as the completion of employment or, more generally, as an ending of career or work life. It is the legal state when an individual cease to work full time for financial compensation. It also signifies the detachment from active service as full-time employee. According to Mitchell (2020), the term retirement generally connotes a complete and permanent withdrawal from the paid labor, and entering retirement is often thought of as an abrupt change in the life of an elderly person. Kagan (2021) sees retirement as the time of life when one chooses to permanently leave the workforce behind. Okechukwu and Ugwu (2011) opined that it can also be conceptualized as a process that separates an individual from a job role or as termination of a pattern of life and a transition Purecell (2010) defines retirement with “reference to two characteristics: non-participation in the paid labor force and receipt of income from pensions, Social Security, and other retirement plans”. In Nigeria retirement is associated with the age of sixty-five (65) years or thirty-five (35) years of active working service for staff of tertiary institutions other than professors who retires at the age of 70 in respective of years of service. However, it is 60 years of age in other public service and private sector or 35years of unbroken active service which ever come first (Federal Republic of Nigeria, 2014). A large numbers of workers have also been pushed into premature retirement in Nigeria as victims of organizational downsizing.

Nwajagu (2007) in Okechukwu and Ugwu (2011) defined three ways in which civil or public servant may retire or give up his office. They are voluntary retirement; statutory retirement and compulsory retirement. Okechukwu and Ugwu (2011) explained that voluntary retirement is self-imposed; in other words, a person may consider whether to retire or to remain in the service and make it his life carrier. Prospects in the service are considered and where one is not satisfied with the career or one lacks job satisfaction such person is at liberty to retire voluntarily. The sang in voluntary retirement is that where the retires has not worked for a minimum of ten years, he forfeits his gratuity and pension but if he has put in fifteen years in the service, he become entitled to payment of gratuity and pension. On other hand statutory retirement is when an employee has attained the age of sixty- five years chronologically one is bound to retire or on completing thirty-five years in the service one is similarly qualified to retire from the service. Statutory retirement attracts payment of gratuity and pension. Compulsory retirement is externally imposed by the authority which may consider that continuing in office of the individual is no longer in the interest of the service. (Okechukwu and Ugwu, 2011; Okolie, 2021)

The Nigerian government established the National Pension Plan (NPP) to ensure that every employee who has worked in either the private or the public sector receives retirement benefits to manage the poverty that commonly challenges retirees (National Pension Commission, 2012). However, this has been characterized by outright corruption, embezzlement, mismanagement and diversion of fund over the years. More so, the delay in payment of pensions and gratuities has become so pervasive and this has resulted in untold hardship, frustration and sudden death of retirees (Fapohunda, 2013; Akhuenmonkhan, Raimi, and Sofoluwe, 2013). The fear of the unknown and the desire to maintain the status quo forces most employees to attempt avoiding retirement. Many employees have been forced to falsify their age due to the fear of retirement in order to postpone retirement date. However, Olufemi and Fashiku (2015); Thakur and Jain (2017) argued that if employees in service know some of the benefits they could achieve in their retirement, it might fortify them towards early or voluntary retirement instead of records falsification often linked to fear of retirement, in their bid to remain longer than necessary in service. Okolie (2021) observed that retirement ‘is a necessary ill’ which cannot be avoided.

Petters and Uwe (2015) stressed that most retirees are unable to sustain themselves and their families. A lot of Nigerians retirees are not adequately prepared to support themselves and their families in retirement after working in government services because they depend exclusively on pension fund
administrators for economic survival. Ali (2014) notes that this has led to millions of pensioners becoming trapped in poverty during retirement because of unpreparedness for small-scale business operations that would have provided them with an alternative income. Preparing for retirement entails planning for the inevitable – the period in one’s life when he or she withdraws from active service. Okolie (2021) opined that every striving worker in the 21st century should know that the Nigerian economy is facing serious challenges; hence, there is need for pre-retirement planning strategies to combat and manage the impending pains and problems (misery and hardship) associated with retirement. Preparing for retirement entails planning for the inevitable. Mohammed (2011) states that an individual who plan well for their retirement will adjust to the bricks and hurdles of retirement and see it as a time of realization and phase of recuperation from stress and strains of employment.

Retirement requires a great deal of planning and managerial ability during pre-retirement and planning ahead will enable an individual to look at all the factors that have bearing on life in retirement and pursue the realities from the on-set. Where adequate planning is nursed, frustration and anxiety in retirement will be eliminated. Generating or embarking on a new business venture with retirement benefits may be difficult especially if entrepreneurial skills are lacking. For this reason, the pre-retirees need to embark on entrepreneurial training in order to use their retirement benefits in a manner that will be beneficial to them and their families during post retirement period. It is therefore as a matter of necessity for employees to take the bull by the horn and dive into small scale business that they can nurture and rely on after retirement. Small business ideas, if developed and actualized, could eventually become a sustainable venture and one of such businesses is Entrepreneurship in Food and Nutrition.

Entrepreneurship
Ferreira (2020) described Entrepreneurship as the act of creating a business or businesses while building and scaling it to generate a profit. Ochieng (2015) states that Entrepreneurships are the process of identifying opportunities in the market place, arranging the resources required to pursue these opportunities and investing the resources to exploit the opportunities for long term gains. It involves creating wealth by bringing together resources in new ways to start and operate an enterprise. Ihunewku (2003) in Ogbonyomi (2019) stated that, Entrepreneurship refers to the attitude, skills and actions of an individual starting a new business. Adeigbe and Adeyemi (2019) observes that Entrepreneurship is the process of establishing an enterprise, the capacity and willingness to develop, organize and manage a business enterprise using creativity and innovation along with any of its attendant risks for the purpose of satisfying human want or filling a gap in order to make a profit. Aluta and Uzamere (2009) as cited by Obonyomi (2017) defined Entrepreneurship Education as the training of individual to understand and develop key entrepreneurial attitude, skills and behaviour. They added that entrepreneurship skills include – creativity, innovativeness, quick decision making and risk taking. Entrepreneurship is a process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychological and social risk, receiving the resulting reward of monetary and personal satisfaction and independent.

An Entrepreneur is anyone who owns, operates and takes the risk of a business. He is a person who takes on the responsibility of providing services or values upon identifying a market opportunity or gap with the expectation of profit making. The Irish Business and Entrepreneurship Survey (2003) as cited in Ogbonyomi (2017) defined an Entrepreneur as an owner and/or principal manager responsible for the expansion and strategic development of a business. Okoro and Ofishe (2011) reported that an entrepreneur has the ability to see and assess business opportunities even where others cannot, and is able to combine natural resources, human input, physical assets, intelligence and creativity to achieve goals. An Entrepreneur is a key factor in fostering economic growth Halliru, Yusri, Umar, and Abdullahi (2020) revealed the profiles of an entrepreneur as the characteristics, traits, qualities, and features of an entrepreneur, and these characteristic among others include self-confidence, risk-taking, originality, leadership, hard work-drive: vi. Independence, goal setting, and task result-oriented: entrepreneurs are persons who are inclined to achievement orientation, profit orientation, energetic, and initiative, strong will-power: persons with persistence, perseverance, and determination (Halliru et al. 2020).

Ohwovoriole, (2009) also sees skills as the ability of individual to use knowledge effectively and readily in performance, the ability to transfer knowledge
into action. Food and Nutrition Education is a practical oriented course. Due to its pragmatic nature, it encourages the development of skills and competence for entrepreneurship. Idibie (2009) in Ogbonoyomi (2017) reported that skill development helps to harness a natural resource and for promoting economic stability. Practical and organizational skills have always played a major part in Food and Nutrition courses. Robles (2012) identified 10 soft skills that entrepreneur should develop as part of the small-scale business skill development; such skills include integrity, courtesy, communication, responsibility, positive attitude, social skills, professionalism, teamwork, flexibility, and work ethic.

Education is intrinsically valuable in helping people to flourish to their fullest potential. An entrepreneurship skill in Food and Nutrition Education provides a fertile ground for the promotion of Entrepreneurship opportunities that can be applicable during retirement for sustainability. It is a major way to reduce poverty and untold hardship, frustration, good health in post-retirement life, adequate financial sustainability for self and family, provision of some kind of pre-occupation (or vocation) by removing the burden of idleness in post-retirement years, eliminate feeling of uselessness and not being tolerated or wanted, facilitate a sure smooth landing for retirees and reduction sudden death of among the Nigerian retirees.

The Place of Entrepreneurship in Food and Nutrition Education in Sustainable Retirement

Nigeria like most developing nation is faced with harsh realities of global problems, which may include poverty, high exchange rate of the currency, unemployment, economic meltdown, among others. This situation has led to serious backdrop in the socio-economic situation in the country and the most hit are the aged and retirees. Nigerians have also witness extreme poverty in many retires families where these families can barely boast of one decent meal per day due to delay in pension and gratuity benefits. Molokwu (2010) sees poverty as lack of job, hunger, poor health, low education, low self-esteem, lack of adequate housing, lack of land, inability to cloth oneself/family low economic status. Oladokun (2020) opined that poverty is dehumanizing, degrading and unimaginable to those who have experienced it. It reduces man to the lowest realm of human existence and sentences him to perpetual life of unhealthy, squalid and miserable conditions of human existence. The United Nations defined poverty, as

“Fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one’s food or a job to earn one’s living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation.” (United Nations, 1998) as cited by Chua (2020)

Poverty is the worst enemy of man aside death. It is therefore pertinent for Nigerian employees to empower themselves with vocational enterprise such as entrepreneurship skill in Food and Nutrition Education while planning and preparing for sustainable retirement.

The place of Entrepreneurship in Food and Nutrition Education in sustainable retirement among others include:

1. Entrepreneurship skill in food and nutrition education offers an important contribution to reducing poverty and alleviating poverty related circumstances, it has the ability to improve standards of living of life after retirement.

2. Entrepreneurs innovate: Entrepreneurship in Food and Nutrition Education aims to create new knowledge, ideas and innovative approaches to improve sustainable consumption, production and preservation of staple food stuff. Engaging in Entrepreneurship in Food and Nutrition can increase the availability, accessibility and acceptability of nutritious foods on the local markets, while increasing opportunities for diverse agricultural production systems to be translated into dietary diversification (Alliance, 2015). Raw Agricultural products can be transformed into finished products through innovation by food and nutrition entrepreneurs.

3. Entrepreneurship skill in Food and Nutrition Education increases national productivity and empowers individual specially to become Self-reliant. It equips individual in sustainable food
production, processing, preservation, packaging and services for household and community consumption.

4. Employment opportunities and job creation: Entrepreneurship in Food and Nutrition Education prepares learners to be employers of labour and not job seekers. It provides a fertile ground for the promotion of self-reliance and job opportunities for sustainable economic development. When business created by entrepreneurs expands, it allows more accommodation of more workers thereby leading to employment creation for many unemployed youths.

5. Wealth creation: Entrepreneurship in Food and Nutrition Education is important, as it and creates wealth, not only for the entrepreneurs but also increases the standard of living of the family.

6. Food and Nutrition Education is embedded with creativity and work skill, knowledge, abilities and attitude that could empower individual with salable and occupational skills for self-reliance job and wealth creation for post retirement sustainability

Identifying and Exploiting Entrepreneurship Opportunities in Food and Nutrition

Small business ideas when developed and actualized could eventually become a sustainable venture. There are numerous entrepreneurship opportunities available in Food and Nutrition education for sustainable retirement. Practical skills in food preparation, meal management and services acquired by Food Nutrition graduates, could be use to set up small scale business. A comprehensive catalogue of Food and Nutrition related businesses is presented below.

• **Fast Food Establishment:** Ogbonyomi (2019) sees fast foods as food prepared and served quickly at fast food restaurant, shop, markets, schools, hospitals and other similar public places. Fast food operation yields good returns on investment within a short time. Food Nutrition retirees can engage in fast food business for self-employment.

• **Small chops and smoothes café:** production and services of small chops, smoothies, fresh juice and drinks are very lucrative business which Food and Nutrition retirees could engage in.

• **Bakery and confectionary:** Baking of bread and snacks, cake making and decorations as well as presentation of cake for ceremonies like birthdays, weddings, anniversaries etc. Food Nutrition retirees could engage in this business for sustainability.

• **Preparation and packaging of indigenous soups:** Cooking, packaging and supply of varieties of indigenous soups. There is a large market for soups especially among bachelors and working class in large cities who are too busy to do their own cooking

• **Rice Processing, Polishing and Bagging Company:** Rice is amongst the staple foods that are being consumed all over the globe. One good thing about this type of business is that there is a global market for rice and can even be exported to other countries of the world. For instance, polished rice from Asia (Thailand especially) are exported all around the world and of course of Africa is one of the largest market for parboiled and polished rice.

• Opening a can food company is yet another way of launching a food processing business. There are loads of foods that can be processed and canned.

• Food restaurants and bukateria (mama put) operation are also ways for self-employment during retirement.

• Barbeque fish, chicken, meat, and sale of alcohol and non-alcoholic drinks yields good returns for self employment during retirement.

• Preservation and package of food items such as garri, wheat flour, plantain flour, cassava flour, yam flour, fish, meat, crayfish, dried pbomo, locust beans (iru) peanuts etc. and sold to supermarkets is a good business during retirement.

• Packaging and sales of frozen foods such as chicken, beef, fish, crayfish, gizzards and vegetable etc.

• Event planning: planning events such as wedding, traditional marriage, end of year parties, political parties among other

• Outdoor catering services: preparation and services of food item for different ceremonies where food is required and canopy renting will
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- Creating a self-employment avenue for Food Nutrition retirees as well as being employer of labour.

- Making of yoghurt, jam, jelly, fruit juice, candies etc. and other items that could be produce and sold for money by Food Nutrition retirees.

Other areas in which job Food Nutrition retirees can start their own business, include:

- Acting as consultant: they could assist home – owners with basic information and financial guidance during household food purchase process.

- They can be involved in food product development and organize product promotions.

- Compilation of recipe books.

- Demonstrating cooking techniques and sharing interesting ideas on television, radio and online training.

- Training of staff in hotels and other food establishment etc.

- Presenting seminars.

It is obvious from the above that Food and Nutrition Education offers entrepreneurship opportunities that retirees can carve a niche from. Identification of these opportunities for self-employment and self-reliance is an important step towards achieving sustainable retirement. This makes it imperative that these opportunities be exploited by the retirees rather than sitting in abject poverty and at the mercy of others.

Challenges of Entrepreneurship Skill Development in Vocational Food and Nutrition Education

Every good thing has its pros and cons, so does Food and Nutrition Education. Some of the challenges of skill development in Entrepreneurship in Food and Nutrition Education among others may include:

- Lack of adequate equipments / facilities,
- Poor teaching methods,
- Insufficient qualified teachers,
- Overcrowding of classrooms,
- Insufficient time for practical,
- Poor perception of Food and Nutrition by the general public,
- Gender disparity,
- Insufficient time for teaching and learning of entrepreneurship skills,
- Expensive nature of the course,
- Poor funding of the course, and
- Lack of interest by students.

Lack of capital to begin an enterprise is a major problem a retiree may be faced with after retirement.

Conclusion

Retirement is inevitable, hence, there is need for pre-retirement planning and preparation strategies to combat and manage the impending stress and problems associated with retirement. There are numerous entrepreneurship opportunities available in Food and Nutrition education which a retiree can venture into. From literature, it is clear that Entrepreneurship skill in food and nutrition education offers an important contribution to reducing poverty and alleviating poverty related circumstances, it has the ability to improve standards of living of life after retirement.

Recommendations

1. There should be adequate preparations and planning by all employees for post-retirement which will help curb the effects of post-retirement anxiety, financial insufficiency, prevailing cost of living, poor feeding, depression and ill-health.

2. Establish business in own area of Specialization. Identifying and starting a business in Food and nutrition especially where the retiree’s skill is greater could be a veritable avenue to engage after retirement.

3. Food and nutrition workshop shop should be organized in all secondary and tertiary institutions emphasizing on entrepreneurial / training in order to acquire lifelong skills which can be utilized to earn extra income for sustainable retirement. This could help to reduce boredom and curb poverty at post-retirement years.

4. Periodically organization of training programmes, seminars and workshops by employees and employers on entrepreneurial skills for sustainability should be develop in all public and private sectors that would be beneficial to the employees after retirement.

5. Government and nongovernmental organizations should as a matter of deliberate policy realize the need to introduce training and retraining in entrepreneurship to employees in preparation for retirement.
References


