Abstract

Retirement is a must for every government working individual which comes with emotional, psychological and financial challenges. To help eradicate or reduce this problem, the writer looked at harnessing clothing and textile education skills for sustainable retirement. Some of the skills highlighted are: artistic and creative skill, knowledge of fabric, Adaptability, strong communication, knowledge of current fashion understanding commercial and market strategies, and having your own style. With a good knowledge of these skill the clothing and textile educationist or designer can go into any of these business venture for sustainable retirement: craft, hat making, house hold furnishing knitting, embroidery, tie – dye, tailoring and textile design. To this end it is recommended that, the clothing and textile designer should improve on artistic and creativity, develop a strong communication still, fore case and pay attention to current on any of the business venture provided by clothing and textiles.

Keywords: Education, Clothing Textile, Skills and Sustainable Retirement

Introduction

One of the greatest challenges that face typical employee including clothing educational lecturer and workers throughout their working life, is life after retirement. Retirement concerns emotional, psychological, as well as financial challenges that workers have to prepare well ahead of time. In most developing countries and Nigeria in particular, government restrict working age of public civil servants to prevent an ageing labour force by allowing entrants of young- able- bodied labour for increasing efficiency and productivity. This has become so necessary because as a worker becomes older his Marginal Physical Productivity of Labour (MPPL). Thus, retaining such a worker in employment at this point will amount to running the organisation at a loss. That is why in Nigeria statutory working age in the public service is fixed at (60) years or thirty live (35) years of unbroken active working service before retirement. However, the Retirement Age Hannonization Act of 2012 puts the retirement age judicial officers and academic staff of tertiary institution which include clothing and textile education lecturers at 70 and 65 years respectively because of the belief that the “older, the wiser” in those sectors.

A close observation of many retirees in the Nigerian society and problems they are facing draw the attention of all and sundry. These problems seem to range from lack of solid entrepreneurial skill development, lack of alterative source of income from skills developed, sudden loss of life, loss of the usual monthly salary, anxiety about a residential home, lack of occupation, dwindling status, decreased strength and deteriorated health condition, physical disabilities and aging. In Nigeria, the delay in payment of persons and gratuities has brought untold hardship and death to many retirees including clothing clothing and textile lectures who do not plan well to harness the clothing textile education kills to establish a small scale business for sustainable retirement, thereby making retirement something that is dreaded by workers. This problem is further. Compound by lack of planning and management of postretirement epoch and conditions. Obviously, many people enter into retirement without any fore thought of entrepreneurship skills to harness, personal plans or pre-retirement counseling. Employers of labour on their own part have not done much to enlighten the labour force on the need for planning for retirement. Hence, many workers enter into retirement as destitute. Retirees in Nigeria today are more like beggars especially those who retire
without planning. The efforts at improving the environment and its natural resources for the purpose of improving the quality of human life in such a way that the needs of the future generation are not jeopardized is emphasized by (Adebayo 2010) as sustainable development.

Development is the ability to preserve the existing resources of the state for the collective use of the citizens while conscious efforts are made to conserving the resources, for the use of future generations. In view conserving the resources, clothing and textile education is a branch of home economics helps individuals develop various salable skills which makes the individual to be self employed and also employ others.

Hence in view of conserving the resources, clothing and textile education skill can be harnessed to ensure sustainable employment, as well as tackle the challenges faced by retirees in Nigeria. The MDGs got wound up in the year 2015 to give way to the Sustainable Development Goals (SDGS). Although, some countries failed to meet up with the MDGs, the transition to SDGs is enough to warm non-performing countries that the world cannot stand still to wait. Development is a progressive move. The number eight goal of sustainable development is to promote inclusive and sustainable economic growth, employment and decent work for all. Inclusive economic growth means that no citizen is left out; that retirees feel the impact of economic growth. The impact can be made manifest through engagement of retirees in various clothing and textile skill acquisition. The UN (2015) describes decent work as opportunities for everyone to get work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration.

There is no place in the world, however where government provides ‘decent work’ for all her citizens. What government does is to provide an enabling environment for sustainable economic growth. Governments can work to build dynamic, sustainable, innovative and people-centred economies, promoting youth employment and retirees’ economic empowerment, in particular, as well as decent work for all. Clothing and Textile is one area that provides incentives for retirees’ survival given its historical attachment to domestic well being. Clothing and Textile is an important component of Home Economics. It is concerned with knowledge, attitude and skills needed to choose, design and sew clothes. It also involves knowledge of the different textiles, clothing selection and maintenance. Clothing and textiles equip individuals with skills, thereby preparing them for enormous employment opportunities in many clothing related occupations including fashion and design, modeling, fashion editing among others, The Covid-19 safety protocol that requires individuals to wear face mask provides another window of opportunity for people skill till in clothing and textile. This paper attempts to explore how clothing and textile education skills could be harnessed to sustainable retirement.

Clothing and Textiles Education may be viewed in two ways: as discipline or course of study in the higher institutions of learning and as an economic activity that satisfies some needs. As a course of study, Clothing and Textiles Education is one of the three major areas of Home Economics taught in Tertiary Institution in Nigeria. It is characteristically skill and activity oriented which when properly taught will equip the learner with saleable skills needed for self-reliance. Arubayi (2009) observed that the value of the quality of instruction in the teaching of Clothing and Textiles Education in Tertiary Institutions to national development and the economic empowerment of individuals is not in doubt. Clothing and Textile Education is a lucrative and an interesting aspect of Home Economics which is of inestimable value to society. Anyakoha (1993) sees Clothing and Textiles and related arts as an area of Vocational and Technical education which enables an individual to acquire the necessary skills, knowledge, abilities and attitudes required to function effectively for the development of self and the society, thus contributing to the economic advancement of the nation. At the colleges of education, Uwameiye and Osho (2011) observed that clothing and textile component runs across the three years of the programme. It has many courses embedded in it, which include, pattern drafting, pattern adaptation, pattern alteration, bead making, head geared, pattern manipulation and tie and die. As an economic activity, Clothing and textile is concerned with knowledge, attitude and skills needed to choose, design and sew clothes. It also involves knowledge of the different textiles, clothing selection and maintenance. Clothing and textiles education equips individuals with skills, thereby preparing them for enormous employment opportunities in many clothing related occupations including fashion and design, modeling, fashion
Clothing is one of the basic necessities of life. The value of clothing and textiles to man has been variously stressed undisputedly and unequivocally. Clothing is the general term for the various coverings design to protect and adorn the human body. It may be woven, knitted, felted or made by other methods of making cloth. It could be made from natural or man-made fibres. Oladebo (2007) pointed out that clothing is all forms of body ornamentation and portable articles which are worn or carried by a person. It also includes ornaments, decorations such as body adornment and body painting. Clothing as defined by Usman (2007) is apparel worn by men and women or set for covering the body such as clothes and accessories. In addition, clothing can be influential meeting psychological needs. It can contribute to the need for self-reliance among retirees.

Economic Imperative of Clothing and Textile for Retirees
Clothing is one of the largest industries in the world economy, generating annual revenues of around 3 trillion USD, producing 80 billion garments, and employing 60 to 75 million people with direct jobs worldwide, of which two thirds are women (United Nations, 2017). The industry is a global one, with its supply chains spreading across all countries, driven mostly by big retailers and traders that determine where to produce, what to produce, and at which prices to sell. The negative social and environmental impacts of the fashion industry have been well documented over the past few decades, demonstrating that these impacts mostly occur within the upstream portion of the supply chain. The Clothing and Textile industries are very important for a handful of countries, in terms of trade, Gross Domestic product (GDP) retirees’ employment and have contributed significantly in several other of clothing and textile industries provided opportunities for export diversification of manufactured export diversification and expansion of manufactured exports for low income countries that can exploit their labour cost advantages and fill emerging niches and meet buyer demands. There are also dynamic effect of Clothing and Textile industries and these dynamic effects are greater, the more linkages have been built up between the garment industry and local textile suppliers. Some brief country case studies provide evidence of the role of textile industry in development as well as retirees’ employability (Keane & te Velde, 2008):

1. Growing from a virtually non-existent base in the 1990s, Cambodia’s garment industry has become a key source of manufacturing exports (80%) and formal employment (65%), and contributes 10-12% to the country’s Gross Domestic Product (GDP)
2. The garment industry is the largest employer in Bangladesh after agriculture. It is the main source of manufacturing employment and exports;
3. Mauritius diversified from sugar into clothing and textile in the 1980s and subsequently into tourism and other services. The clothing and textile industry still generated around 19% of clothing and textile.

Manufacturing value added, indirect employment for 250,000 people, and direct employment for around 78,000 people, 70% of total manufacturing employment, although this is now declining due to competition of China in a world less constrained by quotas; Madagascar has benefited in important ways from the textiles and clothing industry. It benefited in particular from trade preferences and low labour costs, especially after job relocation away from higher costs, especially after job sustainability in a post-MFA quota world also competing with China.

Nigeria is not exempt. Obunadike (2009) observed that clothing and textile has made enormous contributions in the following areas: local means of income, reduction of import quota on clothing and textile, creation of agro-allied investment opportunities, creation of local job opportunities, improvement of vocational skills, enhancement of industrialization and development of local agro-producing communicates and provides means of specialization in textile production.

Clothing and Textile Education Skills for Sustainable Retirement
Clothing and textile education teaches individual to be self reliant for sustainable retirement. Ikpirhirin and Isodge (2003) define self – reliant as doing something expectedly well without depending on people to move on or forge ahead. A retiree who possesses the skill of clothing and textile can harness it and utilize it for a sustainable retirement. Some of the skills to be harness and utilize are; artistic and
creativity skills, knowledge of fabric skills, adaptability and strong communication skill, knowledge of current fact training to understanding commercial marketing strategies and having your own style.

- **Artistic and Creativity**: This skill is very essential in clothing and textile. A retiree who is a good and able to make something out of anything. The process of conceptualization to completion takes a lot of creativity, patience and determination. A clothing and textile of retiree should be able to look at a piece of fabric and have enough creativity to envision what it is going or household article, knowing how fabrics work and what design will suit it best. Moreover, if the clothing and textile retiree is creative, the retiree will always be equipped with new ideas on how to improve and develop new piece of work. Artistic and creativity skill is a core skill that enables the designer to deliver his or her best and keep striving for excellence and sustainability.

- **Knowledge of Fabric**: A good understating of fabric is an advantage to the retiree. The fabrics by touching them, and experimenting with texture and embroidery. Knowing how fabric moves, drapes, wears and work is a good skill because selection of fabric is a vital part of expressing one’s idea.

- **Adaptability**: The clothing and textile retiree should be able to make quick decisions often at the nick of time to adjust and improve on their design to meet certain need and fashion change. Altering designs of garment, household articles and furnishing is not an easy task, but if you can adapt your design to current trend and your client you will gain more.

- **Strong Communication**: The clothing and textile retiree should develop a strong communication skill. These skills will enable the retiree to be able to communicate with buyers, suppliers, other designers and team members. The retiree needs good communication to develop his/her brand and lead the team. Listen skill is often under rated in communication. Listen is paramount when it comes to efficient collaboration because your need feedback from your team mate and people around you. The retiree needs a good command of written and verbal skill to be able to explain his/her inspiration, brainstorming or reviewing his/her goal in order to advance in the profession.

  - **Knowledge of Current Fashion Trend**: The retiree should develop ability to anticipate in fashion and adapt his/her design to suit the latest fashion. The retiree should pay attention to fashion trend forecast and social media trend so as to remain in the business and stay on trend.

  - **Understanding Commercial and Market Strategies**: Marking of the produced articles, household furnishing and dresses is important for the clothing and textile retiree. Not until the goods are sold the work is not yet done. The retiree should employ good marketing and commercial strategies to take the goods to the target consumers. The clothing and textile retiree should maintain an active social media. The social media will help the business to grow very fast. Social media has taken the fore front in fashion world. This makes it easier for the retiree to gain the support of customers and friends. Sales and feed are made through the social media.

  - **Having your Own Style**: The clothing and textile retiree should be able to develop his/her own style in his/her collections. This reflects what the designer stands for. The designer uses it as a tool to stand out and it is what will propel the designer and his/her brand to further heights.

**Business Prospect in clothing and Textile for Sustainable Retirement**

A clothing and textile retiree who has developed the clothing and textile skill though clothing and textile education can harness these skills for the production of various articles and opening of business outlet. Some of the business opportunities available for the clothing retirement are as follows;

1. **Craft**: The clothing and textile retiree can engage his/herself in the production and sales of different types of article such as baby toys, flower vases, mat, beside rug and so on.

2. **Hat making**: This involve the production and sales various designs of hat to the public.

3. **Household furnishing**: This entails the production of different designs of various types
of household furnishing like bed sheet of different size, duvet and so on.

4. **Knitting**: This is the process of producing a piece of material with wool and long needle. This could be done with machine or hand. Knitted materials include sweaters, stockings, pull over, cardigan and so on.

5. **Embroidery**: It is the process of making design on piece of cloth with the use of needle and threads of various colours. Embroidery can be done with machine or hand. Embroidery serves various purposes. They may be used for food cover, table covers or electronic covers, dresses, shirts, bed covers, towel and so on.

6. **Tie and Dye**: The retiree can take up trade in the production of tie- dye and batik materials.

7. **Tailoring**: This involves the making of different clothes of different styles for customers.

8. **Textile Design**: The retiree can be involve with creating and developing new dress styles from time to time to meet up with the trend of dynamic fashion world.

The business outlets tested above one lucrative. The retiree can take up any of this business outlet to keep him/her busy. This will also provide incentives for the retiree and reduce boredom.

**Conclusion**

Clothing and Textiles Education is a sac that never runs dry. As it helps individual acquire and develop saleable skill that will keep them in business. Harnessing these skills in clothing and textile business venture will help in providing the incentives needed by the retiree.

**Recommendations**

1. Clothing and textile retiree should improve on their artistic and creative skill so as to be able to constantly create some new out of nothing to captivate the attention of customers.

2. The retiree should develop a strong communication skill (writing, verbal and listen) as it will enable him/her to develop him/her idea, convince him/her customers, and get feedback which will go a long way to improve the product.

3. The clothing and textile retiree should always forecast and pay attention to the current trend of fashion as fashion is dynamic so as to remain in the market.

4. Clothing and textile retiree should endeavor to take up trade in any of the business ventures provided by clothing and textile education for sustainable retirement.

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