ENTREPRENEURSHIP MEASURES FOR SUSTAINABLE RETIREMENT: THE HOME ECONOMICS PERSPECTIVE.

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Abstract
The study examined the relevance of Home Economics to entrepreneurship and national development. The study focused on Home Economics as one subject that adequately equips individuals and groups for gainful employment and self-actualization. It focused on goals, objectives and components of Home Economics. It explored the various ways Home Economics can enhance entrepreneurial skills, wealth creation and poverty alleviation. The paper fully examined the concept of and the relevance of Home Economics Education for skills acquisition. It emphasized the need for Home Economics with modern skills and knowledge to ensure proper transfer of state-of-the-art skills to learners. This will promote income earnings for individuals and families thereby reducing unemployment, poverty, economic hardship and restoring dignity and hope to families and communities at retirement. It was therefore recommended among others, that Home Economics should provide courses meant for both educated and uneducated people to trade and utilize local resources to sustained the family, more resource centers should be built that will enable graduates and the society to attend workshop and there should be strong demand for acquirement of practical skillfulness as well as ICT skills that will lead to self-reliance

Key words: Entrepreneurship, Retirement, Home Economics, Perspective, Nigeria.

Introduction
Nigeria is the most populous nation in Africa and the six largest oil producing country in the world yet individuals cannot access the basic necessities of life such as food, clothing, shelter, health care, portable water and transportation Nigerian National Petroleum Corporation (2021). This is a serious problem which has eaten deep into the fabric of national development. According to Agwu (2019) 40-45% of Africa’s populations live in absolute poverty and 30% belong to the extreme poor. According to the National planning Commission (2004), two thirds of Nigeria population is poor despite the fact that Nigeria is a major producer of oil. It is therefore correct to say that both the educated and uneducated persons know that something is wrong with the economy which has grossly affected the financial stability of most families in Nigeria and Edo State in particular.

This has led to mass unemployment, high inflation, devaluation, falling income, fall in wages and financial crisis devastating leading to ten million people at risk of falling into extreme poverty due to compulsory retirement while the number of under nourished people is high National Bureau of Statistics (2020a). The development of any nation hinges on the social and economic contributions of her citizens. Every individual has a worth, a skill to invest and a vision to share. All attributes of sustainable development are deprived by poverty due to low level of creativity in the nation. Hence, it produces low self-esteem, lack of adequate health facilities, housing, inability to clothe oneself and family and poor / low education especially in the retirement age of life (NBS 2017a).

The act of innovating individuals for self-reliance and self-dependent will eradicate and reduce to the minimal level of poverty. With adequate information on the need to prepare the society for retirement age of life after service, there is need for entrepreneurship. One of the ways this can be achieved is through vocational and technical education (Home Economics). This will help to build the individual for securing family future for sustainability in vocational works for national development Omoregie (2018).

According to the National Policy on Education (NPE 2004), one of the aims of Vocational and Technical Education is the acquirement of required experience

~ 35 ~
for a person to live and contribute to the advancement of the society. Vocational and Technical Education Graduates are expected to be accustomed with learning experiences in their respective professions such as Home Economics, Farming, Production, Self-Exploration, Services and Generous Reception for paid employment or self-employed. In order for graduate students to actualize their vision of self-livelihood, minimize the rate of unemployment and overdependence on governmental and personal establishments for employment, education was introduced as one of the courses offered in higher schools. The sole importance of this is to make sure that Vocational and Technical Education graduates achieve rudimentary training experience that will be useful in retirement age as essential tools for substantial self-dependence.

Entrepreneurs have fulfillment and achievement in their businesses. They demonstrate an intellectual behaviour as regards their job because it is this behaviour that helps in determining their achievement. An entrepreneur coordinates the elements of production and bears the risk of doubt by investing his/her low capital in planning, hiring, arranging, directing and monitoring the trade or market place. Entrepreneurs have the ability to see and evaluate business opportunities to gather the necessary resources in order to take advantage of them and to initiate appropriate action to ensure success. Entrepreneurship was defined by Agwu (2019) as the process of developing innovative ideas, combined with people, money and resources with administrative and organizational experience in order to achieve a demand, thereby generating wealth. According to Ubong (2018), an entrepreneur is a person that stands and operates alone in a business; to be self-dependent instead of being in working under a person as an employee; to combine other aspects of production; to bear the dangers of ups and downs in business; to have confidence in him/herself and prefers to fund, establish and innovate new business strategies opportunities.

Rosemary (2016) stated the rewards of entrepreneurship as follows:

1. they serve as reservoirs to heavy establishments
2. it creates rooms to use one’s talent
3. it results in one’s achievements
4. it generates profitable revenue for the nation
5. it secures advancement and improvement
6. it erases poorness
7. it results in empowerment
8. they lead to technological innovation
9. it gives an individual the opportunity to build, equity which can be kept, sold or passed on to the next generation
10. it helps in resource utilization

In this regard, Home Economics Education is one of the answers to the requirement for various job opportunities. (Rosemary 2016, Uko-Aviomoh and Salami 2007). Home Economics aims at improving the quality of family life through effective development and utilization of human, material and natural resources of a society. Home Economics is a vocational subject that builds knowledge and skills from the grass root such as home/family for making a living because it provides a functional education to an individual to enable the individual become useful to himself / herself in the society at large. Home Economics can be taught in schools formally organized or even in non-formal settings and individuals involved in these skills acquisition can become self-reliant or employers of labour.

Home Economics is a field of study that offers various occupations and prepares individuals for entrepreneurship. It is a skill based course which has the capacity of equipping young people and adult with sustainable skills, entrepreneurship for self-reliance, employment and wealth creating thereby reducing or eliminating poverty later in life. Home Economics Education is a conglomerate of courses that is concerned with the acquisition, development and inculcation of proper values for the survival of the individual, the family and the society (Federal Republic of Nigeria 2004).

Uko-Aviomoh and Salami (2007) defined education in general sense as a form of learning in which the knowledge, skills and habits of group of people are transferred from one generation to the next through teaching, training or research. The best means of eradicating poverty among youth, adults and the retirement age in our country and improving sustainability is to create self-employment program such as skill acquisition and jobs. Education provides a foundation for eradicating poverty and fostering economic development. It is the ground work on which much of economic and social well-being of the citizen is built (Fleck 2010).

Home Economics prepare students for the acquisition and development of skills and competencies, attitudes and attributes which are necessary for efficiency of the economic system. It makes people to be job creators rather than job seekers. It equips individuals to attain and live a useful and satisfying life (Audu & Abdulkadir, 2009). This point was stressed by (Njoku 2002) where he reiterated that Home Economics Education is education for and about skills and business with primary purpose of preparing students for gainful employment in Home Economics field which will help in poverty reduction/national development.

In view of the above (Uko-Aviamoh 2021a) opined that the basic mission of Home Economics Education is helping individuals and families to improve their lives through

- Training for necessary skills in entrepreneurship.
- Training and importing of necessary skills to individuals which shall be self-reliant economically.
- Provision of technical knowledge and vocational skills necessary for national development.
- Development of improved skills, competencies, capabilities and utilization of workers employed in government and private sectors.

Goals and Objectives of Home Economics Education at All level

- Empowering the individual in such a way that the individual will develop his intellectual capacity that would help train to make meaningful decision in all spheres of life.
- Helping the individual to become a judicious spender and develop proper values for the Achievement of healthy empowering and growth of the nation.
- Empowering the individual with desirable skill, knowledge and value to perform specific functions so as to become self-reliant.
- Helping the individual to appreciate the world around him and contribute maximally to the social and economic development of the nation. (Olaitan 2013)

Relevance of Home Economics for Entrepreneurship

Home Economics program can prepare students, young and old, adults and elders for various professional work as entrepreneur to eradicate poverty from among them and make life meaningful and interesting through the following available job opportunities that create and sustain one for better and useful person to self-reliance and to the society in general; Being employed in a job is not only valuable towards being saved from poverty, hardship and dependency but it provides the opportunity for cultivation of self-respect, dignity and social contact by widening avenue and opportunities for self-reliance/creativity and greatly reducing unemployment in the country (Uko-Aviamoh 2021a,2021b). Home Economics Education prepares one for proper use of hands and head to earn a living using necessary vocational skill and ethics. It prepares one for survival as one can always fall back to the skill acquired in the course in times of emergency such as retirement and retrenchment. It is a means of reducing high crime rate, financial hardship and poverty in that it helps one to live happily in the environment by learning how to use the goods and services available to the family and also by promoting sound attitude and adapting easily to newer technological developments in the nation. The under listed, among others are some important entrepreneurship lucrative jobs in Home Economics education that will help the youths to be self-reliance with or without the help of the government or little capital and contribute to national development.

Laundry Service

Home Economics as a vocation create job for any individual to earn a living by setting up a laundry or dry-cleaning service. This will involve washing and dry-cleaning and finishing clothing articles and household linen as work for payment. Laundry service as a growing sector is a place, room or building where clothes and linens are washed and ironed. The business can be run from home with little capital investment as a gold mine for smart entrepreneurs who are able to provide the convenience needed by customers at a reasonable price and profit oriented for people involved (Njoku 2002). This will be achieved by the students through the Home Economics curriculum, studying housekeeping, a unit of home management, using
the internet for more advanced way of establishing laundry service that will become part of them in future.

**Interior Decoration**

Interior design is the act or process of designing the interior often including the exterior of a room or building. An interior designer is someone who coordinate and manages such program. An interior designer is a person whose job is to beautify and design the rooms of a building and how it should be properly furnished and arranged to earn a living. The decorating industries are accruing much wealth for the people in the industry. People want to beautify their homes and workplace but not everyone has time or skills needed. (Ted 2013). An interior decorator must acquire a minimum of a university degree. Furniture design and architecture with focus on different color scheme and fabric textures. It is also a business venture you can start with a university degree and very little capital. These are also called interior designers. They plan and decorate interiors not only for home but also for events of any kind, hotels, hospitals, laboratories, offices, schools, stores banks churches etc; advising harmonious color schemes and sketch plans of room showing the arrangement of furniture and accessories. These people are heavily paid for this job and are well recognized in the society. For instance, decorators are often contracted to estimate the cost and amount of materials required for their jobs, select and purchase, decorate functional materials like furniture, fixtures, pictures etc directing workers in painting walls, laying carpets which is a livelihood for generating income for family living. Home Economics can develop students with the skills to become an entrepreneur through involvement of practical activities during course work, organizing and attending seminars on how to do it yourself, through internet explorer making the individual more grounded in the job for a sustainable future. (Ted 2013)

**Home Making**

Home making is the act of overseeing the organization of day-to-day operation of the house or estate and the managing of other domestic concerns through the available human and material resources. Home making also known as housekeeping or household management is about helping family feel loved and comforted, celebrated and encouraging each other with available resources to meet the need of the society. Home Economics program prepare youths for home making in proper use of family resources (human and materials) to meet the family goals, planning, preparing family needs, to cope with the economic recession on how to substitute the available food stuff for a nutritious diet for the family living and not to spend unnecessarily by the home maker. This can be achieved through studying related courses in home management, exposing students to industrial training on home making, the use of internet on browsing assignment and how to established job on home making by other entrepreneur in other countries. Home making affords a person life career responsibilities which include:

a. Intelligent and responsible use of family resources (house materials) to meet family goals

b. Guiding and caring for family members.

c. Establishing good human relations within the family

d. Planning, preparing and securing family meals

e. Planning, selecting, constructing and caring for the clothing of the family members

f. Electronic using and caring for housing, furniture and equipment. (Anyakoha 2010)

**Fashion Designer**

One of the areas of specialization of Home Economics is clothing construction which deals with the making of material garment is base. The production and marketing of new styles of clothing and cosmetics at a particular time is fashion. This help the youths especially the illiterate ones to engage themselves in hand and needle work which is a source of living in the society today. With the knowledge of the theoretical and practical application from the Home Economist, the youth become self-reliant in that, they can venture into the of learning of fashion designs, opening a fashion home among others to support their regular income and eradicate poverty from the home by adopting a style that is currently particular in the society. A graduate of Home Economics can make way in the dynamic trend of fashion by establishing fashion homes, creating new designs, drafting modern patterns of styles that are not common in Nigeria, the use of internet on foreign way of cutting, modern sewing and colour matching materials for a combination of styles. This can be achieved through studying and exposing the students to practical and
Social Welfare and Public Health
Home Economics practitioners serve and work as social welfare and public health workers in the community. Home Economist can function as a social welfare and public health becomes entrepreneur through the knowledge acquired in the study of Nutrition and Dietetics that exposes students to community nutrition and health issues especially in the rural areas. These create job opportunities for students after school as health workers on the nutritional intake of foods to health. Other duties to the public are:

- Helping people learn about what good nutrition is and why it’s important
- Providing assistance to troubled families
- Offering different forms of services to families
- Presenting radio and television program, family living to the rural people on the ways of life for security and safety living of individual. (Barry 2013)

Catering
Catering is a profession which involves the production of foods, drinks to customers as well as providing them with accommodation so that the customers are served to satisfaction, and yet ensuring that the establishment maximizes profit by using a good costing and control system when employed in places like restaurant, hotel, hospital, school, mobile, specialty, outdoor and indoor establishment. Home Economics as a vocation creates job opportunities for individuals to be self-employed to have a better living of affording two meals a day and eradicate poverty in the country. This is achieved through the knowledge acquired especially in the practical section of foods and nutrition. There must be emphasis on Home Economics curriculum to become an entrepreneur and supplier of labour by establishing a fast-food joint, preparing nutritious meals, developing and down loading new recipes in production, preparation and packaging of different foods and snacks to the public for profit making and sources of employment. (Andrew 2013)

Craft Making
Craft making is an activity involving a special skill which requires the use of hands through any available media. Most traditional and modern craft objects are mainly for decorative purposes beautification and entertainment. Home Economics as a vocation help the individual to be self-reliant and satisfied through the making of craft, which is a branch of home management. A child who is good in craft work does not aspire to look for government employment. Such a child relies on what he or she can do with hands to give satisfaction because his or her money is made out of where there is skill manipulation. Emphasis should be made on clothing and textile, exposing students to seminars, workshops and internet that will make them a better employer of labour in the future. For example, beads making, hair dresser or textile designer do not need to look for white collar job. Emphasis should be laid on the importance of pre-vocational training for self-reliance to generate self-satisfaction and self-actualization which is the high level of human need especially in this era. (Agbsi, Edoko &Ezeanolue 2018)

Food Photography
This is another area of specialization under Home Economics. It is a distinct field that it is not widely explored as other field, thus, it is still not only a hot-cake but it also creates notice to this area. Food photography is the visual representation of different food items used to educate the people on how to produce this food, fruit and vegetable with the required recipes. This is done by picturing different food items with their nutritional value and method of preparation. This can be put on sale through the internet and printing of photo cards to create awareness on the food. This is a new trend in the world of work to manufacturers making income from sales of this food items and creating job opportunities to the youths and homemakers. This can also minimize their expenses on such item and through these, improve the welfare of the individual and families. (Rajannal 2013)

Production of Protein/Protein Enriched Food
Protein is generally known as a body builder; it stimulates growth and repair worn out tissues. Protein enriched food are plant-based meat that contain qualities of animal-based meat made using plant and other non-animal products (soy, textured vegetable protein, wheat gluten and tofu). They are lower in saturated fat and calories, healthier than regular meet. Examples are vegetarian meat, imitation meat, sectan, falafel, tempah, fake, faux, tofurky and mock duck made in mimic properties found within natural meet and are considered to be meat substitutes. Home Economics as a vocation can create job for an individual to earn a living by
the production of protein-enriched food as a small-scale business. In these, the individual educates people on the use of protein rich food for consumption as extension workers for ministry. These products are made, package in a container by the individual, well labeled with instruction on how to use it. Protein foods like soya bean are used in making soya bean milk, soya bean flour which is added to infant food as a substitute for artificial milk. These products are sold in the hospitals to lactating mothers and to retailers who go for supply. These are achieved through the implementation and emphasis on the teaching of home economics subject theoretically and practically involving the students. Other sources of protein enriched food are grass cutter, snails, termites, frog and mushroom. They are rich in the building of the body, easily digest and healthier to the human body. This generates income for individual as manufacturers who are heavily paid and are well recognized in the society, making them to be self-reliant and to the society at large. (University of California 2015)

**Short Vocational Courses**
Home Economics program operates short vocational courses like craft making, catering, cassava processing, cake making, soap making, powder production tie and dye commercial production of food and clothing using computer aided techniques etc. for promotion of investment and alleviation of poverty at the grass root”. Family Economic advancement program (FEAP), which is associated with Home Economics program (clothing and textile), is a technology-based investment, creation of employment opportunity, utilization and encouragement of productive activities at ward levels of the country. This program is organized two or three months with little capital to establish the individual after the period in order to be self-sustained and generate income. Home economics as a vocation help the individual to be self-reliance, self-sustained and self-satisfactory for both the employer and employee to earn a living. (Klein 2014)

**Conclusion**
Home Economics is a broad field of study that is primarily concerned with the improvement of the welfare of individuals and families which deals with all aspects of family life. The unique knowledge from areas of Home Economics (food and nutrition, clothing and textile, home management, consumer education) has contributed towards establishing entrepreneurship in the present-day Nigeria. This is achieved with the help of great Home Economics teachers who have practical and theoretical knowledge of the subject matter and equipped the students with the training and facilities needed in assisting them to attain a more self-reliance and fulfilled life. More teachers should therefore be trained and more incentives should be given to motivate them and also lure more people to the field. Individuals should be encouraged to take up career in the field and trained accordingly in the aspect they want. This will make them self-reliant thereby reducing the poverty rate in the family, retirement and environment providing the individual with income to meet the challenges of life; eradicating robbery, prostitution and human rituals which are very rampant in our society. These will promote total and sound developments for the modern child as well as for affecting home living, Home Economics, her students and her teachers are a necessity.

**Recommendations**
This paper makes the following recommendation for promoting Home Economics education for national development in Nigeria through Home Economics Teachers.

(a) Teachers should be reinforced and encouraged by the federal government providing them with the necessary instructional materials facilities for retirement life.

(b) Graduates of Home Economics should be given soft loan to enable them establish their own business preparing them for the future.

(c) Home Economics Teachers should be empowered to provide courses meant for the poor people to trade and utilize local resources

(d) Home Economics education should provide necessary link to employ the next generation

(e) Home Economics should provide courses meant for both educated and uneducated people to trade and utilize local resources to sustained the family

(f) Home Economics Teacher should be empowered to adequately assist the graduate in acquisition of practical skills

(g) Government should establish more vocational center across the country where informal instructions be given to those that could not afford formal education to tackle poverty at all levels as the Home Economics Teacher teaches home economics as a discipline.

(h) Home Economics teaching should be reinforced through curriculum planner for entrepreneurship to all arms of education.

(i) There should be strong demand for acquirement of practical skillfulness as well as ICT skills that will lead to self-reliance.

(j) There should be a connection between higher institution studying entrepreneurship and companies in a sequential manner to implement a continuous process from university to the companies.

(k) Government should build more resource centers that will enable graduates and the society to attend workshop.

(l) Government ought to introduce innovative programs and new trends to aid the knowledge of the society.

(m) Government ought to be at their best to recreate and establish programs that will structure a stronger entrepreneurial development in the nation for securing family future.

(n) Tertiary institution in the nation should be massively empowered with the important resources or materials to improve the capabilities of graduates for a better future.

References


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