

Entrepreneurship Skills Required by Head Teachers for Practicing Entrepreneurship at Retirement in Ekiti State

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ABSTRACT

This paper determines the entrepreneurship skills required by head teachers for practicing entrepreneurship at retirement in Ekiti State. Three research questions and one null hypothesis guided the study. The study adopted a descriptive survey design. The study involved 474 respondents consisting of 78 entrepreneurship education lecturers in public tertiary institutions in Ekiti State and 396 head teachers in government owned primary schools in Ekiti State.

Data was collected using a structured questionnaire titled, "Questionnaire on Entrepreneurship Education Skills Required for Coping with Retirement (QEESRCR)" which was face - validated by two experts in the Department of Educational Foundations and Centre for Entrepreneurship Development, University of Nigeria, Nsukka. The reliability co-efficient was found to be 0.78 using Cronbach Alpha method. Mean and standard deviation were used to answer the research questions while t-test was employed to test the hypothesis at 0.05 level of significance.

The findings revealed that the identified entrepreneurship skills are the required skills by head teachers for coping with retirement challenges in Ekiti State. Based on the findings the researchers recommend among others, that head teachers should see the above entrepreneurial skills as needed ingredient for business ownership and sustainability at retirement..

(Keywords: entrepreneurship education, retirement, coping skills, Ekiti State)

INTRODUCTION

Retirement is a phenomenon characterized by disengagement of a worker from paid employment that has the characteristics of an occupation or a career over a period of time. According to Oninyi (2011), retirement implies the terminal or cessation, relaxation, or change of financial remunerative employment. Asuquo (2012) stated that retirement signifies detachment from primary activity in business, industry, or active service as a full-time employee.

Ukwuayi (2012) noted that retirement is the formal disengagement of a worker from a line of work in which he has made a career. He noted that the retiring officer usually receives severance payment in a form of gratuity and pension. Oninyi (2011) pointed out that it is a life stage because it is a period of inactivity or a change-over in one's economic, social and psychological activities, socially and legally prescribed for workers in later part of their life. No wonder, Nwajagu (2007), views retirement as a withdrawal or a giving up of office work to become a free member of the society. All these suggest that retirement is experienced by every worker at a particular period or age in every sphere of life. Therefore, it stands to mean that retirement is essentially, a period of adjustment by workers of various field including Primary school teachers.

In Nigeria, three major forms of retirement are identified. They are voluntary retirement, compulsory retirement, and mandatory retirement (Okechukwu and Ugwu, 2011). According to Oniye (2004), whichever way retirement

comes, it tends to emphasize separation from job with much concern for the future. Retirement is indeed a period of withdrawal from active job of one's means of livelihood.

Generally, civil service retirement is guided by Decree 102 of the 1979 Civil Service Reform (cap 346) which deals with pension and gratuity (Federal Republic of Nigeria, FRN, 2015). This law states that the statutory age of retirement of public officers is 60 years except for judicial officers and academic staff of universities, whose retirement age extend to 65 years due to the reduction of attrition rate of personnel and to encourage research and development.

Following this, the reform of the civil service decree No. 43 of 1988, retirement age has been put at 60 years or 35 years in service, whichever comes first. This attests to why Akinade (2013) observed that, every year, thousands of workers including teachers in Nigeria including Ekiti State, both in the public and private sectors of the economy are asked to rest their bones by way of retirement after working for a stipulated length of time. Looking into it, retirement in itself is not a bad idea except that more often than not, it is done in such a manner that leaves the worker in a divested state instead of serving as a veritable means of relaxation and deserved rest.

It is however very unfortunate according to Price (2010), that retirees in the country, especially those in the school system are not given adequate opportunity, which would enable them to prepare very well for their new lives after disengagement from active service. It is remarkable that they are not given the adequate awareness regarding the obvious hostility of the out-service-environment. This accounts for why many of them find it extremely difficult to cope after retirement. The implication is that retirement is not the end of one's world rather the beginning of a new world or new phase in life.

Following this, Oparanna (2011) observed that the problem associated with retirement is further compounded by lack of planning and management of post retirement epoch and condition due to the following factors; problem of insufficient financial resources, stigma of being referred to as a retired person, problem of adjustment to post retirement life style, problem of accommodation, aging, learning new survival skill for post-retirement life, managing new and low social status, coping with ones partner for long

hours, managing surplus time at a retiree's disposal.

All these challenges are inevitable in retirement irrespective of one's official status while still working. This attests to why Sule (2006) cautioned that planning for retirement by teachers could start right from the date of entry into the civil service. Therefore, teacher needs to plan for it when still in active service. It is in view of these extreme difficulties in coping with life after retirement that gave impetus to the need for entrepreneurship education as a tool for coping with retirement.

According to Shame and Venkataraman (2013), entrepreneurship education entails identifying sources of opportunities, the process of discovery, evaluation and exploitation of opportunities. Entrepreneurship education is the type of education designed to change the orientation and attitude of the recipients and the process that will equip them with the skills and knowledge to enable them start and manage a business and attain personal wellbeing (Agu, 2006).

UNESCO (2008) stated that entrepreneurship education is made up of all kinds of experience that give trainees the ability and vision of how to access and transform opportunities of different kinds which go beyond business creation. It is about increasing learners' ability to anticipate and respond to societal changes. This affirms why Lee & Wong (2008) sees it as education and training which allows learners to develop and use their creativity and to take initiatives, responsibility and risks. It can be said that entrepreneurship education is a catalyst for economic development and job creation towards personal reliance in any society.

Moreover, entrepreneurship education is the kind of education which could be given to teachers with a view to developing entrepreneurship qualities in them (Akpomi, 2009). Cherwit (2006) opined that entrepreneurship education is the training given to people who will utilize their intellectual prowess to add to discipline knowledge as a lever for social, psychological and economic wellbeing. The essence of entrepreneurship education is to build in the learner an entrepreneurship spirit and culture.

From these assertions, it is obvious that a well implemented entrepreneurship education will

climax in economic empowerment, social development and psychological wellbeing of teachers especially. In the same vein, Anyakoha (2006) believes that entrepreneurship education while teaching pursuit of opportunities, has much regard to the use and management of resources already acquired. Adding to this, Raimi and Towobolaa, (2011), asserted that entrepreneurship education is a learning process that imbibes in the learner traits and competencies such as team spirit, problem solving competencies, negotiation skill, managerial skill, risk taking spirit, innovative and creative skill.

From the above claim, it can be deduced that entrepreneurship education focuses on developing understanding and capacity for pursuit of entrepreneurial behaviors, skills, and attributes in widely different contexts. Therefore, entrepreneurship education generally seeks to prepare people to be responsible and enterprising individuals, who become entrepreneurs or entrepreneurial thinkers, contributing to economic development, sustainable communities and personal fulfillment.

Entrepreneurship education presumes that through the process of education, the entrepreneur will be able to acquire the abilities and skills and other forms of positive behavior to meet unmet demands, acquire the ability to create and build something from practically nothing and a unique package of recourses to exploit opportunity (Butler, 2012). In line with this, Ore (2010) opines that entrepreneurship education will empower the disempowered trainees to combat their negativistic lullaby and take the bull by the horn until age tells them otherwise.

Practically, entrepreneurship education will help primary school teachers to resort to meaningful activities such as operating cooperative societies such as consumer cooperatives, wholesale cooperatives, planning services, engaging in small-scale trade and others and at the same time maintain physical fitness and good environmental relationship. Bashire (2006) asserts that the worker has opportunity to establish agricultural farms such as orchard, oil palm, rice, maize, cassava, plantain, poultry, etc., while still doing his or her regular work. With proper guidance, the worker can develop and invest in these with minimum funding and without interference to his/her regular job.

Through an entrepreneurial education, retirement preparation could be achieved through provision of rental property, which where it is feasible, provides avenue for regular income and possible use for security for loan if the need arises. A rental property like chairs, tables, canopies, and cooking utensils could be in an extension of the person's residence. Where funds are available, a separate house could be acquired for such investment. This is made possible and easier if some degree of entrepreneurship education has been acquired before retirement.

Nwangwu (2007) argued that the failure of institutions of learning and ministries to imbibe the above philosophy has led to wastage in terms of both human and natural resources. This is because workers and in particular the teacher retirees are not equipped with the skills with which to cope with challenges facing them at retirement. Entrepreneurship education is not just about teaching someone to run a business. It is all about encouraging creative thinking and promoting a strong sense of work and accountability by head teachers irrespective of gender and skill areas.

Entrepreneurship education offers basic information on how workers (head teachers) could form a habit of putting a little part of one's earnings into productive venture. Such ventures may include efforts to further one's education to enhance one's after service relevance and market value. It may include learning some trade while in service like tailoring, soap making, shoe making, hair dressing, among others.

Kelves (2009) pointed out that the greatest enemy of retirees is idleness. According to him, any honest and noble activity, which gives some revenue to a retiree and keeps him away from idleness is a worthwhile investment and could be planned through entrepreneurship education from the day of assumption of duty to avoid regretting it. If knowledge gained through entrepreneurship education is applied, then teachers will be in good positions to start something new to which they will transit on retirement (Oforka, 2010).

In the context of this study, entrepreneurship education is a learning process that develops in the learner self-reliance such as a new cultural and productive environment for promoting new sets of attitude and culture for attainment of future challenges. Therefore, this study seeks to

ascertain entrepreneurship skills required by head teachers for practicing entrepreneurship at retirement in Ekiti State.

Statement of the Problem

Every year, thousands of workers both in the public and private sectors of the economy including primary school head teachers are asked to rest their bones by way of retirement after working for a stipulated length of time. The bone of contention is that teachers in the country including Ekiti State are not given adequate opportunity, which would enable them to prepare very well for their new lives after disengagement from active service.

It has been observed that head teachers in Primary school are not given the adequate awareness regarding the obvious hostility of the out-service-environment. This accounts for why many of them find it extremely difficult to cope after retirement. The implication is that retirement is not the end of one's world rather the beginning of a new world or new phase in life. This attests to why planning for retirement by teachers could start right from the date of entry into the civil service. It is in view of these extreme difficulties in coping with life after retirement that gave impetus to the need for entrepreneurship education as an essential tool for coping with retirement.

Entrepreneurship education is a form of learning that inculcates in the trainees the ability to identify, screen and seize available opportunities in the environment in addition to skill acquisition towards attainment of individual's wellbeing. However, anticipating and planning for retirement is not easy, especially among the head teachers as majority find it difficult to cope after retirement. Therefore, the planning for retirement should begin while still on service. It is against this background that the researchers deemed it necessary to assess entrepreneurship skills required by head teachers for practicing entrepreneurship at retirement in Ekiti State.

Purpose of the Study

The main purpose of this study is to assess entrepreneurship skills required by head teachers for practicing entrepreneurship at retirement in Ekiti State. Specifically, the study sought to:

1. Determine managerial skills required by head teachers to become successful entrepreneurs in order to cope with retirement;
2. Ascertain creativity skills required by head teachers to become successful entrepreneurs in order to cope with retirement;
3. Determine the financial management skills required by head teachers to become successful entrepreneurs in order to cope with retirement.

Research Questions

This study will be guided by the following research questions:

1. What are the managerial skills required by head teachers to become successful entrepreneurs in order to cope with retirement?
2. What are the creativity skills required by head teachers to become successful entrepreneurs in order to cope with retirement?
3. What are the financial management skills required by head teachers to become successful entrepreneurs in order to cope with retirement?

Hypothesis

One null hypothesis was formulated to guide the study and was tested at 0.05 levels of significance:

Ho1: There is no significant difference in the mean ratings of lecturers and head teachers with regards to entrepreneurship skills needed to become successful entrepreneurs at retirement in Ekiti State.

METHODOLOGY

The design of this study was descriptive survey design. According to Nworgu (2015), descriptive survey is a type of study which aims at collecting data, and describing in a systematic manner, the characteristic features or facts about a given population. This design is most appropriate and suitable for this study as it enabled the researchers to seek the opinions of lectures and primary teachers on the entrepreneurship

education skills required for coping with retirement challenges Ekiti State.

The population for the study was 1,178 respondents. The population comprised of 1100 teachers in the government owned primary schools in Ekiti State and 78 entrepreneurship education lecturers in public tertiary institutions in the State. Simple random sampling technique was used to draw 474 sample size which comprises 396 head teachers and the 78 lecturers in tertiary institutions in the state.

The instrument used for collecting data for this study is a structured questionnaire titled Questionnaire on Entrepreneurship Education Skills Required for Coping with Retirement (QEESRCR). The questionnaire consisted of 38 items on financial accounting skills grouped into three Tables 1-3 .

The items in Table 1 was designed to obtain information on managerial skills, Table 2 sought for information from respondents on creativity skills while Table 3 elicited information from the respondents on financial skills. The items were structured on a five-point rating scale and were rated as: Very Much Required (VMR-5), Much Required (MR-4), Averagely Required (AR-3), Somewhat Required (SR-2) and Not Required (NR-1), respectively.

The questionnaire was subjected to face validation by two lecturers in the Department of Educational foundations and Centre for Entrepreneurship Development, University of Nigeria, Nsukka. The comments, corrections and suggestions of the experts were incorporated into the final copy of the questionnaire. The trial test for determining the internal consistency of the questionnaire was carried out on 20 respondents in Ondo State consisting of 14 head teachers and 6 lecturers. The reliability was determined using Cronbach Alpha method and 0.78 was obtained as the reliability coefficient.

The total numbers of 474 copies of the questionnaires administered to the respondents were returned and analyzed. The research questions were answered using the real limit of numbers in the mean and standard deviation while t-test was used to test the hypotheses at 0.05 level of significance and at 472 degree of freedom. A hypothesis was accepted where the p-value is greater than or equal to 0.05 of

significance, but where the p-value is less than 0.05, the hypothesis was rejected.

RESULTS

Research Question One: What are the managerial skills required by head teachers to become successful entrepreneurs in order to cope with retirement?

Table 1: Mean Ratings and Standard Deviations on Managerial Skills Required by Head Teachers to Become Successful Entrepreneurs in order to Cope with Retirement.

S/N	Managerial Skills Ability to:	\bar{X}	SD	Rmk
1.	conduct need assessment in the society	4.26	0.87	SA
2.	set appropriate goals	4.39	0.90	SA
3.	plan effectively for goal attainment	4.44	0.79	SA
4.	managing time	4.42	0.66	SA
5.	take effective managerial decision	4.15	0.91	SA
6.	make effective business plan	4.29	0.90	SA
7.	determine when there is likely fluctuation in market price	4.17	0.92	SA
8.	Organize human resources for goal attainment	4.22	0.92	SA
9.	develop a good communication skill	4.10	0.92	SA
10.	relate well with other people	4.00	1.08	A
11.	having a good communication ability	4.12	0.96	SA
12.	ability to make appropriate feed back	4.00	0.96	A
13.	motivate others under one's circle of influence	4.00	0.96	A
	Overall	4.20	0.92	A

The data presented in Table 1 showed that items 1, 2, 3, 4, 5, 6, 7, 8, 9, and 11 had their mean ranging from 4.10 to 4.44 while items 10, 12 and 13 had 4.00 as their mean respectively. These mean ratings are above the cut-off point of 3.00 and, therefore, considered as very much required and required, respectively, by head teachers for entrepreneurship education skills for coping with retirement challenges in Ekiti State based on real limit of numbers.

Also the data showed that items 10 and 13 has high SD of 1.08 and 1.01, respectively, which

implies that the opinions of the respondents on those items were not closely related while items 1, 2, 3, 4, 5, 6, 7, 8, 9, and 11 showed low SD ranging from 0.6 to 0.9 which indicated closeness in the opinions of respondents on these items of entrepreneurship-managerial skills required for coping with retirement challenges by head teachers in Ekiti State.

Research Question Two: What are the creativity skills required by head teachers to become successful entrepreneurs in order to cope with retirement?

Table 2: Mean Ratings and Standard Deviation on the Creativity Skills Required by Head Teachers in Ekiti State.

S/N	Creativity Skills Ability to:	\bar{X}	SD	Rmk
1	generate innovative ideas	4.47	0.75	SA
2	creatively identify and analyze resources required for production amidst of scarcity.	4.57	.77	SA
3	produce commodities that will satisfy customers	4.57	.74	SA
4	recognize market gap and opportunities	4.43	.78	SA
5	package products well	4.13	.88	SA
6	be resourceful	4.15	.99	SA
7	generate innovative projects	4.22	1.03	SA
8	redefine risk as opportunities to make use of expertise	4.30	.86	SA
9	create valuable product and services	4.23	.99	SA
10	using persuasions to sell ideas	4.53	.67	SA
	Overall	4.36	0.85	SA

The data presented in Table 2 showed that items 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10 had their mean ranging from 4.1 to 4.5, which are above the 3.00 and are considered to be very much required for entrepreneurship development by senior Primary school graduates in Ekiti State. Also items 1, 2, 3, 4, 5, 6, 8, 9, and 10 showed low SD ranging from 0.6 to 0.9 which shows the closeness in the respondents' opinions while item 7 showed high SD of 1.03 and indicates no relatedness in the opinions of the respondents. Furthermore, the overall mean of 4.3 showed a general agreement by the respondents that all the items are skills required by the head teachers.

Research Question Three: What are the financial management skills required by head teachers to become successful entrepreneurs in order to cope with retirement?

Table 3: Mean and Standard Deviation on the Financial Management Skills required by Head Teachers in Ekiti State.

S/N	Financial Skills Ability to:	\bar{X}	SD	Rmk
1	source funds for running of a small-scale business	4.48	.77	SA
2	develop skills of keeping accounting records of small-scale business	4.46	.81	SA
3	prepare financial budget	4.22	.99	SA
4	adopt proper financial planning	4.33	.92	SA
5	source for loan	4.39	.87	SA
6	be prudent in financial matters	4.41	.81	SA
7	redefine risk as opportunities to make attract more fund	4.33	.91	SA
8	budget estimate	4.25	.92	SA
9	prepare balance sheet	4.18	1.02	SA
10	identify cash transactions	4.25	.95	SA
	Overall	4.34	0.87	SA

The data presented in Table 3 showed that items 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10 had their mean ranging from 4.18 to 4.48, which is above 3.00. Those items are therefore, considered to be very much required by head teachers for entrepreneurship skills for coping with retirement challenges in Ekiti State. Also the data showed a low standard deviation ranging from 0.77 to 0.99, which also indicated that the respondents have similar opinions on items 1, 2, 3, 4, 5, 6, 7, 8, and 10 while the high SD of 1.02 on item 9 indicated far disparity in the respondents opinions on the financial management skills required copying with retirement challenges by head teachers in Ekiti State.

Ho1: There is no significant difference in the mean ratings of lecturers and head teachers with regards to entrepreneurship skills needed to become successful entrepreneurs in order to cope with retirement in Ekiti State.

Table 4: t-test Analysis of the Mean Responses on Entrepreneurship Education Skills Required by Head Teachers at Retirement in Ekiti State.

Group	N	\bar{X}	SD	Df.	t-val	Sign-t	Rmk.
Lecturers	78	4.36	0.87	472	0.78	.865	NS
Head Teachers	396	4.36	0.84				

From the Table 4 above, the t- value at 472 degree of freedom and 0.05 level of significance is 0.78. Since this value is greater than 0.05 level of significance, the null hypothesis was accepted as postulated.

Therefore, there is no significant difference between the mean responses of lecturers and head teachers with regards to entrepreneurship skills needed to become successful entrepreneurs in order at retirement in Ekiti State.

DISCUSSION OF THE FINDINGS

The findings of the study revealed that prime entrepreneurship skills required for retirement includes: for them to be able to establish, grow and manage their own businesses well for self-sufficiency. The essential managerial skills as revealed by the findings of this study are: conduct need assessment in the society, set appropriate goals, plan effectively for goal attainment, managing time, take effective managerial decision, develop a good communication skill and ability to make appropriate feedback most required by primary school teacher for copying with retirement challenge in Ekiti State.

The findings also indicated that the creativity skills required include: generate innovative ideas, produce commodities that will satisfy customers, redefine risk as opportunities to make use of expertise, create valuable product and services, produce commodities that will satisfy customers, generate innovative projects, package products well and be resourceful. Also, the result of H_0 in Table 4 tested the level of significance of the difference between the mean ratings of the two groups of respondents on the entrepreneurship skills required for copying with retirement by head teachers in Ekiti State.

These findings are in consonant with the findings of Abdulrasheed, Yahaya, Oyebola, and Segun (2012) who reported that managerial and accounting skills are most required for small and medium scale businesses. Therefore, possessing financial accounting skills would introduce the Primary school graduates to the basic financial skills for record keeping, to assist them in the development of their businesses. The findings of this study are congruent with the view of Onyekonwe and Peter (2008), who noted that creativity and innovative skills can never be over emphasized in entrepreneurship education.

CONCLUSION

This study investigated entrepreneurship skills required by head teachers for practicing entrepreneurship at retirement in Ekiti State. The managerial skills identified include: managerial skills as revealed by the findings of this study are: conduct need assessment in the society, set appropriate goals, plan effectively for goal attainment, managing time, take effective managerial decision, develop a good communication skill and ability to make appropriate feedback. The study also explored and found that the creativity skills required by head teachers include: generate innovative ideas, produce commodities that will satisfy customers, redefine risk as opportunities to make use of expertise, create valuable product and services, produce commodities that will satisfy customers, generate innovative projects, package products well and be resourceful. Therefore, the identified entrepreneurship skills as revealed by this study, if acquired by head teachers, will have great impact in copying with retirement challenges in Ekiti State.

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