



## Impact Assessment of Entrepreneurial Training Programme on Qualities of Life and Emotional Stability of Retirees in Ondo, Ondo State, Nigeria

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### ABSTRACT

The involvement of retirees as participants of entrepreneurial training programme in Ondo State Nigeria is to make life meaningful for them. Descriptive survey research design was adopted for the study. The population of the study comprised , retirees who were ETP participants in Ondo State, Nigeria the sample size of the study was ninety (90), selected through a simple random samples techniques from the three splited existing senatorial districts in the State, from each district, three Local Government Areas with the high number of participants were selected out of which ten (10) participants for ETP were selected. The research instrument used to collect data were self-developed research instrument, titled “ Rating Scale on Impact Assessment of Entrepreneurship Training Programme on quality of life and emotional stability of Retirees in Ondo State, Nigeria. It was fashioned on four liker rations scale, strongly agreed, agreed, disagreed and strongly disagreed, complemented with Focus Group Discussions (FGDS).

The research instruments were validated by two experts in test and measurements while it reliability was determined through test retest method 0.64 coefficient reliability was obtained. The quantitative data collected was analysed using descriptive statistics (frequency counts, simple percentages and mean) for the research question while inferential statistics was used to analyse data collected on the research hypothesis. Based on the results of the study, conclusion were made that ETP coded boost the income generating capacity of the retirees, and enhance their mental wellness and deplete their depression etc . based on the conclusions, recommendations were made that the retirees should avail themselves with ETP, more centres of ETP should be created in Ondo State for accessibility of the retirees and so on.

**Keywords:** Impact, Assessment, Entrepreneurial, Training, Programme, Emotional , Quality of life

### Background to the study

There is no doubt that Nigerian retirees living conditions is very appalling, dissuasions and worrisome. The expectation is that life after retirements should be comfort, fulfillment happiness and so on. The opposite is the case in Nigeria. Depression, poverty, sickness, dwinalins status, lack of regular monthly salary are often the case.

Abdulahi&Jummai (2014), reported that some of the greatest challenges that face employees throughout their working life after retirement are emotional, psychological as well as financial challenges. Egbuta (1991) regarded retirement as the withdrawing of individuals from gainful employment in the later of his or her life in order to enjoy a period of leisure till death. Retirement period is many retirees in Nigeria, as may civil and public servant have problems of planning for the period. According to IBTC pension manager (2008) reported by Abdullahi and Jummai (2014),

Retirement planning as an exercise the world over is taught challenges. For Nigeria civil servants who are especially challenges by low level of income and savings, as well as huge family and social responsibilities, retirement planning can be more complicated. Some of social issues that affects effective retirement planning in Nigeria., include, the size of the family, polygamy and additional responsibilities of the extended family and inadequate access to medical facilities.

*Planning for retirement can't be planned without adequate capital, the monthly incomes for civil and public servants are too measure to saver for the retirement period furthermore, in Nigeria, todays many civil and public servants are owns servant unpaid monthly salaries, this makes savings money for retirement periodevery difficult. The above depressed situation of retirement worker in Nigeria, however love fail to the retirement period in many states in Nigeria as at present, the retirement are taking thechallenge of receiving their situation and monthly stipends. Many states are not sensitive to the plish of the retirement, this making them to be suffering many of them have seen paralysed, while some are psychologically depress survive to some*

is difficult. The question is that must civic servants after serving the nation to some years meritoriously should be living apauperized among retirement period? It is the question and realization of the hardship living of the retirement that intoned involving them as participant entrepreneurial training programmed (ETP) Ondo state Nigeria

Many state of the federation of Nigeria receive implements several poverty unemployment receive programmed, thus to ensure a good standard of living for people in respective state, Ondo state inclusively.

According to Erinsakin (2014),

When the country retirement to civilians rule, the successive government took the silviculture of the designing and implementing several integrated poverty civilian and skill acquisition programmed to tackle poverty, which seen to Lidice settle permanently with the people of the state it was o this note that entrepreneurial training programmed was implemented in each of the Eighteen (18) local government area of the state to teach people on how to start and miserably them own business. The participant of the programmed are the interested civil servants jobless graduate involve the retirees physically, artisans, challenges, people and so on

Completion of the programmed, Ondo state government would make a sum of 5,000, 250,000 available for the successful programme participants, deputing of the nation of business one intends to venture into Ondo state, government in an attempt strength on implementation of the program went into collaboration with Nigeria agriculture cooperatives and rural development bank (NACRDB)

Through Entrepreneurial training programme (ETP) poverty would be drastically be reduced among people. Also, people would be self employment and economic activities of Ondo state would be sobered and enhancement, maintain and around (2005), maintain that the high poverty and unemployment level in Nigeria Ondo only the overcome through entrepreneurial training programmed ogunde, lack of encouragement of entrepreneurial development trainings programmed metal Nigeria as a nation to be the doldrums of poverty. Entrepreneurial training is a structured formal conveyed of entrepreneurial competencies, skills and mental awareness needed by individuals to state and run business venture, successfully (ogunde, 2000).

Entrepreneurial training programmed of Ondos State Government, specially, has been a solve of a good topic for the scholars and researcher studies on the ETP had been survive a paramaniac survey of those studies show that ETP on retirees, wellness, emotional straightly and quality of life has not been done.

Also the few available researches on ETP allied issue have been self reported, this empirically impart assessment on ETP and retirees is yet to be done on ETP and retirees is yet to done. These observed gaps were what motivated the researchers to embark on the study.

### **Statement of study**

The involvement of retirees as participants of entrepreneurial training programme of Ondo State Government is to improve their living condition after they might have disengaged from government work, since living condition of the retirees during their retirement period is pitiful and annoying. Many retirees could not make provision for the needs of their families. Many are facing with different health challenges, owing to a single fact that they do not have a source of earning incomes their are regular for survival. However, this study was carried to assess the impact of ETP on retirees quality of life and emotional stability in Ondo State, Nigeria.

### **Research Questions**

Two research questions were raised to guide the conduct of of the study.

1. Can entrepreneurial training programme enhance mental wellness of retirees in Ondo State, Nigeria.
2. Will entrepreneurial training programme improve income generating capacity of retirees in Ondo State, Nigeria?

### **Research Hypothesis**

HO1: There will be no significant relationship between entrepreneurial training programme and depletion of depression among the retirees in Ondo State, Nigeria.

### **Purpose of the study**

A broad purpose of the study was on impact assessment of entrepreneurial assessment of entrepreneurial training programme on quality of life and emotional stability of retirees in Ondo State, Nigeria. The specific purpose of the study were to;

1. ascertain the impact of ETP on wellness of retirees in Ondo State in Nigeria.
2. Determine the influence of ETP on mental and health of retirees in Ondo State Government in Nigeria.
3. Investigate the impact of ETP on income generating capacity of among the retirees in Ondo State, Government in Nigeria and ;
4. ascertain the impact of ETP on anxiety and depression among the retirees of Ondo State, Nigeria.

5. determine the influence of ETP on the living condition of retirees in Ondo State, Nigeria and so on.

### **Significance of the Study**

The findings of the study would be significant in the following ways;

Firstly, the findings of the study would enable the providers of ETP to know the impact of the programme on the quality of life (health, living standard, mental fitness, security, safety) among the retirees in Ondo State, Nigeria.

Also, the result of the study would establish whether there is a positive or negative relationship between ETP and anxiety and depression depletion among the retirees in Ondo State, Nigeria.

Lastly, the study will add to extent literature within the confine of the study, thus, become a good source of reference for researchers in future. The study would be made accessible through open educational resources (OER)

### **Methodology**

Descriptive survey research design with adopted for the study. The study population comprised the ETP participants who were retirees. The sample size of the study was ninety (90) respondents, drawn through a simple random sampling technique. 10 respondents were selected nine (9) from each LGAs of Ondo State, Nigeria. from each of the three senatorial districts, three (3) ETP centres from each of the senatorial districts were selected based on the enrolment of participants for the programme. Two research questions were formulated, which a research question was raised for the study.

The research instrument they were used to collect data were self-developed questionnaire, titled "Ranking scale on" Impact Assessment of Entrepreneurial Training programme on quality of life and emotional stability of retirees in Ondo State, Nigeria". It was fashioned on four likert rating scale strongly agree (SA), agreed (A) disagreed (D) and strongly disagreed (SD), completed focus with group discussion. (FGDS).

The research instruments were validated by two experts in test and measurement, while the reliability was determined through test retest method and 0.64 coefficient reliability was obtained. The research question were analysed using descriptive statistics (frequency counts, simple percentage and means), while inferential statistics (spearman ranking correlation coefficient was used to analyse generated on the research hypothesis. Qualitative data collected was collated and transcribed, qualitatively

### **Presentation of findings and discussion of results**

#### **Presentation of findings**

Research question one: can ETP enhance mental wellness of retirees in Ondo State, Nigeria.

Table 1: showing frequency counts, simple percentage (%) and mean (x) on can ETP enhance mental wellness of retirees in Ondo State, Nigeria.

| s/n | Items  | Sd          | D           | A           | SA           | Mean | Decision |
|-----|--|-------------|-------------|-------------|--------------|------|----------|
| 1.  | I became worried when I retired and have no ETP skills for survival                        | 4<br>4.44   | 7<br>7.77   | 23<br>25.55 | 56<br>62.22  | 3.45 | Accepted |
| 2   | ETP skills acquired do not asked my worryness after my retirement                          | 59<br>65.55 | 12<br>13.33 | 9<br>10     | 10<br>11.11  | 1.66 | Rejected |
| 3   | I lost concentration prior to my acquisition of entrepreneurial skills                     | 6<br>6.66   | 12<br>13.33 | 13<br>14.44 | 59<br>65.55  | 3.38 | Accepted |
| 4   | With acquisition of entrepreneurial skills learn to move concentrated, focused and relaxed | 58<br>64.44 | 23<br>25.55 | 5<br>5.55   | 4<br>4.44    | 1.5  | Accepted |
| 5   | Lack of entrepreneurial skills to survive after retirement often upset may emotion         | 6<br>6.66   | 9<br>10     | 14<br>15.55 | 61<br>67.75  | 3.44 | Accepted |
| 6   | Having acquired entrepreneurial skills emotionally, I move upset than before               | 7<br>7.77   | 8<br>8.88   | 24<br>26.66 | 51<br>56.55  | 3.32 | Accepted |
|     | Total  | 14025.92    | 71<br>13.14 | 88<br>16.29 | 241<br>44.62 | 2.79 | Accepted |

Table 1 shows the findings on research question one. On item (1), responses obtained were 56 (62.22), 23 (25.55), 7(7.77) and 4 (4.44) for strongly agreed, agreed, disagreed and strongly disagreed. On item (2), 10 (11.11), 9(10), 12 (13.33) and 59 (65.55) responses were obtained for strongly agreed, agreed, disagreed and strongly disagreed. On item (3), 59 (65.55), 13 (14.44), 12 (13.33) and 6 (6.66) responses for strongly agreed, agreed, disagreed and strongly disagreed as responses.

On item (4) responses obtained indicate 4 (4.44), 5 (5.55), 23 (25.55) and 58 (64.44) for strongly agreed, agreed, disagreed, and strongly disagreed. On item (5), the following responses were obtained; 51(56.66) 24 (26.66), 8 (8.88) and 7 (7.77) for strongly agreed, agreed, disagreed and strongly disagreed respectively. The result indicates that the rating scale of four ( $x = 2.5$ ) is lesser than the mean of average rating scale of four ( $x = 2.79$ ). This indicates that EDT could improve or enhance mental wellness of retirees in Ondo State, Nigeria.

Research question two: will ETP improve generating capacity of retire in Ondo State, Nigeria.

**Table 2: showing frequency counts, simple percentage (%) and mean (x) on will ETP improve generating capacity of retirees in Ondo State, Nigeria.**

| s/n | Items  | Sd                         | D                         | A                         | SA                         | Mean        | Decision        |
|-----|--|----------------------------|---------------------------|---------------------------|----------------------------|-------------|-----------------|
| 7   | EDT could enhances incomes after retirement  | <b>7</b><br>7.77           | 6<br>6.66                 | 12<br>13.33               | 65<br>72.22                | 3.5         | <b>Accepted</b> |
| 8   | EDT can not enhance my incomes after retirement  | 58<br>64.44                | 22<br>24.44               | 7<br>7.77                 | 3<br>3.33                  | 1.5         | <b>Rejected</b> |
| 9   | Through EDT, I am not redundant to work to earn money retirement                           | 3<br>3.33                  | 8<br>8.88                 | 24<br>26.66               | 55<br>61.11                | 3.45        | <b>Accepted</b> |
| 10  | ETP is not making me very active to work for money after retirement                        | 46<br>51.11                | 21<br>23.33               | 14<br>15.55               | 9<br>10                    | 1.84        | <b>Rejected</b> |
| 11  | My incomes is generating majorly using skills acquired through ETP after retirement        | 6<br>6.66                  | 13<br>14.44               | 17<br>18.88               | 54<br>60                   | 3.32        | <b>Accepted</b> |
| 12  | Skills acquired through ETP are not sufficient enough to generate incomes after retirement | 50<br>55.55                | 21<br>23.33               | 9<br>10                   | 10<br>11.11                | 1.76        | <b>Rejected</b> |
|     | <b>Total</b>   | <b>170</b><br><b>31.48</b> | <b>91</b><br><b>16.85</b> | <b>83</b><br><b>15.37</b> | <b>196</b><br><b>36.29</b> | <b>2.56</b> | <b>Accepted</b> |

Table 2 shows the result on research questions two. On item (7), responses obtained indicate 65(72.22), 12 (13.73), 6 (6.66) and 7 (7.77) for strongly agreed, agreed, disagreed and strongly disagreed. On items (8), the following responses were got; 3(3.33), 7 (7.77); 22 (24.44) and 58 (64.44) for strongly agreed, agreed, disagreed. On items (9) 55 (61.11), 24 (26.66), 8 (8.88) and 3 (3.33) as responses were obtained for strongly agreed, agreed, disagreed and strongly disagreed. On items (1) the following responses were obtained; 54(60), 17(18.88), 13 (14.44) and 6 (6.66) for strongly agreed, agreed, disagreed and strongly disagreed.

Finally, on item (12), responses obtained indicate 10 (11.11), 9(10), 21 (23.33) and 50 (55.55) for strongly disagreed. Generally speaking, the average mean of rating scale of four ( $x = 2.5$ ) is lesser than the average mean of rating scale from four ( $x = 2.56$ ), thus, indicates that ETP has positive impact on income generations capacity of retirees in Ondo State Nigeria.

**Research Hypothesis**

**HO1:** There is no significant relationship between ETP and depletion of depression among the retirees in Ondo State, Nigeria.

**Table 3: Showing spearman ranking correlation coefficient on there is no significant relationship between ETP and depletion of depression among the retirees in Ondo State, Nigeria.**

| S/N | LOCAL GOVERNMENT AREAS IN ONDO STATE, NIGERIA | ETP | R <sub>x</sub> | DEPLETION OF DEPRESSION | R <sub>y</sub> | D=R <sub>x</sub> - D <sub>y</sub> | D  |
|-----|---|-----|----------------|-------------------------|----------------|-----------------------------------|----|
| 1   | AKOKO NORTH EAST                              | 14  | 2              | 18                      | 1              | -1                                | 1  |
| 2   | AKOKO NORTH WEST                              | 12  | 4              | 6                       | 8              | -4                                | 16 |
| 3   | OWO   | 17  | 1              | 9                       | 5              | -4                                | 16 |
| 4   | AKURE NORTH                                   | 6   | 7              | 15                      | 2              | 5                                 | 25 |
| 5   | IDANRE  | 9   | 6              | 8                       | 6              | 0                                 | 0  |
| 6   | ONDO  | 4   | 9              | 7                       | 7              | 2                                 | 4  |
| 7   | OKITIPUPA                                     | 13  | 3              | 12                      | 3              | 0                                 | 0  |
| 8   | ILAJE   | 10  | 5              | 5                       | 9              | -4                                | 16 |
| 9   | ILE-OLUJI                                     | 5   | 8              | 10                      | 4              | 4                                 | 16 |

$\sum d^2 = 94$

| VARIABLES | N | DF | D <sup>2</sup> | D-cal | D-critical | DECISION |
|-----------|---|----|----------------|-------|------------|----------|
| X         | 9 | 8  | 94             | 0.87  | 0.786      |          |
| Y         | 9 |    |                |       |            |          |

**X = significant at 0.05 alpha level**

Since,  $p$ -calculated is greater than  $p$ -critical therefore, the hypothesis is rejected. This, implies that there is a high positive relationship between entrepreneurial training programme and depletion of depression among the retirees in Ondo State, Nigeria.

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## Discussion of Result

The result of research question one shows that mental wellness of retirees in Ondo State, Nigeria could be improved. This finding agrees with the opinion of Imukai (2021), that due to the reasons to pursue entrepreneurial after retirement is to keep mentally alert which can reduce the risk for dementia and Alzheimer disease. The brain needs a regular exercise to have a good quality of life. Therefore, by learning entrepreneurial skills will keep the brain always active. Also, the result of research question two indicates that ETP could enhance the income generating capacity of retirees. The result aligns with the opinion of Agage (2007), that entrepreneurial training programme of Ondo State Government is a way or strategy to boost the income generating capacity of the programme participant where will have a positive impact on the economy of the State. Erinsakin (2014), opinion also support the finding that by engendering in mindsets of people towards entrepreneurship is the best pro-active strategy to make people to generate wealth by an enhanced incomes. A respondent had this to say that; ETP has been keeping me very active since, I have retired from government job.

### *A male retiree- Okitipupa Local Government Area (FGD)*

Another female retiree reported that

*I want to thank Ondo State Government for allowing the retirees to be participants of this programme. Apart from financial gains of the programme it has been keeping my brain very active to learn business skills*

### *A female retiree-Owo Local Government Area (FGD)*

The findings of hypothesis one shows a high positive relationship between ETP and depletion of depression among the retirees in Ondo State, Nigeria. Garba and Mamaran (2014) submission buttressed the findings that some of the challenges facing civil servants after retirement are psychological problems (anxiety, fear, depression, frustration). They however stated that through entrepreneurial training programme these psychological challenges among the retirees could be abated.

The finding was further corroborated by the submission of some respondents during the (FGDS).

A respondent stated that;

*My survival depends on skill that I acquired through ETP. Since I have retired, I have not been receiving monthly stipend from government. Also, my gratuity has not been paid.*

### *A female retiree-Akoko North-East LGA (FGD).*

*In the same vein, a female retiree said, I can't but thank Ondo State Government for this programme, it has enable me to be generating small , small money to partly meet some of my basic needs.*

The result on research hypothesis was corroborated by the opinion a respondent which reported that:

*When I retired, life became boring to me, but when I started attending the programme, the depression , boredom and frustration reduced. It kept me busy and provided an avenue to interact with people outside my home.*

### *A male retiree- Ilaje Local Government Areas (FCD).*

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## Conclusion

Based on the findings of the study, conclusion were made that ETP could boost the mental retirees. Also, ETP could reduce or deplete depression among the retirees of Ondo State, Nigeria.

### *Recommendations*

Based on the conclusions of the study, the following recommendations were made;

1. ETP should be made as a compulsory pre-retirement programme for civil servants.
2. The retirees should be encouraged to enroll to ETP by the government in Ondo State, Nigeria.
3. The other provision of ETP should be committed more to effective implementation . this will enable them to fulfil assisting the retirees on completion of ETP with the initial capital to start business.
4. More centres of ETP should be created to make accessibility by the people, and retirees very convenient and possible and so on.

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