

CLOTHING AND TEXTILE EDUCATION SKILLS: A PANACEA FOR SUSTAINABLE RETIREMENT

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Abstract

Clothing is one of the basic necessities of life worn to protect and adorn the human body. This study examined Clothing and Textile Education Skills. Four research questions and two research hypotheses guided the study. A descriptive survey research approach was adopted for the study. Two hundred and twenty civil servants were randomly selected in Ondo West Local Government as respondents. A self-developed and validated questionnaire titled "Clothing and Textile Education Skills: a panacea for Sustainable Retirement Questionnaire (CTESPSRQ) was the instrument used for data collection. Findings revealed that civil servants and retirees are currently faced with several challenges ranging from irregular and delayed payment of salaries and other entitlements leading to financial instability ($X=3.55$). Also, majority of civil servants in the study area depend solely on government job. The study concluded that Clothing and Textile Education is a reliable and dependable tool for self-reliance and creation of employment opportunities which if well utilized can lead to financial stability of households. It is therefore recommended that there is need for civil servants and retirees to venture into Clothing and Textile Skills to enable them adequately plan ahead of retirement to enhance their financial stability.

Keywords: Clothing, Textile, Education Skills, Panacea, Sustainable Retirement.

Introduction

Clothing and Textile Education provides opportunities for export diversification and expansion of manufactured exports for low-income countries that can exploit their labor cost advantages and fill emerging niches and meet buyer demands. Clothing and Textile give a range of opportunities including entry-level jobs for unskilled labor in developing countries. The technological features of the clothing and textile industries have made it suitable as the first step on the 'industrialization ladder' in poor countries some of which have experienced a very high output growth rate in the sector. Skills acquired through training and education in any area of Clothing and Textile Education can be of great use and advantage to retired civil servants or those in private sectors. Diversification into lucrative ventures and small scale enterprises such as beads making, tailoring, textile designs and patterns and styling. Clothing and Textile skills are viable skills that ensures an individual sustainability during and after retirement.

Retired and the aged members of the society often become dependent in developing countries such as Nigeria and find it hard to earn any meaningful income if prior efforts are not made to diversify or invest in activities that can keep them active or busy. Hence, it is paramount to look into areas where more money can be made without hard labour. It is however a thing of concern and a paradox that Nigeria, assumed to be the largest economy in Africa, is still at the micro level and most of her citizens wallow in poverty. Nigeria alongside other three countries namely, China, Indonesia and India, is home to half of the world's poor people (United Nations, 2016). This classification is not a palatable one for Nigeria given the enormous human and natural endowments that Mother Nature has bestowed on the country. The Labor Statistics obtained from the National Bureau of statistics (2020) indicate that as at the second quarter of 2020 unemployment rate in the country was 27.1 per cent. Among young people aged 15-34, unemployment rate was the highest at 34.9 per cent with increasing dependency of the retirees.

In most situations, retired and civil servants hardly provide the basic needs through over dependence on salaries and entitlement which are not certainties or reliable. Presently in Ondo State, government workers, especially primary school teachers and retirees are paid on percentage. Local government workers earned 27%-37% of November and December, 2020 salaries while other civil servants earn 50% of the November 2020 salary. This percentage paid is usually deducted as bank loans and other loans obtained by workers. This becomes very frustrating when the expected remunerations and entitlements are either delayed or denied. The inability of retirees to get their pension in due time has created an awareness of the need to diversify or look into sustainable sources of income and economic security such as to help provide their basic daily and future needs of all members of the family. Majority of civil servants live on loans from banks as they depend solely on salaries and other enumerations from the government which may not be paid when expected. In Ondo State, civil servants were paid 50% of their November salary in January, 2021 without no hope whether the remaining 50% will be paid. It gets worse when government teachers are entrenched or denied promotion as hope is often dashed as with Nigerian government nonchalant attitude about the well-being of both active and retired civil servants.

In view of the above, this paper investigates clothing and textile education skills as a panacea for sustainable retirement for civil servants in Ondo West Local Government Area of Ondo State.

Statement of the Problem

The economic security of a family involves the ability of the family to meet their needs, make adequate provision for both the present and future needs of every member of the family. But there is no economic security for almost all retirees and civil servants in Nigeria as salaries are being paid on percentages almost every month and some before retirement which get worst after retirement as government will not pay their entitlements for years. In view of these, the need for every civil servant to acquire skills arise especially in Clothing and Textile since clothing is one of the basic needs of human beings which we cannot do without.

Purpose of the Study

The main purpose of the study is centered on Clothing and Textile Education Skills: a Panacea for sustainable retirement. Specifically, the study:

1. found out the present economic of civil servants in Ondo City.
2. identified the perception of civil servants about the need for clothing and textiles education skills for sustainable retirement.
3. identified the major challenges facing retirees.

Research Questions

The following research questions guided the study:

1. What is the present economic situation of civil servants in Ondo City?
2. How do civil servants perceive the need for clothing and textiles education skills for sustainable retirement?
3. What are the major challenges facing retirees?

Research Hypothesis

The following null hypotheses guided the study:

Ho: There is no significant difference in the mean responses of respondents on the present Economic situation of civil servants in Ondo City.

Methodology

Design: The study adopted descriptive survey research design, which sought to collect data on the opinions of the participants with a view to harness Clothing and Textile Education skills for sustainable retirement of civil servants in Ondo City.

Population and Sampling Techniques: The study population consisted of all civil servants in Ondo City of Ondo State whose population comprised of 1967 government workers. The sample size was made up of 220 respondents randomly selected from Ondo West Local Government Area using simple random sampling.

Instrument: Self-developed questionnaire titled “Clothing and Textile Education: a Panacea for Sustainable Retirement Questionnaire [CTEPSRQ], face and content validated by three experts in Home Economics, designed on a 4-point scale of Strongly Agree -SA(4), Agree-A(3), Disagree-D(2), Strongly Disagree-(1), which also contained 20 items was the main instrument used to elicit responses from the respondents. The questionnaire items were divided into five sections: A, B, C, D and E based on the specific objectives of the study and related literature.

Method of Data Analysis: Mean and standard deviation were used for analyzing the data, while t-test was used to test the null hypotheses at 0.05 level of significance, data collected from both sets of responses were computed using Pearson Product Moment Correlation Co-efficient to obtain a correlation coefficient. The benchmark set for the mean score was, any mean score more than or equal to 2.50 was to a great extent while any mean below 2.50 was to a low extent. The decision rule for the hypotheses was, hypothesis was not rejected when the t-calculated value was less than the critical table value, but rejected when the t-calculated value was greater than or equal to the critical table value.

Presentation of Findings

Research Question 1: What is the present economic situation of civil servants?

Table 1: Mean and Standard Deviation of responses on present economic situation of civil servants in Ondo City.

N = 220, C = 2.50				
S/N	Present economic situation of civil servants and retirees in Ondo West Local Government	X	SD	Remarks
1.	Civil servants and pensioners are being paid amputated salaries and pension arrears every month	3.36	0.14	Agree
2.	The irregular disbursement of salary and pension makes civil servants and pensioners become dependent on children which cannot cater for themselves	3.55	0.05	Agree
3.	Absence of pre-retirement counseling administered by the boss to workers has an adverse effect on civil servants	3.28	0.22	Agree
4.	Salary and pension are paid in percentages on monthly basis	3.57	0.07	Agree
5.	The current economic recession ravaging the world hit Nigeria and makes it difficult for government to adequately pay her workers	3.70	0.22	Agree

Key: N- number of respondents, C – Cut-off point, X – Mean response of all respondents, SD – Standard Deviation

The data presented in table 1 above shows responses on the present economic stability or situation of civil servants and retirees. Analysis showed that respondents agreed with all the items on the present economic stability or situation of civil servants and retirees with mean range of 3.28 to 3.70 which is greater than the cut-off mean of 2.50.

Research Question 2: How do civil servants perceive the need for clothing and textiles education skills for sustainable retirement?

Table 2: Mean and Standard Deviation of responses on the need for clothing and textiles education skills for sustainable retirement

N = 220, C = 2.50				
S/N	Need for clothing and textiles education skills for sustainable retirement	X	SD	Remarks
6.	Clothing and textiles education skills guarantees alternative source of income	3.47	0.09	Agree
7.	Clothing and textiles education skills keep retired civil servants gainfully employed	3.56	0.02	Agree
8.	Clothing selection practices of home-makers is very important in the family because human needs in terms of clothing are insatiable	3.56	0.02	Agree
9.	Clothing and textiles education skills create employment opportunities	3.59	0.01	Agree

10. Clothing and textile has been identified as providing support for family sustainability through creation of reliable alternative source of income after retirement 3.70 0.12 Agree

Key: *N*- number of respondents, *C* – Cut-off point, *X* – Mean response of all respondents, *SD* – Standard Deviation

The data presented in table 2 above shows responses on the need for clothing and textiles education skills for sustainable retirement. Analysis revealed that respondents agreed with all the items on the responses on the need for clothing and textiles education skills for sustainable retirement with mean range of 3.47 to 3.70 which is greater than the cut-off mean of 2.50.

Research Question 3: What are the major challenges facing retirees?

Table 3: Mean and Standard Deviation of the major challenges facing retirees

N = 220, C = 2.50

S/N	Major challenges facing Retiree	X	SD	Remarks
11	Delay in payment of salaries and retirement income has brought unforeseen suffering, anger and demise to many retirees and those who are about to retire	3.72	0.12	Agree
12	Civil servants retire meritoriously without been given their retirement benefits	3.67	0.07	Agree
13	Some civil servants have health challenges which takes a higher percentage of their income	3.55	0.05	Agree
14	Practice of falsification of records and corruption in the pension scheme has become so persistent	3.42	0.18	Agree
15	A lot of civil servants are faced with psychological problems as a result of unpreparedness	3.64	0.04	Agree

Key: *N*- number of respondents, *C* – Cut-off point, *X* – Mean response of all respondents, *SD* – Standard Deviation

The data presented in table 4 above shows responses on the major challenges facing civil servants during and after retirement. Analysis of revealed that respondents agreed with all the items major challenges facing civil servants during and after retirement with mean range of 3.42 to 3.72 which is greater than the cut-off mean of 2.50.

Test of Hypothesis

The null hypothesis was tested at 0.05 level of significance:

H₀: There is no significant difference in the mean responses of respondents on the Present economic stability of civil servants in Ondo City.

***t*-test table**

Variables	X (Mean)	SD	Df	N	Calculated Value	Tabulated value	Decision
Agreed	485	1579.17	10	6	2.69	1.81	Accepted
Disagreed	120	1472.66		6			

From the above table, the calculated value 2.69 is greater than the table value of 1.81, degree of freedom 10 at 0.05 level of significance. Since the calculated t-value 2.69 is greater than the table value 1.81, the research hypothesis is therefore accepted. Thus, there is significant difference in the mean responses of respondents on the present economic stability of civil servants and retirees in Ondo City.

Discussion of Findings

It was revealed in the data analyzed that Civil servants and retirees are not economically stable as they are being paid irregular salaries and pension arrears every month, there is irregular disbursement of salary and pensions, salary and pension are paid in percentages on monthly basis and the current economic recession ravaging the world hit Nigeria and makes it very difficult for government to adequately pay salaries. As noted by Ogunbameru, (2013), the irregular disbursement of pension makes retirees become dependent on their children who cannot even cater for themselves. There is need for Clothing and Textile since Clothing and Textile Education Skills guarantees alternative source of income, clothing and textile education skills keep retired civil servants gainfully employed, creates employment opportunities and helps in the provision of support for family sustainability through creation of reliable alternative source of income after retirement. Denga (2016), noted that the uncertainty that characterised the retirement life in Nigeria troubles serving workers, thereby, pushing some workers to alter their age and occupation records in order to extend their retirement date. The major challenges facing civil servants during and after retirement include delay in payment of salaries and retirement, meritorious retirement without retirement benefits, health challenges which reduces their financial capability and psychological problems as a result of unpreparedness. Sufficient planning, diversification into Clothing and Textile, better pension scheme, paying more attention to civil servants and cultivation of healthy lifestyle are solutions to the challenges faced by active retirees in their involvement in clothing and textile for sustenance. This is in line with the assertion of Sule (2016) who cautioned that planning for retirement should start right from the date of entry into the civil service.

Conclusion

Based on the findings of this study, it can be concluded that civil servants and retirees are currently faced with several challenges ranging from irregular and delayed payment of salaries and other entitlements leading to financial instability. Often, this has adverse psychological effect on their emotional and mental health as the increasing level of poverty leads to desperation and sometimes has adverse effects on their health. Clothing and Textile Education is a reliable and dependable tool for self-reliance and creation of employment opportunities which if well utilized can lead to financial stability of households. In addition

to this, Clothing and Textile Education opens doors for creation of wealth, development of skills and acquisition of skills which can lead to creation of employments and economic growth.

Recommendations

The following recommendations were made based on the outcome of the study:

1. Sufficient planning always helps to ensure successful retirement life and not become financially dependent on others in old age.
2. Civil servants should diversify into clothing and textile so as to have alternative source of income
3. There is need for a better pension scheme that ensures prompt payment of retirement entitlements
4. Government needs to pay more attention to civil servants and ensure prompt payment of salaries
5. Civil servants should cultivate healthy lifestyles and habits during service to enable physical fitness after retirement.

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