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Preparing Employees for Entrepreneurship in Retirement: A Case Study

Samuel Omonowa Aikhuomogbe
Walden University

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Walden University

College of Management and Technology

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Samuel Aikhuomogbe

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the review committee have been made.

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Walden University
2016

Abstract

Preparing Employees for Entrepreneurship in Retirement: A Case Study

by

Samuel Aikhuomogbe

MS, Grenoble Graduate School of Business, 2010

BS, Ambrose Alli University, 2001

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Management

Walden University

November 2016

Abstract

In Nigeria, 92% of retirees live in poverty because of insufficient preparation for entrepreneurship that could serve as an alternative income in retirement. Guided by the human capital theory, the purpose of this case study was to explore how 15 civil service employees in Grade Levels 15–17 at the public service attained small scale business information before retirement. All employees had knowledge, training, and experience in small-scale business operation. Fifteen employees participated in individual interviews and 5 participated in a focus group; data were also gathered from, employee training records, organizational policy documents on training, and public service documents regarding capacity building. Using Yin's 5 step data analysis process, member checking, and triangulation, key findings emerged on financial institutions, mentoring, and vocational training opportunities as avenues employees can attain small scale business information required for entrepreneurship. The study findings may create awareness on how employees can attain small scale business information regarding sources of funding, mentorship, and vocational training during their final years of employment. This awareness may promote positive social change by preparing these individuals for entrepreneurship in retirement, thereby reducing the rate of post-retirement poverty.

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Dedication

I dedicate my doctoral program to my God. The dedication of my doctoral program goes to my family. To my wife, Chizoba, who unselfishly supported me and encouraged me throughout this PhD journey; thank you for understanding the effort that was needed to finish the doctoral journey and providing insights along the way. To my children, Oseifemi, Zion, and Jayden, who have believed in me and cheered me through the process, To my mother, Ududole, who prayed all her life for me to complete this journey. To my pastor, Pastor Nicholas Agomuo, who launched the journey with prayer for excellence when what I thought I needed was school fees; that spirit of excellence followed me through the journey and still in abundance. Without the support from all of you, this journey would not have started nor been completed. Thank you so much for providing me with time and encouragement for me to complete my doctoral goal.

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Chapter 1: Introduction to the Study

A lack of research available concerns how employees in the federal government service in Nigeria can attain information and knowledge about small-scale business that can lead to entrepreneurship in retirement (Wang, Rafiq, & Zheng, 2014). Nigeria has a population of approximately 140 million and the nation is regarded as the most densely inhabited country in Africa (Umukoro, 2013). The residents of Nigeria represent 47% of the entire population of West Africa (Umukoro, 2013). The main export of Nigeria is oil; Nigeria is the 11th largest producer of petroleum in the world (Umukoro, 2013). Despite the abundance of natural resources in Nigeria, poverty among the employed and unemployed is a major problem (Umukoro, 2013). The Nigerian government established the National Pension Plan (NPP) to ensure that every employee who has worked in either the private or the public sector receives retirement benefits to manage the poverty that commonly challenges retirees (National Pension Commission, 2012). The challenge confronting most retirees is the delays caused by pension funds administrators who often fail to release pension funds to retirees in a timely manner (Akhuemonkhan, Raimi, & Sofoluwe, 2013).

Employees in both the public and private sectors in Nigeria work for 35 years before mandatory retirement (National Pension Commission, 2012). In the civil service sector, up to 90% of workers retire without having obtained any knowledge about business before retirement (Umukoro, 2013). Frequent job rotation, lack of specialized on-the-job training, and inadequate business skills development are some factors

responsible for employees' failure to acquire knowledge about entrepreneurship while they are employed before retirement (Matthew & Mary, 2012). Entrepreneurship involves identifying and exploiting strategies and opportunities for creating wealth (Obeng, Robson, & Huagh, 2014). Employees should learn the strategies and opportunities of entrepreneurship during their years of employment and before retirement because this knowledge could provide alternative income streams to retirees at retirement (Herr, 2013).

Development of knowledge about small-scale business operations could enable retirees in Nigeria to be responsible, enterprising, and self-employed. By immersing themselves in real-life learning experiences, taking risks, managing results, and learning from the outcomes of embarking on several businesses, individuals in Nigeria could have an alternative source of income at retirement (Baker, Islan, & Lee, 2014). In providing the resources by which employees could carry out small-scale business information acquisition effectively, employers could create teams for the development and exploitation of business ideas, as well as mixing of staff with different educational and training backgrounds in the workplace (Bjerke & Hultman, 2002). Human resource departments could include knowledge acquisition training progress as a key performance indicator (KPI) of the organization to initiate and sustain the training of employees on small-scale business information (Bjerke & Hultman, 2002).

In Chapter 1, identify the gap in the literature on the lack of attainment of small-scale business information, which could lead to entrepreneurship during retirement, by

employees of the office of the head of civil service in Nigeria who have 1–3 years to work before retirement. I describe a framework that aligns the different methods to provide small-scale business information training to employees before retirement, and I address the benefits and potential challenges related to the attainment of small-scale business information among employees who have 1–3 years to work before retirement.

Background to the Problem

The development of entrepreneurship education in Nigeria began in 2006 (Gabadeen & Raimi, 2012). Nigerians embraced entrepreneurship education to hasten economic growth and development in the country (Solesvik, Westhead, & Matlay, 2014). Nigeria has experienced a high rate of unemployment as a result of overreliance on salaried jobs and the lack of entrepreneurship knowledge among its citizens (Akhueomonkhan et al., 2013). The fundamental obstacle to providing entrepreneurship training in institutions of higher education in Nigeria is funding (Baker et al., 2015). Another obstacle confronting entrepreneurship education in Nigeria is the negative attitude of students who perceive that entrepreneurship education is a way for the government to introduce methods to increase the burden of schoolwork (Gabadeen & Raimi, 2012).

Negative attitudes have caused students to become frustrated by the lack of progress in entrepreneurship activities either in class or outside of class (Blenken, Elmholdt, Frederickson, Korsgaard, & Wagner, 2014). Some challenges confronting entrepreneurship development in Nigeria are improperly and ill-prepared (half-baked)

skills trainers, lack of financial resources, lack of managerial ability, lack of marketing experience, and lack of entrepreneurial pedagogy (Adebayo, 2013). Hisrich and Peters (1992) discerned that entrepreneurs operate in many professions, such as education, industrial chemistry, engineering, and architecture. The Nigerian educational system emphasizes literary education more than on vocational training and business training (Adebayo, 2013). This focus on literary education rather than the development of vocational training has resulted in low growth rate in economic and development in Nigeria (Adebayo, 2013).

Ndedi (2013) cited three primary reasons for entrepreneurship education in South Africa that could justify its introduction to Nigeria. First, substantially contributions to job creation and income generation are needed, in addition to more properly education young people introduced into the labor force. Second, welfare must be improved; furthermore, poverty alleviation strategies targeting youth education on entrepreneurship are worthwhile because when young people can earn their livelihood and support themselves and their immediate families through the income they generate from entrepreneurial activities, the financial burden on the nation is reduced, and the number of people living in poverty decreases. Third, entrepreneurship training contributes to social and economic empowerment of the nation because of job creation and poverty alleviation. Ndedi suggested that entrepreneurship education includes the advancement in personal qualities and positive attitudes, proper knowledge acquisition, and information that will give students the skills needed to succeed in entrepreneurship. Development of

entrepreneurship knowledge would be effective if the information improves the personal qualities and positive attitude of employees (Ndedi, 2013).

Among the 150 universities and 50 polytechnic and monotechnic institutions in Nigeria, graduates are not trained in acquisition of entrepreneurial knowledge for self-sustenance; rather, graduates from institutions of higher education in Nigeria are prepared for salaried jobs (Maina, 2014). The benefits of entrepreneurship are job creation for Nigerian citizenry, poverty alleviation, improvement in the standard of living, and production of adequate goods and services using technological innovations (Eze & Nwali, 2012). The factors responsible for the inadequate foundation of entrepreneurial knowledge attainment in Nigeria include lack of access to local and international markets, poor infrastructure, insufficient support from the appropriate government agencies, lack of adequate finance, inadequate knowledge distribution, and lack of suitable technology (Bankole 2007; Ofili 2014). The setback in payment of pensions and gratuities by pension funds administrators has caused hardship, frustration, and early death to many retirees in Nigeria (Fapohunda, 2013). Despite studies on entrepreneurial preparedness in the literature (Wang et al., 2014), it appears that no previous studies have been conducted on how employees who are working in their last 1–3 years before retirement would attain small-scale business information before retirement (Adebayo & Kolawole, 2013; Eze & Nwali, 2012; Merton, 2014; Reeuwijk et al., 2013).

Problem Statement

Insufficiency of small-scale business information attainment has led 90% of retirees in Nigeria to depend exclusively on pension fund administrators for economic survival (Adjekophori, 2014). Millions of pensioners representing 92% of those who worked in Nigerian federal government ministries, departments, and agencies (MDAs) become trapped in poverty during retirement because of unpreparedness for small-scale business operations that would have provided them with an alternative income (Ali, 2014). The general problem is that Nigerians are not adequately prepared to support themselves and their families in retirement after working in government services (Ofili, 2014). The specific problem is the inadequate attainment of small-scale business information in preparation for entrepreneurship in retirement by employees who have 1-3 years of work remaining before retirement from the Office of the Head of Civil Service of the Federation in Nigeria (Lackeus & Middleton, 2015).

Purpose of the Study

The purpose of this qualitative exploratory case study was to explore how employees who have 1-3 years of work remaining before retirement from the Office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information in preparation for entrepreneurship in retirement. The units of analysis were the employees with entrepreneurial knowledge, education, or experience who are working for 1-3 years before retirement from the Office of the Head of Civil Service of the Federation of Nigeria from assistant director (Grade Level 15) to director (Grade

Level 17). I interviewed 15 participants from assistant directors to directors' level. Each of the interviewees had a background in human resource management and worked in one of the departments at the Office of the Head of Civil Service of the Federation. Each of the interviewees had entrepreneurship experience, education, and knowledge and had expressed an interest in becoming an entrepreneur at retirement. I also used a focus group interviews and government employees' review documents as sources to increase the credibility of the study. I explored employees preparedness for entrepreneurship based on theoretical antecedents of intention, belief, and a positive attitude.

Research Question

The research question (RQ) reflects the problem that the researcher wants to explore; it also provides the framework for carrying out the study and helping to organize the study by ensuring relevance, direction, and coherence to the course of the investigation (Onwuegbuzie & Leech, 2012). One central research question applied to the study:

RQ1: How can employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement?

Conceptual Framework

Dills and Romiszowski (1997) and Landerer (2013) described conceptual framework as a lens used in developing the knowledge for understanding the underlying paradigm of the research study. Human capital theory (HCT) is the conceptual

framework that guided this study. Tan (2014) explained that HCT is a combination of labor, skills, and knowledge that forms the productive ability of an employee. Tan evaluated HCT through education as a tool that improves the productivity and wellbeing of an individual. An employee who attains higher levels of skills and knowledge can attain greater information of small-scale businesses than can employees who possess lower levels of skills and knowledge (Tan, 2014).

The common indices of HCT are (a) the level of education, (b) work experience, (c) upbringing or mentoring by entrepreneurial parents, (d) and other life experiences (Terjesen, Hessels, & Li, 2013). Marshall (1920) assessed HCT on the basis that the most valuable asset in which an organization can invest is its employees. The severities of challenges confronting the retirees during old age as a result of inadequate attainment of small-scale business information during workers' final years of employment point to the need to answer the research question. Herr (2013) and Rojewski (2002) asserted that employee can attain business information in five areas including personal skills and positive attitude, communications and computational skills and technological literacy, self-employability skills, broad and specific occupational skills, and foundations for planning and lifelong learning.

Technical vocational education and training are a vital form of training for employees' development at the workplace (Rojewski, 2002). Herr (2013) noted that programs on vocational guidance should target retirees and adult populations to adequately prepare retirees and adult populations for retirement. Other areas such as

public centers, institutions for tertiary education, national or central government agencies, business organizations, and industries should provide career guidance and extensive career guidance programs (Herr, 2013). Training programs compatible with entrepreneurship knowledge attainment used by professionals include (a) information on professional development, (b) information on career modeling, (c) information on career guidance, (d) information on career assessment, (e) information on career counseling, and (f) information on career interventions (Herr, 2013).

Shelleyann and Charles (2013) appraised professional development as leadership development through which leaders develop skills, especially knowledge and skills such as role-embedded learning, mentoring, action research, networking, internship, integration with day-to-day responsibilities, and standard courses on professional development. Memon, Rozand, Ismail, and Daud (2015) asserted that developing professional development could assist the entrepreneur to start a new business by preparing him or her to undertake all the responsibilities and outcomes of creating innovation in new products, a new process, or new organization, or re-engineering an existing organization. Such an entrepreneur could be a creating entrepreneur, technology-based entrepreneur (“technopreneur”), knowledge entrepreneur, and/or high-expectation entrepreneur (Memon et al., 2015). Moira (2015) noted that professional development knowledge alone could lead to becoming an entrepreneur. Employee engagement in vocational training provides a stable platform for career-related learning outcomes that include entrepreneurship development (Moira, 2015). Abdurrahman (2012) stated that

there exists a positive relationship between employees' working environments and employees' personalities. For the purpose of the present study, HCT provided the theoretical structure to explore how employees who are have 1-3 years remaining to work before retirement can attain the small-scale business information required for entrepreneurs in retirement.

Nature of the Study

Wisdom, Cavaleri, Onwuegbuzie, and Green (2012) categorized research methods as qualitative, quantitative, and mixed method. Researchers use qualitative research methods when the purpose of the research is to explore a human issue in the real world and reflect on the *why* and *how* the issue occurs (Yin, 2014). I used a qualitative method because qualitative methods are used to identify and understand human issues (Onwuegbuzie & Byers, 2014). Quantitative methodology is used in investigating problems with statistical, computational, or numerical origins where random selection of large data is necessary (Fehrmann, Gregoire, & Kleinn, 2012). Researchers use mixed methods to produce a result that overlaps the single application of either qualitative or quantitative methods (Ineson, 2014; Mayoh & Onwuegbuzie; Wisdom et al., 2012). The qualitative research method was appropriate for this study as qualitative research explores the case of study (Ritchie, Lewis, Nicholls, & Ormston, 2013). Qualitative researchers employ nonstandardized, adjustable approaches to data generation that are relevant to the specific problem of the study and can be improved for all respondents (Ritchie et al., 2013).

Qualitative research deals with the human encounters regarding the quality and expectations of what the outcomes of the inquiries could represent to the research stakeholder (Draper, 2004). Qualitative research questions address the *what*, *how*, and *why* questions (Yin, 2014). The qualitative method is categorized into five research designs of ethnography, narrative, grounded theory, phenomenology, and case study (Onwuegbuzie & Byers, 2014). The quantitative research method was not appropriate for this study because quantitative research deals directly with operationalization, manipulation of empirical variables, prediction, relationship, and testing (Frankfort-Nachmias & Nachmias, 2007). I did not intend to use statistical measures to analyze data; rather, an exploratory case study serves as a tool and involves conducting semistructured interviews for data collection where the data are not quantifiable. The data collection process in quantitative research involves surveys administered to a sample, which allows the researcher to generalize or make inferences (Borrego, Amelink, & Douglas, 2009). In the present study, the units of analysis were the employees who have had experience as entrepreneurs while employed at the Office of the Head of Civil Service of the Federation in Nigeria.

The focus of the qualitative case study was to explore the research problem and not to generalize the findings. An exploratory case study was most suitable for the present study, the objective of which was to explore how employees can attain small-scale business information required for entrepreneurship in preparation before retirement. Exploratory case study designs allow the researcher to work in some of the organizational

frameworks developed before commencing the study (Berg, Lune, & Lune, 2004). I used purposeful sampling to engage five employees each from three departments to participate in the study. Each of these employees had 1-3 years to work before retirement. I recruited 15 employees from the Office of the Head of Civil Service of the Federation in Nigeria to establish the case to be researched. The designated employees work at the level of assistant director (Grade Level 15) to director (Grade Level 17) and were interviewed for the study. Collected data were transcribed for further presentation and interpretation. An explanatory case study design was inappropriate for the study because explanatory research design is most useful when conducting a causal study (Berg et al., 2004). In dealing with multivariate cases to examine the plurality of influence, an explanatory case study seemed to be adequate and appropriate (Berg et al., 2004).

An explanatory case study explains the *what*, *how*, and *why* something happened (Yin, 2014). An ethnographic study design was not appropriate for the present study because ethnography is used to study the culture of a people through face-to-face interviews with the participants (Mutchler, McKay, McDavitt & Gordon, 2013). Grounded theory was also not an appropriate design for the present study because grounded theory is used to generate a new theory from the data collected (Moss, Gibson, & Dollarhide, 2014). A narrative design was not suitable for use in the present study as narrative design is used in data collection from a story told by participants (Patton, 2002). Phenomenological design was also not an appropriate design to use in the present study as phenomenological design is used to study the lived experiences of the participants,

which involves understanding the participants' perceptions about their lived experiences (Achakul & Yolles, 2013). I used a single case study of the 15 employees who have 1-3 years to work before retirement from the Office of the Head of Civil Service of the Federation in Nigeria. Conducting this study helped me to explore how employees attain small-scale business information during their final years of employment before retirement among employees in the federal government offices in Nigeria.

Definitions

Academic schoolwork: Academic schoolwork is the school curriculum, which could include subjects such as English, mathematics, economics, computer science, or extracurricular activities such as music and entrepreneurship training (Gabadeen & Raimi, 2012).

Civil servants: Civil servants are the employees who work in federal government ministries, department, or agencies (MDA) in Nigeria (Garba & Mamman, 2014).

Employees close to retirement: The period termed close to retirement is the period preceding when employees decrease their psychological commitment to work and behaviorally withdraw from the workplace (Muduli, 2015). For this study, this period was between 1 and 3 years before the employee reaches the 35-year benchmark of employment.

Entrepreneurial intent: Entrepreneurial intent is an individual's or employee's beliefs, attitudes, and behavior toward entrepreneurship (Valliere, 2015).

Entrepreneurship role: Entrepreneurship role, as used in this study, is the *execution* of leadership function, taking risks in venturing into a new business, making accurate decisions involving the new business, developing business plans, and effective use of time in bringing new ideas in performance to fruition (Osemeke, 2012).

Entrepreneurship skill: Entrepreneurship skill is a skill acquired by a trainee or an employee, whereby such skills could lead to the provision of specialized services to clients for a fee, and it could allow such a trainee to become self-employed (Change & Rieple 2013).

Half-baked skills training: Half-baked skills training is incomplete or inconclusive training (Adebayo, 2013).

Lifelong learning: Lifelong learning is a practice whereby knowledge is developed and maintained throughout the lifetime of a person (Kirstein, Wersing, Gross, & Korner, 2012)

Personal qualities and attitudes: Personal qualities and attitudes are the unique characteristics an employee possesses that could differentiate him or her from another employee (Herr, 2013).

Prior to retirement: Prior to retirement is the period before an employee retires from federal government work. In this research, the period before retirement for the selected participants was 1 to 3 years from the anticipated retirement date (Munnell, Web, & Golub-Sass, 2012).

Salaried job: The salaried job is a job whereby periodic payment is provided to employees for the job performed in the previous month, in line with the employment contract (Akhuemonkhan et al., 2013).

Small-scale business: A small-scale business is a business with a single owner with five to 20 employees (Mwobobia, 2012)

Assumptions

Assumptions are realistic expectations that are somewhat beyond the control of the researcher, but they must be acknowledged in a study to make the study relevant. Vogt and Johnson (2011) implied that an assumption is a statement that appears true, if only temporarily, for a specific purpose. In the present study, the primary assumption was that the participants anticipated becoming entrepreneurs at retirement. I assumed in the study that the participants provided honest answers to the interview questions. I also assumed that the interview environments were comfortable and that the interviewees were available during the period of the interview. I assumed that participants would understand, know, and answer the questions asked during the interview.

Scope and Delimitations

Scope of Study

The scope of study provides for the boundaries of the study. In this study, the boundaries were a sample population of employees who were working for 1-3 years before retiring from the Office of the Head of Civil Service of the Federation in Abuja, Nigeria. These employees worked at the level of assistant director (Grade Level 15) to

director (Grade Level 17) and had experience as entrepreneurs. The 15 employees in the case composed the interview participants. There were 15 staff each from one of the departments at the Office of the Head of Civil Service of the Federation. Each of the participants had a human resources management background. Each participant was asked to answer open-ended questions in semistructured interviews, a focus group interview, and a document review. Employees who worked at levels lower than the position of an assistant director or director in the Office of the Head of Civil Service of the Federation and were working for 1-3 years before retirement were not part of the case study. To address transferability in the study, I offer adequate explanation of the findings of the study and provide detailed descriptions to allow readers and future researchers to make informed decisions about the transferability of the findings to a specific organization, location, or context.

Delimitations

Delimitations of the study allow for the narrowing of the scope of the study; delimitations establish the parameters of the interviewees and the location of study. Bloomberg and Volpe (2012) described delimitations as conditions that a researcher intentionally imposes to limit the scope of a study. The interviewees selected for this study were employees at the Office of the Head of Civil Service of the Federation and had 1-3 years to work before retirement. The interviewees held positions of assistant director (Grade Level 15) to director (Grade Level 17) and reported the intention to become entrepreneurs in their retirement. The semistructured interviews and the focus

group interview took place offsite from the office of the Office of the Head of Civil Service of the Federation in Abuja, Nigeria.

Limitations

The limitation of a study relate to the possible intent and procedural weaknesses of the study (Mitchell & Jolly, 2013). I recorded and reviewed documents adequately. Access to documents did not pose any limitation to the study. The first limitation was associated with the nature of the study: A qualitative exploratory case study has pros and cons as a research design. I collected data using semistructured interview questions, focus group interview questions, and a document review process. I recorded the interview responses, analyzed data, and interpreted the results. The analysis of the qualitative research may be biased if the researcher is not sufficiently detailed to monitor discrepancies in data collection. To minimize any form of personal biases, I used both transcripts and member checking to ensure dependability of data. There is no guarantee that the findings will be generalizable.

Significance of the Study

Employees at the Office of the Head of Civil Service of the Federation in Abuja, Nigeria, who are working for 1-3 years before retirement should benefit from the findings of the study. Knowledge obtained from the study should provide the employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria with adequate knowledge on how to attain small-scale business information before retirement. The benefit of creating training awareness for the

development of competencies in small-scale business may be relevant for workers who are close to retirement to prepare them for entrepreneurship before retirement.

Significance to Practice

Federal government employees and state government staff in Nigeria may also benefit from this study. The study may be significant to practice in that it includes recommendations for possible solutions to the specific problem, which, if implemented, might improve the well-being of retirees and their families. Members of the federal government and state governments may use the recommendations from the study to promote policies that could address the lack of skills regarding small-scale business development among employees who are working for 1-3 years before retirement in civil service settings. Leadership in the federal government of Nigeria may gain a better understanding through the study on strategies to help manage the affairs of civil servants efficiently and effectively. The Office of the Head of Civil Service of the Federation in Nigeria is the organization that supervises and regulates other MDAs in Nigeria (Aigbovo & Atsegbua, 2012). The MDAs that exist in both the federal capital territory and states have their representative offices at the Office of the Head of Civil Service of the Federation (Aigbovo & Atsegbua, 2012; Graycar & Sidebottom, 2012). The research conducted by the head of service acting as research partners may inform the leaders across other MDAs on the findings.

Significance to Theory

Future researchers who seek to promote knowledge about small-scale business information attainment may find the study substantial in its contribution to the literature on small-scale business information attainment. The study may be useful to future researchers who may want to extend the body of knowledge on entrepreneurial preparedness. Karen and Middleton (2015) described entrepreneurship as the creation of new business or creation of new ventures for filling a gap in services or production of goods. Other scholars who studied entrepreneurship focused on youth empowerment for new start-ups (Ulvenblad, Berggren, & Winborg, 2013), female empowerment (Hietanen & Jarvi, 2015), and self-employment among adults (Millan, Congregado, & Roman, 2012).

There appears to be no existing literature on how employees who are working for 1-3 years before retirement can attain the small-scale business information required for entrepreneurship in retirement during their final years of employment. Wang and Shultz (2012) studied the relationship between employees' retirement plans and organizational performance using a quantitative method. The purpose of this qualitative explorative case study was to explore how employees who are working for 1-3 years before retirement at the level of assistant director (Grade Level 15) to director (Grade Level 17) at the Office of the Head of Civil Service of the Federation in Abuja, Nigeria, can achieve small-scale business information before retirement. Future researchers may wish to extend the study to reflect on private employees or other federal government workers outside the scope of

the study. The study may be relevant to future researchers who may be interested in advancing the body of knowledge.

Significance to Social Change

The research findings may contribute toward positive social change. Employees of federal ministries who are working for 1-3 years before retirement might begin to develop positive attitudes toward the negative influence that impedes the attainment of information on small-scale business before retirement. The research findings may suggest the need for training employees who have 1-3 years of work remaining before retirement from all federal government ministries on small-scale business information for entrepreneurship in retirement. The results of the study may also help to recommend to leadership of the federal government of Nigeria the means of improving the inadequacies in the attainment of information of small-scale business before employees' retirement. Promoting social change could mean a reduction in poverty levels for retirees and their families, reduction in early death for retirees, and a decrease in the dependency rate of retired parents on young employees.

Summary and Transition

In Chapter 1, I provided an alignment among the problem statement, purpose statement, research question, and the conceptual framework. The units of analysis, as indicated in the problem statement, were employees who were working for 1-3 years before retirement at the level of assistant director (Grade Level 15) to director (Grade Level 17) at the Office of the Head of Civil Service of the Federation of Nigeria. The

purpose of the exploratory case study was to explore how employees who are working for 1-3 years before retirement can achieve small-scale business information required for entrepreneurship in retirement during their final years of employment in government MDAs.

Chapter 2 contains a review of the relevant gap in the literature related to the study. Chapter 2 includes the literature review, analysis, and synthesis of previous studies to evaluate the case discussed. Furthermore, the literature review assessed how employees who are working for 1-3 years before retirement can attain small-scale business information that can lead them to entrepreneurship in retirement. I review the conceptual frameworks underpinning the study, the literature on vocational training, computational and communication skills, and planning for lifelong learning in Chapter 2.

Chapter 2: Literature Review

The specific problem that I addressed is the inadequate attainment of small-scale business information in preparation for entrepreneurship in retirement by employees who have 1-3 years of work remaining before retirement from the Office of the Head of Civil Service of the Federation in Nigeria (Lackeus & Middleton, 2015). Adjekophori (2014) examined that due to the inadequacy in the entrepreneurship information attainment by employees who are close to retirement, 90% Nigeria retirees depend exclusively on pension fund administrators for daily living and economic survival. The delay in payment of pension to the retirees by the pension administration has resulted in hardship, frustration, and early death of retirees in Nigeria (Fapohunda, 2013). Lourenco, McElwee, Cheng, Taylor, and Taylor (2014) suggested that entrepreneurial training has stimulated entrepreneurship activities for women farmers in Uganda. The purpose of the qualitative exploratory case study was to explore how employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information in preparation for entrepreneurship in retirement.

The objective of the literature review was to identify relevant literature that may support or discriminate the provision of small-scale business information required for entrepreneurship for employees who are working for 1-3 years before retirement. The literature review served as foundational for the research question. The research question addressed how employees who are working for 1-3 years before retirement at the Office

of the Head of Civil Service of the Federation of Nigeria can attain small-scale business information for entrepreneurship during their final years of employment to prepare them for a second career after retirement from government service. To assist in answering the research question and explaining the prevailing literature on entrepreneurship, and entrepreneurship training, I evaluated scholarly peer-reviewed journals articles using a database such as ProQuest Central, ABI/INFORM, and Business Source Complete, Emerald Management, and Sage Premier. In the opening section of the review, I present previous research regarding entrepreneurship process that shapes the successes and failures of a different economy.

The second section contains the conceptual framework for the study (Borgatti, Everette, & Freeman, 2002; Herr, 2013). The last section of the review indicates how previous research on entrepreneurship information attainment such as women entrepreneurship, intrapreneurship, and undergraduate training on entrepreneurship has not closed the gap that exists in the literature (Reeuwijk et al., 2013). There appears to be a gap in the literature with regard to how employees who are working for 1-3 years before retirement can attain small-scale business information required for entrepreneurship before retirement.

Literature Search Strategy

Table 1 (Appendix A) indicates that peer-reviewed journal articles were accessed through library databases, such as EBSCOhost, Business Source Complete, ABI/INFORM, Emerald Management, Pro Quest and SAGE Premier. The keywords that

I used in searching the databases were *entrepreneurship, entrepreneurship skills, entrepreneurial training, economic growth, international development, personal skills and attitude, communication and computational skills, technological literacy, self-employability skills, broad and specific occupational skills, lifelong learning, professional development, career model, career guidance, career assessment, career counseling, small-scale business, small business, financing information, marketing information, startup information, and career interventions* See Table 1(Appendix A). Peer-reviewed journals published within the last 5 years provided the literature in my review. Other journals that might be significant to the study guided me in understanding how employees who are close to retirement could attain small business information required for entrepreneurship before retirement. Other source that I used in gaining knowledge includes; Google Scholar and Google Alert on keywords relevant to the study.

Analysis of Table 2 (Appendix A) indicates that 87% of the references were published from 2012 to 2016. References from 2001 to 2011 as indicated in Table 2 constituted 7%, whereas references published before 2001 constituted 6%. As evidenced in Table 3 (Appendix A), peer-reviewed journals accounted for 86% of the articles in the literature review. Reports from conference and from experts constituted 10%, whereas book materials constituted 4%.

Conceptual Framework Underpinning the Study

Bruce, McNally, and Kay (2013) evaluated employee based on HCT. HCT is a tool use in predicting the investment on human capital based on knowledge acquisition,

skills acquisition, and information attainment (Bruce et al., 2013). Bruce et al. (2013) categorized the measured of human capital as level of education, present and previous work experience of employees, upbringing by entrepreneurial parent, and other activities that could lead to becoming an entrepreneur. HCT is used to measure and predicts employees' success or failure as a result of information attainment that lead to knowledge and skills acquisition (Bruce et al., 2013).

The enormities of challenges that confront the retirees during old age as a result of the inadequate attainment of small-scale information required for entrepreneurship during years of employment require an insistent approach in dealing with the study. The conceptual framework that guides the study is Herr (2013) and Rojewski (2002). The staff could attain business information in five knowledge areas, such as PSPA, CCS, and TL, SES, BSOS, as well as FPLL (Herr, 2013; Rojewski, 2002). The conceptual framework is appraised as a lens given developing knowledge of underlying concepts for understanding the paradigm for the research study (Herr, 2013). The conceptual framework of the study served as the tools for organizing the ideas in shaping the research enquiries on how employees could attain small scale business information during years of employment.

Information on Personal Skills and Positive Attitude

Lamph, et al. (2014) inferred that entrepreneurs need both personal skills and positive attitude to be able to persuade an unwilling customer to become a willing customer not through trickery but a combination of personal skills and positive attitude.

Entrepreneurs need to possess personal skills such as customer service skills, accurate time management skills, team development skills, selling skills, interviewing skills, leadership skills, and interpersonal skills (Lamph et al., 2014). Korsgaard, Muller, and Tanvig (2015) appraised attitude as an individual personality, reactions to situations, individual's outlooks and customers' service acumen that either attracts customers to the entrepreneur or repel customers from the entrepreneur. The positive personal attitude of entrepreneurs is creativity, taking initiative and curiosity of exploring ideas (Hornqvist & Leffler, 2014). The personal positive attitude consists of attributes, ability, and behaviors, innovation, and self-confidence (Hornqvist & Leffler, 2014). Employers find some challenges in engaging employees toward learning as the training process can utilize the employees' potentials for learning while the profit motive of the organization could be relegated (Hornqvist & Leffler, 2014). The ability of employees to take responsibilities for their learning after training can also become a challenge for the employers when the training contract ends as soon as employment contract end (Hornqvist & Leffler, 2014).

Hornqvist and Leffler (2014) also assessed that inability to transform vision, goals into practice could retard the implementation of such program of engaging employees in training that will prepare employees toward entrepreneurial activities, and skills while in employment. Massis (2015) evaluated that personal attitude influence male and female entrepreneurs with the way they start a new business, develop products and pursue career growth. In addition, women in Pakistan have limitation in participating in business as a result of cultural and religious practices. In Nigeria, the attitude and perception toward

female entrepreneurs are not different from the male counterpart (Massis, 2015). There appears to be none literature that have explored how employees can attain small scale business information through information on personal skills and positive attitude during years of employment for entrepreneurship role before retirement.

Information on Communication and Computational Skills

The need for entrepreneurial communication become important as an entrepreneur could possess skills related to their professions, yet lack the required communication expertise for entrepreneurship success in the competitive environment (Spartz & Weber, 2015). Entrepreneurs require communication skills to express marketing ideas, strategic plan, and financial plans to prospective investors and customers (Spartz & Weber, 2015). Research on entrepreneur reveals that the medium of communication entrepreneur uses is business plan (Jones, Matlay, Penaluna, & Penaluna, 2014). Other documents that entrepreneur uses are the patents, and vision and mission statement (Spartz & Weber, 2015), sales letters and marketing documents (Mustafa, Kahar, Bunari, Zakaria, & Habil, 2012), and written pitches, codes of ethics and storyboards (Solesvik et al., 2014). Entrepreneurs require communication skills to be able to persuade and communicate with various stakeholders such as customers, clients, suppliers, services providers, and competitors (Rezaei-Zadeh, Hogan, O'Reilly, Cleary, & Murphy, 2014; Spartz & Weber, 2015). The communication ability that entrepreneur possesses influences positively the growth of an entrepreneur (Rezaei-Zadeh et al., 2014). Despite the fact that communication and computational skills have appeared in several kinds of literature

(Mustafa et al., 2012; Rezaei-Zadeh et al., 2014), none seems to have explained how employees can attain small scale business information through the knowledge on communication and computational awareness for entrepreneurship in retirement.

Information on Technological Literacy

Inferring that Nigeria is backward in technological development toward entrepreneurship improvement is no longer a controversial issue (Edoho, 2013). The debate is not whether information and computer technology (ICT) are required in Nigeria, but how could Nigeria benefit from ICT (Edoho, 2013). The six factors identified as limiting a successful implementation of ICT in Nigeria are inadequate physical infrastructure, law & public policy, accessibility, trust, literacy and education, and interoperability & cost (Edoho, 2013; Sligo, 2012). For entrepreneurs to attain small-scale business information, the knowledge on ICT is required (Sligo, 2012). Information and computer technology (ICT) is the means to an end while development of ICT skill in employees is the end itself (Blenken et al., 2014; Edoho, 2013). With ICT adequately provided, the entrepreneur could expand and improve their production capacities to provide the basic needs of customers (Edoho, 2013). Entrepreneurs must integrate knowledge from ICT with the economic and social knowledge to enhance their ability to expand the entrepreneurial capacity to change their financial and social well-being (Blenken et al., 2014).

Entrepreneurs require technological literacy to adapt to the ever-changing world (Becker, Fleming, & Keijsers, 2012). Entrepreneurs could use e learning as means to

developing technological literacy (Becker et al., 2012). E learning provides the opportunity for an entrepreneur to develop new skills in reading, writing, and arithmetic (Helyer & Lee, 2012). The unwillingness to learn, and the resistance to the use computers at work by senior employees is as a result of been stereotype and rigid toward technological literacy (Becker et al., 2012). For small-scale information to be attained, a senior manager is required to demonstrate a commitment to technological literacy in the workplace (Helyer & Lee, 2012). Berker et al. (2012) appraised whether the younger generation of employees possesses a superior technological advantage over the older employees. Despite the controversies between the right ages to provide technological literacy at the workplace, the senior employees as a focus in this study would need to appreciate the provision of technological literacy to attain the desired information that can enhance preparation toward entrepreneurship in retirement.

Information on Self-employability Skills

Dominika (2014) evaluated self-employment as a situation where an individual work independently rather than working for an employer who pays a salary or wages to the individual. Self-employment in Poland do not follow the conventional method of creating an organization where goods and services could be produced to consumers, rather, self-employment in Poland is practiced in the form of corporation among self-employed individuals (Dominika, 2014). The cooperatives outsourced work from other organization as consultants (Dominika, 2014). Binder and Coad (2013) explained that individuals who make self-determination and autonomy as priority, value self-

employment. Life satisfaction through self-employment is more valuable than working for salary as an employee (Binder & Coad, 2013). The debate is whether a retiree that is preparing to become self-employed desires higher income or life satisfaction. Self-employment process can begin where an individual create from scratch an organization with the legal form as self-ownership (Dominika, 2014). Becoming self-employed after 35 working years with monthly salary becomes a challenge that confronts retirees in Nigeria (Binder & Coad, 2013). The reasons for such inability to become self-employed could be the absence of fixed salary, the unpredictability of income, high demand of responsibility from the business owner, and the problem with time management (Dominika, 2014).

Entrepreneurs could be encouraged in a self-owned organization with the flexibility of work time in the organization, high earnings, and freedom and independence (Dominika, 2014). Geographical location could determine self-employment survival strategy at a given time (Millan et al., 2013). Previous study reveals that the business environment in United State, Canada, Denmark, Finland, Germany, Italy, Portugal, Spain, Sweden, Switzerland, and the United Kingdom support new business survival (Millan et al., 2013). Irrespective of the country, the determinants of the survival of self-employment in a country are the educational attainment of the individual, business sector, previous experience, wealth of the individual, and the number of hours invested into a new business (Millan et al., 2013). Lee-Ross (2015) identified the characteristics of a self-employed as autonomy, innovativeness, risk taking, proactiveness, and competitive

aggressiveness. An entrepreneur operates as an independent individual with the ability to create an idea, ability to question the status quo, ability to take the risk, willingness to initiate new ideas and ability to be unconventional in a chosen line of business (Lee-Ross, 2015). Previous literature on self-employability seems not to focus on how employees at the head of the civil service of the Federation, Nigeria can attain small scale business information needed for self-employability during their final 1-3 years of employment that will serve as a preparation tool for becoming an entrepreneur in retirement.

Information on Broad and Specific Occupational Skills

Nawakitphaitoon (2014) evaluated broad skills as those skills transferable from one organization to another while specific skills are those skills that are not transferable but are relevant to a particular organization. Employees experience and long service on the job determines the level of broad skills developed for entrepreneurship at work place (Nawakitphaitoon, 2014). Lazear (2009) discriminated by using the skills-weight approach to indicate that all skills are general to all organizations and that each organization determines what combination of skills made up specific skills. Proficiency in occupational skills guarantees high job satisfaction and job performance for employee and self-employed (Kuo, Chang, & Chang, 2014). Nawakitphaitoon (2014) inferred that specific occupational skills are more relevant to an employee whose goal is to be self-employed or increase wages in existing job. Bynner (1997) categorized literacy and numeracy (mathematical) skills, keyboard and computer skills as specific occupational

skills, while interpersonal skills, team building skills, and flexibility and adaptability as general occupational skills.

Bynner (1997) further categorized occupational skills into gender representation, stating that men are more inclined with practical skills such as using tools, construction, and computational skills and organizing skills while women are more apt to verbal skills, keyboard, and interpersonal skills. Poorly developed occupational skills either by general or specific or by gender may impede the process of identifying the occupation that could be formed by an intending entrepreneur (Bynner, 1997; Nawakitphaitoon, 2014). What we do not know is how employees can attain small scale business information on broad and a specific occupational skill in their final 1-3 years of employment years that may help in preparing the employee for entrepreneurship in retirement.

Information on Lifelong Learning

Graff (2012) described lifelong learning as the integration of learning processes throughout the lifetime of a person, engaging body and mind through experiences that produce transformation in cognitive, emotion, and practice, resulting in a continuous improvement of the person (Graff, 2012). Graff (2012) inferred that with lifelong learning, employees could be self-employed after retirement and contribute to the economic output by taken off the burdens of relying on younger citizens during retirement. Hietanem and Jarvi (2015) categorized learning into a non-business, and basic education and business studies in vocational education that could be referred to as a formal and informal learning environment. Kearney and Zuber-Skerrit (2012) evaluated

that engaging employees through formal and informal entrepreneurial learning could promote a sustainable learning community of entrepreneurs. Learning would be sustainable in communities where employees could consciously expand their learning capacity that would produce an outcome such as becoming an entrepreneur in a desired field or vocation (Kearney & Zuber-Skerrit, 2012; Senge, 1990; Wen, 2014).

Isaksson, Garvare, Johnson, Kuttainen, and Pareis (2015) discriminated that competitive learning among employees guarantees sustainable learning community at the work place. Employees focus toward learning could be a means to maintain a sustainable learning community in the workplace (Hermans, Kalz, & Koper, 2013; Isaksson et al., 2015; Senge, 1990). Senge (1990) assessed that employees could engaged in lifelong learning as outlined in *The Fifth Discipline*. Senge (1990) five disciplines that could guide the learning process of an entrepreneur are *system thinking, personal mastery, mental models, building a shared vision, and team learning*. Disciplines, as described by Senge (1990), are state of being, an understanding of the rationale behind the learning that support ideas, and the activities that control time and energy of the entrepreneur. Senge (1990) and other authors (Hermans, et al., 2013; Isaksson et al., 2015) seems not to have disclose how employees could attain small scale business information using the five disciplines and other training during their final 1-3 years of employment that may serve as means toward becoming an entrepreneur in retirement.

Literature Review

Small Scale Business Information Required for Entrepreneurship

Osoimehin, Jegede, and Akinlabi (2012) described a small-scale business as business organization whose total setup cost is not more than \$500,000 excluding the cost of acquiring the land for the business. The labor size of a small-scale business is between 11-35 workers (Osoimehin et al., 2012). Osoimehin et al. (2012) and Robles (2012) categorized small scale businesses required for developing skills upon for an intending entrepreneurs to include *firewood supply, ability to package food item, meat retailing and marketing, plantain production, restaurant management, poultry raising, rabbit raising, organizing labor for businesses, operating a nursery school for children, home management, and event management*. Fasua (2006) discriminated that business skills that could be categorized under small scale are *accountancy, education, food and beverage production, professional consultancy services, commercial poultry, chemical production, hair and body cream productions, concrete block production, nylon production, foam production, chalk making, soap production, and fish farming*.

Robles (2012) described *hard skills* as the nature of skills required for small-scale businesses vocational activities. Osoimehin et al. (2012) and Fasua (2006) referred to *hard skills* as skills that result in the development of physical product. Hard skills are the technical expertise and knowledge required for a job (Robles, 2012). Interpersonal skills required to enhance the attitude and other interpersonal behavior of employee toward small-scale business development are *soft skills* (Roble, 2012). Robles (2012) identified

10 soft skills that entrepreneur should develop as part of the small scale business skill development; such skills include *integrity, courtesy, communication, responsibility, positive attitude, social skills, professionalism, teamwork, flexibility, and work ethic.*

Susomrith and Coetzer (2015) explained some barrier to employees' involvement in voluntary formal training and development (TD) using exploratory case study. The findings reveals (a) employers behavior toward granting access to employees to engage in external TD in small business is constrained, (b) factors that constitutes major barrier to TD is in the internal work environment and not the industry sector, and (c) the owner-managers and employees perspectives of barrier to TD is different (Susomrith & Coetzer, 2015).

Feldmann (2015) discriminated on research methodology by using survey design to investigate how small business development centers (SBDCs) collaborate with local public and academic libraries and librarians to provide adequate information and services on small-scale business development to the entrepreneurs. Feldmann (2015) justified that SBDC and public and academic libraries could collaborate to pool resources, exploring information from the expertise of libraries that could enhance growth, development, and further contribute to economic development. There seems to be no previous studies on how employees at the workplace would attain small-scale business information from the perspective of employees (Osotimehin et al., 2012; Susomrith et al., 2015).

Small Business Activities

Jarvi (2015) assessed and appraised the development of business activities using qualitative data collection and analysis to examine how business activities occur among eight students within a small business. Jarvi (2015) inferred that initiative and development of ideas result to the development of business activities. Learning in small business takes place through means such as peers review, learning by doing, from feedback, by imitation, from experience, through problem-based, through personal interaction, and from mistakes (Josien, 2012). Josien (2012) also appraised that by experimenting, risk-taking, accepting mistakes, and creative problem-solving skills, employees develops business activities required for entrepreneurship. The prospective entrepreneur should be willing to learn by running a real business, as learning could occur through the business interaction with the outside world to be able to operate a small business such as kiosk business (Kramer, 2015). Jarvi (2015) suggested that learning of business activities of small businesses should occur under the supervision of a mentor. The survey population in the study is the employees of the Federal government of Nigeria whose roles whose outcomes are not physical products. Gaining an in-depth understanding of how employees could attain small-scale business information in their final years of employment might assist future researchers to develop methods of transferring vocational information for employees in the Federal government organizations in Nigeria.

Small Scale Business Start-up Information

Hyder and Lussier (2016) compared the factors that can lead to new business success and failure and how attainment of information on such factors can be significant to a new startup. Information on feasibility study of the small scale startup, accurate information on staffing, adequate capital inflow and information regarding partners and clients are important for the survival and growth of the small scale business (Hyder & Lussier, 2016). Factors such as lack of consistency in electricity, political instability can contribute to small business failure (Aslam & Hasna, 2016; Heinonen & Hytti, 2016). The ability to attain adequate information provides the opportunity to the entrepreneur. There appears to be no previous studies that explore how employees who are working for 1-3 years before retirement can attain small scale business information required for entrepreneurship in retirement.

Caskey (2015) inferred that information on competition strategy can be relevant for a new business startup and survival. Caskey (2015) categorized the competitive strategic information an employee could attain to plan for entrepreneurship as (a) innovative differentiation strategic information, (b) marketing differentiation strategic information, (c) low-cost leadership strategic information, (d) quality differentiation strategic information, and (e) service differentiation strategic information. Sambharya and Rasheed (2015) discriminated that information on standardization and customization of activities would produce more effective result for a startup small scale business. The

focus on the study is to explore how employee can attain small scale business information required for entrepreneurship in retirement.

Small Scale Business Financing Information

Comeig, Brio, and Fernandez-Blanco (2014) described financing information as a vital tool for entrepreneur to attain information as the nature of collateral for borrowing, interest rate on loan, the volume of loan required, the term or duration for repayment, sources of funds, and the conditions of payment in times of defaults in paying the loan as at when due. Daskalakis, Jarvis, and Schizas (2013) explained that while some banks could finance high net worth businesses, of the credit granted for startup and small businesses, 92% are granted to existing small scale business and not intended entrepreneurs. Atherton (2012) appraised that grants, external debt, and informal financing were there the three common form of financing small scale businesses. Gudov (2013) discriminated that overdraft credit, formal venture capital investment, leasing, and hire purchase were more popular than grants for small scale businesses.

Benkraiem (2016) described the financing information of a small scale business as liquidity (LI) information; the current assets divided by the current liabilities, the leverage (LE); total debts divided by total assets, and investment opportunity (IO); firm value divided by the book value. Benkraiem (2016) concluded that a knowledge on the IO ratio created awareness for the entrepreneurs to know that a greater than one (> 1) indicate that the small scale business has profitable investment opportunity while a lesser than one (< 1) indicate a loss in business. In the study, I explored how employees having

1-3 working years remaining at the office of the head of civil service of the federation can attain small scale business information required for entrepreneurship in retirement.

Small Scale Business Marketing Information

Kajalo and Lindblom (2015) appraised entrepreneurial orientation (EO) as tool to marketing information for small scale business. EO is evaluated on the dimension of (a) market innovativeness, and (b) market proactiveness and risk-taking (Kajalo & Lindblom, 2015). Employees with EO can have attention and effort on entrepreneurship opportunities in retirement (Gruber- Muecke & Hofer, 2015). Gruber-Muecke and Hofer (2015) developed marketing orientation (MO) as a tool useful for small scale business information that focuses on (a) the customer orientation, (b) competition orientation, and(c) orientation and inter-functional coordination. Olufunmilola and Helen (2016) inferred that EO provides an internal environment for learning in an organization. The more entrepreneurial the employees, the more learning oriented the environment is, the more likely the values that promote innovation, open mindedness, and shared vision would be promoted in the employees (Olufunmilola & Helen, 2016).

Entrepreneurship

The term *entrepreneurship* originated from the teachings of Cantillon, the economist, whose contribution to the subject of entrepreneurship has given rise to several definitions of entrepreneurship by scholars (Mandel & Noyes, 2016). Schumpeter (1934) described entrepreneurship as the act of innovation, where the entrepreneur exploits a change in different ways. An entrepreneur is rooted in the verb *entreprendre*, which

means to do something different (Audretsch, 2012), and the noun is *entrepredeur*, meaning someone that does something different (Farashah, 2013). An entrepreneur is anyone who is self-employed and has the foresight and willingness to initiate risky venture by taking action toward making a profit in the new venture (Audretsch, 2012). Ndedi (2013) described an entrepreneur, using Schumpeter's study, as someone who possesses the ability to influence others as well as having the abilities not to be limited by boundaries of bureaucracy. Entrepreneurs act as initiators of business with the intentions to promote an idea, set goals to achieve the idea, and motivate others to support the establishment of the idea (Vardhan, 2014). An entrepreneur is someone who conceives and organizes a business ventures as well as implement the business idea having considered the risk and reward (Munir, Idrus, Shukur, Ithin, & Sarah 2015).

McEwan (2015) described an entrepreneur as the human resource that coordinates land, labor, and capital. The characteristics that are associated with entrepreneurs are the internal locus of control, the need for achievement, and risk taking (McEwan, 2015). As employees recognized that the profit from starting a new firm is higher than the salary earned from employment, such employees' motivation to become an entrepreneur increases (Hafer, 2013). Putta (2014) appraised entrepreneurship as the process of taking initiative, organizing, and re-organizing of economic and social systems to revolve resources, taking a risk and accepting failure. Entrepreneurship as described is the capacity and willingness to conceive an idea, and management of a productive venture with all associated risks, with the intention, to make a profit (Njorge & Gathunga, 2013).

Audretsch (2012) suggested that entrepreneurship is assessed based on the size, age, and ownership of an enterprise. Small business, small and medium, and medium sized enterprises forms the categories of an enterprises using size as criteria (Audretsch, 2012). An enterprise could be a new venture or startup, and could be individually or family owned (Crumpton, 2012). Enterprises can be small, yet could meet the age criteria; the contradiction between the size of an enterprise and the age remain a gap requiring further studies (Crumpton, 2012). The different authors converge that entrepreneurship is either as being self-employed or as being a business owner (Obisi & Anyim, 2012).

Several researchers have linked entrepreneurship to economic growth, business development, and international development (Blenken et al., 2014; Ekore & Okekeocha, 2012; McEwan, 2015). Chell (2013) evaluated entrepreneurship as the pursuit of opportunity without considering the prevailing resources currently controlled, while entrepreneurs are those who sees themselves as pursuing opportunities irrespective of the current economic circumstances. Waziri (2012) in convergence with the definition of entrepreneurship as proposed by the United Nations Industrial Development Organization (UNIDO), assessed entrepreneurship as the transformation and enlargement of existing businesses into productive enterprises. The individual who embarks on entrepreneurial activities must have the intention to perform a specific action for creating wealth (Waziri, 2012). Bijaoyui (2012) discriminated that the need for achievement, need for affiliation, and need for power are the three dimensions of motivation that make an individual to

engage in entrepreneurial activities. Bijaoyui (2012) further suggested that motivation is a requirement for entrepreneurship, that non-existence of motivation could obstruct the plan for innovation. Entrepreneurship development could determine innovativeness and economic advancement of a country (Memon, et al., 2015).

New products or services could emerge out of entrepreneurship innovation, from a new organization or an existing organization (Memon et al., 2015). Memon et al. (2015) described several entrepreneurs as creative entrepreneurs, technology-based entrepreneur, knowledge entrepreneur, entrepreneurial scholars, and high-expectation entrepreneurs. Putta (2014) appraised entrepreneurship as the process of taking initiative, organizing, and re-organizing of economic and social systems to revolve resources, taking a risk and accepting failure to achieve the creation of wealth. Entrepreneurship as a means of creating positive social change in the office of the head of the civil service of the Federation, Nigeria are considered as (a) entrepreneurship and new venture creation, (b), entrepreneurship and employment creation, and (c) entrepreneurship and women self-employability (Lackeus & Middleton, 2015; Putta, 2014; Storen, 2014). In the review of literature in the study, I evaluated current research that enhance in exploring how employees who are working for 1-3 years before retirement at the office of the Head of Civil Service of the Federation of Nigeria, can attain small scale business information required for entrepreneurship in retirement.

Entrepreneurship and new venture creation. Lackeus and Middleton (2015) illustrated that economic growth and job creation increases in developing countries such

as Nigeria as a result of entrepreneurial activities. Lackeus and Middleton, (2015) used a qualitative case study with semistructured interview, derived 10 themes such as marketing, teams, rules and motivation, network, outreach, faculty, content, pedagogy, start-up process, and positive attitude. The implication of deriving these themes is that the entrepreneurs formulate a clear rule before starting the business (Lackeus & Middleton, 2015). In addition, entrepreneurship information attainment could facilitate the creation of new ventures among retirees by organizing network of investors, managers and advisers (Maritz & Donovan, 2015). Lackeus and Middleton (2015) explained that although entrepreneurship program has become a course in the University real-life venture creation curriculum, the application of entrepreneurship curriculum is at development stage that requires further research at workplace as training tool for employees who have 1-3 years before retirement.

Entrepreneurship and employment creation. Storen (2014) concluded that through entrepreneurship information attainment, innovation, and creativity mindset in the young graduates; encouraging young graduates to establish their enterprises could create employment. Using stratified sampling on male and female graduates of engineering and business administration, (Storen, 2014) surveyed master graduates in evaluating how entrepreneurship training could lead to self-employment among young graduates. The finding indicated that due to the uncertainty in the labor market opportunities, graduates would prefer to be self-employed in such countries where getting a salaried job is difficult (Storen, 2014). The study has lots of implication for Nigeria as

the entrepreneurship could provide alternative means to job creation (Ali, 2014). Jaskiewicz, Luchak, Oh, and Chlosta (2015) evaluated that individuals with high promotion goal orientations are motivated for development and growth that enable such individuals plan toward entrepreneurship, while individuals with high prevention goal orientations will plan career toward job security, stability, and obligation for paid employment. Employees who are motivated by paid employment will tend to protect themselves from threats, harm, and failure that would expose them to loss of the job (Jaskiewicz et al., 2015). The focus of the study is to explore how employees who are close to retirement can attain small scale business information required for entrepreneurship as means of job creation in retirement.

Entrepreneurship and women self-employability. Although women-owned businesses account for 17% in the United Kingdom, entrepreneurship is a means, through which the underrepresentation and inequality among women have been addressed (Eikhof, Summers & Carter, 2013; Marlow & McAdam, 2013). There is a debate that women are less purposeful, less professional, and less successful than the male counterpart is (Eikhof et al., 2013). The findings indicated that with *women doing their own thing* (WDTOT) program, entrepreneurial activities could increase among women and the issue of gender inequality are treated through entrepreneurship (Eikhof et al., 2013). Entrepreneurship activities among employees, young graduates, and women, reduces such challenges as unemployment, poverty, idleness, over-reliance on pension, and reliance on government for sustenance in any society (Eikhof et al., 2013; Lackeus &

Middleton, 2015; Maritz & Donovan, 2015). Although gender inequality is not a challenge in Nigeria, men and women are adequately represented in recruiting members into the sample population that will give meaning to the research question of the study (Okolocha, 2012).

Entrepreneurship and Economic Growth

The apparent role of entrepreneurship in economic development has generated many studies among scholars. Researchers have suggested that entrepreneurship is a factor of economic growth and development (Ekore & Okekeocha, 2012; Masoud & Hardaker, 2012; Sehrawat & Giri, 2015). Entrepreneurship is a means to create new ventures and new jobs opportunities that can improve economic growth and reduces unemployment and poverty (Galindo & Mendez-Picazo, 2013). The need to align with global competition that is a direct effect of globalization necessitated the need to promote entrepreneurship (Lasserre & Lin, 2015). Schumpeter's (1934) theory of long waves, studied the concept of the new combination, new business creation through a discovery process to satisfy customer needs through innovation and global reach. Nyasha and Odhiambo (2015) appraised that innovation is a requirement to satisfy the demands of clients, through the exploitation of technological advancement, and compete in the global environment. The entrepreneurs through innovative activities produce technological changes that enhance the economic growth in a society (Nyasha & Odhiambo, 2015).

Small and medium enterprises (SMEs) contribute significantly to the development of economic (Hafer, 2013). SMEs represent a viable part of the private sector that has the

potential for job creation, poverty reduction in the developing countries (Lasserre & Lin, 2015). In Africa, for instance, the SMEs report indicated that 90% of the manufacturing sector in Nigeria started as SMEs (Sehrawat & Giri, 2015). In Nigeria, the unemployment rate in the first quarter of 2013 was 23.9% (Odia & Odia, 2013). Entrepreneurship is one viable option for the creation of jobs, reduction of poverty, reduction of unemployment, and empowerment of youths and adults toward national economic growth and development (Odia & Odia, 2013). Sehrawat and Giri (2015) inferred that small-scale business information attainment could create a sense of self-sufficiency among people as well as eradicate poverty. The small and medium industrial enterprises investment scheme (SMEIS) in Nigeria describe SMEs as an organization with a minimum asset base of N200 million excluding working capital and land, minimum staff of 10 and maximum staff of 300 (Sehrawat & Giri, 2015). Other attributes associated with SMEs are single management structure, informal relationship between employer and employee, limited access to loan, and dependency on the local material (Odia & Odia, 2013).

Entrepreneurship and International Development

Vinces, Acedo, and Roldan (2014) compared the activities of small and medium-sized enterprises (SMEs) among different countries such as Argentina having 70% of firms as SMEs, 60% in Brazil, 63% in Chile, 67% in Columbia, 55% in Ecuador, 75% in Mexico, 77 % in Paraguay, 68 in Peru, 69% in Uruguay, and 38% in Venezuela. Nigeria could achieve an average percentage of 63.7% by fast tracking sustainable economic growth through international affiliations (Raimi & Ogunjirin, 2012). Julian and Ahmed

(2012) explained that the factors that limit entrepreneurs in Nigeria in the expansion of entrepreneurship activities are factors such as over-reliance on exported goods and services, federal government unfavorable policies, and unfavorable foreign exchange rate. The major convergence of the previous study with the study under review is the fact that new venture creation is the focus of study (Soderquist & Chetty, 2013). Previous studies on entrepreneurship preparedness seem not to have explored the attainment of small-scale business information during years of employment (Verbeke, Zargarzadeh & Osiyeusky, 2014; Vinces et al., 2014). The purpose of the exploratory qualitative study was to explore how employees who are working for 1-3 years before retirement at the office of the head of the civil service of the Federation, Nigeria, can attain small scale business information required for entrepreneurship in retirement, during final years of employment.

Entrepreneurship and Business Development

Development in Nigeria began in 1960 on persistent agriculture, during which developmental efforts in many other countries started by promoting activities in large industry (Ahlstrom & Ding, 2014). Researches in social science were not common with entrepreneurship and in the small business sector (Nasar, 2012). Despite the increasing pace of research for entrepreneurial activities, entrepreneurship still rates only a few mentions in development economic (Perkins, Radelet, & Lindauer, 2013), although more in management (Du, Guariglia, & Newman, 2013), and finance (Abbasian & Yazdanfar, 2015). In spite of the irregular consideration on entrepreneurship, researchers

are convinced that the best means to economic growth and economic development, including career creation, personal development, and poverty alleviation are subject found in entrepreneurship (Solberg, Phelps, Haakenson, Durham & Toomons, 2012).

Entrepreneurial Skills

Chell (2013) explained that skills refer to proficiency in the realization of goals promoted through training and practice. Skills are of different construct; the cognitive constructs are knowledge and what is learnt; the affective construct refers to emotional expression and experience; the behavioral construct is demonstrated through action expressed through organizational strategic, tactical, and personal levels; and the context construct is expressed through sectorial, occupational, and job levels (Chell, 2013; Ndubisi, 2014). Ndubisi and Agarwal (2014) related entrepreneurial or new entry (NE) with entrepreneurial orientation (EO), which is the practices and processes of taking a decision that could lead to new venture entry. EO, Innovation (IN) and NE are the sources of organizational performance (OP) and competitive advantage (Ndubisi & Agarwal, 2014). IN among staff of an organization or citizens of a country would create new ventures that could serve as means to poverty reduction and employability (Chell, 2013; Ndubisi, 2014). Entrepreneurial skills are technical; such as in technical orientation, conceptual skills; such as identification of business opportunities; and human skills, such as managing relationship in the organization (Ndubisi & Agarwal, 2014). Chell (2013) categorized entrepreneurial skills into cognitive skills, personality related

skills, social and interpersonal skills, business specific skills, motivational skills, and learning skills.

The development of entrepreneurial skill is a lifelong process that could lead to employability and innovative capability (Fisher, Maritz, & Lobo, 2014). Entrepreneurial skills cannot operate in a vacuum without reference to context (Chell, 2013; Segal, Sartori, Tacconi, & Caputo, 2015). Such contexts are the underpinning framework upon which the study is grounded. Individual with intuitive cognitive style would have confidence in their ability to identify opportunities, evaluate the opportunities, and produce resources for commercial purposes (Malaee, Zali, Mobaraki, & Farsi, 2014). Conceived ideas create opportunity that entrepreneurs exploit (Malaee et al., 2014). Segal et al. (2015) discriminated that not all ideas give rise to business opportunities. Entrepreneurship skills could prepare an employee to convert conceived ideas into a new venture (Ndubisi, 2014). Gentry, Leslie, Gilmore, and Treadway (2013) appraised entrepreneurship success to the ability to combine personal and leadership skills in starting a new venture.

The personal skills an entrepreneur requires for success in the new venture are openness, conscientiousness, extraversion, agreeableness, and neuroticism (Gentry et al., 2013). The leadership skills an entrepreneur requires the ability to perceive events accurately, ability to influence others positively, ability to network, and trustworthiness in leadership (Gentry et al., 2013). Agnihotri, Krush, and Singh (2012) assessed social and interpersonal skills required by entrepreneurs as impressive ability, confidence,

competitiveness, the need for learning, being thorough, careful, and vigilant in dealing with clients, attention to details, preference for variety, and intellectual curiosity. Social and interpersonal skills enhance entrepreneurs' communication and interaction ability with such stakeholders as clients, staff, government, community, and competition (Abbasian & Yazdanfar, 2015). Omorede (2014) explained that entrepreneurs are motivated to commence new venture as a result of personal interest in the new venture, personal needs, values and beliefs, attitudes toward entrepreneurship experience, identification of market opportunities, and training on entrepreneurship skills acquired. Chell (2013) developed six skills and personal attributes of entrepreneurs (see figure 1-Appendix H).

Entrepreneurship Development in Nigeria

The development of entrepreneurship in Nigeria started in the 1960s (Ekanem, 2005; Odi & Odi, 2013). The Federal government of Nigeria established several government agencies and departments (GAD) with the mandate to foster entrepreneurship activities in Nigeria for national development (Odi & Odi, 2013). The Federal government of Nigeria has established organizations whose mandates and operations are primarily entrepreneurial promotion and development in Nigeria (Odi & Odi, 2013). Examples of such organizations are Entrepreneurship Development Center (EDC), Center for Management Development (CMD), and National Directorate of Employment (NDC). Other similar organization established for entrepreneurship promotion in Nigeria are the Nigeria Industrial Development Bank (NIDB), Nigerian

University Commission (NUC), Nigeria Youth Service Corps (NYSC), National Economic Empowerment and Development Strategy (NEEDS), National Open Apprenticeship Scheme (NOAS), Small and Medium Enterprise Development Association of Nigeria (SMEDAN), and the Small and Medium Enterprises Equity Investment Scheme (SMEEIS). The establishment of SMEDAN is the promotion of Micro, Small & Medium Enterprises (MSMEs) sector in Nigeria toward the creation of employment and national development (Odia & Odia, 2013).

The Federal Government of Nigeria in 2012, initiated programs that are aimed at developing and promoting entrepreneurship activities such as the Subsidy Reinvestment and Empowerment Program (SURE-P), the Youth Entrepreneur (YE), the Youth Enterprise with Innovation in Nigeria (YouWIN), and the Graduate Internship Scheme (GIS) programs (Odia & Odia, 2013). Despite the efforts committed to promoting entrepreneurship in Nigeria by the government, the employment rate is low, the rate of poverty is high, and wealth creation is slow (Ebiringa, 2012). Several policies interventions in Nigeria that were initiated at promoting entrepreneurship development through small and medium scale enterprises failed as a result of external influences (Ebiringa, 2012). The political system of Nigeria operates on the different ideological framework as compared to other countries political system. For instance, YouWIN, SURE-P, and GIS are the People Democratic Party (PDP) led initiative, and the continuity of such program is not guaranteed in a changed government (Odia & Odia, 2013). Such programs could fail when confronted with a lack of financial support and

adequate sponsorship from a different government such as the All Progressive Congress (APC) led administration. Inadequate orientations of employees, weak institutional capacity, the absence of social welfare policy, non-applicability of academic qualification to entrepreneurship, and financial constraints to provide adequate entrepreneurship training were some challenges confronting the continuity of the objectives of the various schemes (Ebiringa, 2012; Odi & Odi, 2013).

Mark and Mayer (2015) embarked on a study of the entrepreneurship development that indicated that entrepreneurship could best develop by the integration of other factors through the process called entrepreneurial ecosystem (EE). Mark and Mayer (2015) described EE as the connection of components of entrepreneurial systems such as policy, finance, culture, supports, human capital, and markets that create a new firm in a specific business area. Mark and Mayer (2015) inferred that policies range from leadership to government intervention into entrepreneurial activities in a country, finances ranges from both short-term finances and the long-term finances. Culture as a factor in the entrepreneurial ecosystem are the success stories derived from international reputation and societal norms such as supports in the infrastructure, professional support, and support from non-governmental institutions (Mark & Mayer, 2015). Human capital comprises the labor and educational institution that promote the learning of entrepreneurship skills while market comprises the network of buyers and sellers that regulates demand and supply and the distribution channels (Mark & Mayer, 2015). Despite the study on EE as a factor that could develop entrepreneurship development in a

system, no suggestion was made as to how employees at the office of the head of the civil service of the Federation, Nigeria could benefit from EE as means to the development of small-scale business skills required for entrepreneurship in retirement (Mark & Mayer, 2015).

Cultural Background

The Federal Republic of Nigeria is a member of the South Africa, Algeria, Nigeria, and Egypt (SANE) countries, with a combined nominal gross domestic product (GDP) of US\$613 billion (Raimi, Akhuemonkhan, & Ogunjirin, 2015). Nigeria is also a member of Nigeria, Egypt, Kenya, and South Africa (NEKS) countries with significant market opportunities and foreign direct investment (Raimi et al., 2015). The challenges that confronted Nigeria since independence in 1960 are poverty, insecurity, and underdevelopment (Raimi et al., 2015). The government of Nigeria in an effort to address the challenges of poverty, insecurity, and underdevelopment has initiated several policies and programs with the intention to promote economic growth and development (Raimi et al., 2015). Such government policies and programs that Nigeria government has started include the post-independence national development (NDPs), and the industrialization strategies and agricultural development policies (Olowookere, 2012). Some of the challenges that affected the successful implementation of these government programs in the past are corruption and political instability in Nigeria (Iwuchukwu & Ignokwe, 2012; Raimi et al., 2015). As a result of the failed policies and programs, 14 million of youth were reported unemployed in 2010 and 12 million in 2009 respectively (National Bureau

of Statistics, 2012; Raimi et al., 2015). What we do not currently know is how cultural background in Nigeria contributes to the attainment of small-scale business information required for entrepreneurship for employees who are working for 1-3 years before retirement.

Contemporary Challenges

Odia and Odia (2013) explained how the Federal Government of Nigeria issued a directive through the Nigeria University Commission (NUC) in 2000 that all universities that operate in Nigeria on the need to develop a course on entrepreneurship development (CED). The CED was to ensure that students improve on the capacity to develop positive and innovative thought, the creation of entrepreneurial mindset on students, and the development of vocational skills for students for ideas generation (Odia & Odia, 2013). A recent survey on the progress of CED has revealed that rather than universities converging toward the realization of the CED objective, the universities in Nigeria are far behind on the development of entrepreneurship education (Odia & Odia, 2013). The challenges confronting employees in Nigeria concerning small-scale business skills development increased as universities fails to implement the Federal government directive on CED (Odia & Okoye). The realization of entrepreneurship prospects has contributed to building small and medium enterprises (SMEs) in countries such as Israel, Uganda, Latvia, and Vietnam by having their government replicate the entrepreneurial success storied of India and China (Raimi et al., 2015). In countries such as China, South Korea, and Indonesia, the activities of SMEs contribute up to 70% to 90% of employment

and 40% to their respective GDPs (Raimi et al., 2015). For Nigeria to achieve national economic growth and development, Nigeria would have to enhance the activities of SMEs among the youth, employees, and among retirees (Chiedu, 2012; Sofoluwe Shokunbi, Raimi, & Ajewole, 2013).

Employees Retirement System in Nigeria

Retirement is the stage where employee stops working for paid salary from either private or public organization, rather depend on pension benefit (Odia & Okoye, 2012). The pension is the amount of money paid by the government or a company to the employee after the employee has worked for the minimum period of 35 years or at the age of 60 years before retirement (Odia & Okoye, 2012). With the increase in life expectancy, individuals could expect to spend one fourth of their lives in retirement (Garcia, Milkovits & Bordia, 2014). In the United States, a demographic projection has shown an increase of 20% in the retirement age (age 55 or older) from 2012 to 2015 (Chiedu, 2012) and 79.2% by 2030 (Segel-Karpas & Werner, 2014). Despite the importance of retirement to employees, their families, and the larger society, inadequate retirement planning, and negative attitude could cause dissatisfaction to retirees (Wohrmann, Deller, & Wang, 2014).

The Federal government of Nigeria established the National Provident Fund (NPF) scheme in 1961 to address the first legislation on pension matters in Nigeria (Odia & Okoye, 2012). The categories of the pension scheme in Nigeria are defined contribution plan, and the defined benefits plan (Odia & Okoye, 2012). A comparison

between the defined contribution and the defined benefits reveals that while both the employee and the employees' employer contributes 7.5% of monthly evolution in applying the defined contribution, the employee upon retirement benefit at a percentage of average salary at the date of retirement using the defined benefit scheme (Odia & Okoye, 2012). The Federal Government of Nigeria has made effort in restructuring the pension scheme to be more effective. The essence of the restructuring is to enable prompt payment of pension to the retirees, elimination of long queues of aged pensioners during payment of pension, and the improvement of the standard of living to the retirees in Nigeria (Odia & Okoye, 2012). Despite the plan to the restructuring of the pension scheme by the Federal Government of Nigeria, 75% of pensioners in Nigeria are trapped in poverty at their retirement age as a result of lack of small-scale business information and skills that could provide alternative income to retirees as entrepreneur in Nigeria (Ali, 2014; Merton, 2014).

Transition From Employee to Retirement

Odia and Okoye (2012) appraised the inadequacies surrounding the contribution toward retirement that would necessitate preparing employees who are close to retirement on entrepreneurship. The total contribution toward retirement among public service employees of the Federal Republic Nigeria is 7.5% by the government and 7.5% to the employee (Odia & Okoye, 2012). In the case of military employees, the minimum retirement contribution from employer is 12.5% while the employee contributes 2.5% (Odia & Okoye, 2012). In other cases such as the private sectors, employees contribute

7.5% toward retirement while employers contribute same 7.5% on employees retirement plan (Odia & Okoye, 2012).

Segal-Karpas and Werner (2014) discriminated that inadequacy in small-scale business information attainment required for entrepreneurship does not affect employees standard of living during retirement, rather the factors that would affect transition to retirement includes employees lack of clarity on financial knowledge and retirement goal, inadequate saving behavior, and lack of financial contribution from employers and government. A significant transition plans would involve perceived financial knowledge, financial involvement, and attitudes toward retirement, support from members of the social network, and support offered by the employers (Segal-Karpas & Werner, 2014).

Challenges and Implications

Wang and Shultz (2012) categorized the challenges confronting the preparation of employees for retirement on small-scale business information attainment required for entrepreneurship as cognitive challenge (working memory), physical challenge (working strength), motivational challenge (self-efficacy), financial challenge (pension), social challenge (support from family), and emotional challenges (mood and affectivity). Segal-Karpas and Werner (2014) agreed that allocation of resources toward promoting small-scale business information attainment required for entrepreneurship through financial education would encourage employees on financial involvement as retirement plans.

Segal-Karpas and Werner (2014) explained further that feasible interventions from the employers could be to organize such training that would aim at enhancing

employees' economic concept and investment awareness toward retirement. Both Segal-Karpas and Werner (2014) and Wang and Shultz (2012) had divergent opinions on how employees could be prepared for small-scale business information attainment required for entrepreneurship before retirement. Wang and Shultz (2012) suggested that training employees on cognitive skills, physical skills, motivational skills, financial skills, social skills, and emotional skill would serve as entrepreneurship information attainment for preparation toward retirement. Segal-Karpas and Werner (2014) discriminated that training of employees should focus on clarity on financial knowledge and retirement goals, training on employees savings habit, and encourage government and employers to make a higher contribution toward the pension plan of employees.

Entrepreneurship Development in Africa

South Africa Prospects and Challenges

South Africa has experienced unemployment and poverty in recent years which has made the government of South Africa establish the Sector Education Training Authorities (SETAs), with the mandate to train the youth of South Africa on entrepreneurship skills for social and economic empowerment (Ndedi, 2013). The inability to train the youth on entrepreneurship skills and training has resulted in having employees lacking specific entrepreneurship skills during years of active work (Ndedi, 2013). South Africa like Nigeria will have the same problem of inadequate entrepreneurship information attainment and training for employees close to retirement if the effort is not made to provide such training to employees, before retirement (Ahmed &

Nwankwo, 2013). Introducing entrepreneurship information through the school curriculum, by collaborative with local communities, teachers, and school owners would encourage entrepreneurship information attainment and training among students and employees who would take advantage of such curriculum (Ahmed & Nwankwo, 2013).

Some of the challenges confronting the South Africa government in the implementation of entrepreneurship training for the youth of South Africa include low structured industry training and high expenditure in skills development in the entrepreneurship sector. South African government is discouraged, as most small and medium enterprises do not recognize the importance of entrepreneurship training, and a shortage of quality managers (Ahmed & Nwankwo, 2013; Ndedi, 2013). South Africa are also confronted with the problem of having retirees leaving government employment without entrepreneurship training as no conscious effort is made to train employees before retirement (Ahmed & Nwankwo, 2013; Ndedi, 2013).

Tanzania Prospects and Challenges

Tanzania is in East Africa with a population size of 44 million people (United Republic of Tanzania, 2012). Youth constitute 40% of the Tanzania population with age ranges from zero (0) to 14 while 60% are children and adult (Fulgence, 2015). Youth unemployment in Tanzania was 15% in 2009, hence the need to introduce entrepreneurship module in the University curriculum as a mandatory course for all first-year students (Fulgence, 2015). The Organization for Economic Co-operation and Development (OECD) choose the critical factors for the economic development of a

country as education, infrastructure, governance, and institutions (Arthur, Hisrich, & Cabrera, 2012). Although the 145 industry contacted during a survey did not identify education in a global survey as the first factor in providing entrepreneurship in a country, education was one basic critical factor for successful entrepreneurship in Tanzania (Arthur et al., 2012).

World Bank views Tanzania civil society as not-yet-fully democratic country (Valliere, 2015). Introducing entrepreneurship training into the workplace in Tanzania may not be fully accepted as such critical factors as education, infrastructure, government, and institutions are not-yet-fully democratize in Tanzania (Arthur et al., 2012). As Nigeria practice a democratic system of government, the country could accept critical factors such as education, infrastructural improvement, government involvement, and institutional development into the working policies and learning environment. What we do not know is how these critical factors studied in Tanzania would help in preparing employees who are working for 1-3 years before retirement at the office of the head of the civil service of the Federation, Nigeria on attainment of small-scale business information required for entrepreneurship in retirement.

Cameroon Prospects and Challenges

Cameroon is an ethnically diverse country with a population size of 20 million people with economic activities centered on agriculture and natural resources (Valliere, 2015). Although 37% of Cameroonians are involved in entrepreneurship, Cameroon national development is less than 37% (Singer, Amoros, & Moska, 2015). To achieve

national development as compared with the level of entrepreneurship activities, the government of Cameroon would have to monitor changes in policies that affect entrepreneurial intent (EI) and entrepreneurial training (Valliere, 2015). Prabhu, McGuire, Drost, and Kwong (2012) assessed some factors of EI as proactive personality (PP), and entrepreneurial self-efficacy (ESE).

Valliere (2015) described the factors that had encouraged Cameroonians to engage in entrepreneurship activities as the freedom to work according to their methods, feeling a sense of accomplishment, intellectual stimulation, doing several activities same time, respect from subordinates, career advancement, fair reward as compared with performance, and working with associate to gain synergy. Prejudice, sexual discrimination, and sexual stereotyping confront women entrepreneur in Cameroon, as compared with other women entrepreneurs in other parts of the world (Davis, 2012; Mitchelmore & Rowley, 2013). Davis (2012) and Derero, Chitakunye, and O'Neill (2014) summarized on the global dearth in training to support women entrepreneurs that the implication are that countries such as Cameroon, Nigeria, Tanzania, Ghana, and South Africa are hindering economic growth and development by setting low priority in developing employees to become business owners at retirement.

Ghana Prospects and Challenges

Arthur-Mensah and Alagaraja (2013) evaluated that woman entrepreneurs in Zambia, Gambia, Kenya, South Africa, Nigeria, Tanzania, and Ghana are engaged in small and medium enterprises (SME). Despite such evidence of women involvement in

SME, a little suggestion evidenced on how indigenous women entrepreneurs in African countries and women retirees attain entrepreneurship information during employment years (Baraki & Kemenade, 2013). Although Schumpeter (1934) described entrepreneur as an innovator of new business into a country, the process of training an employee into becoming an innovator of new business seems to be lacking in the literature (Arthur-Mensah & Alagaraja, 2013; Schumpeter, 1934). Arthur-Mensah and Alagaraja (2013) inferred that vocational technical education and training (TVET) is an important program of building the capacity of employees in Ghana. Human developmental training could improve the knowledge and skills of employees in Ghana (Arthur-Mensah & Alagaraja, 2013). The focus of the study is to explore whether information on TVET program would be a vital program for preparing employees who are working for 1-3 years before retirement, on attainment of small-scale business information leading to becoming an *innovator of new business* after retirement.

Preparing for Entrepreneurship

Ituma (2011) assessed career as the evolving sequence of gaining experiences that an employee achieved over a working time. Milana (2012) appraised career literature from a sociological perspective, suggesting that career makes people who they become. Focusing on a career is about the nature of jobs and the objective job decisions an employee make on career progress over a period (Barley, 1989; Milana, 2012). Viewing a career from a psychological perspective, Derr and Laurent (1989) discriminated that employees make a career, where such employees make subjective decisions on career

progress. A review of previous literature on how employees attain entrepreneurship information establishes a convergent or divergent view under such headings as professional development, career mentoring, career mentoring, career guidance, career assessment, career counseling, and career interventions (Herr, 2013).

Preparing for Entrepreneurship Through Professional Development

Bailey (2015) inferred that the immediate need for women in the workplace is family and job security over professional development that could enable an individual attains entrepreneurial information. Women could attain entrepreneurship information by relying on entrepreneurship consultants in identifying a series of modules that would describe general competence and specific set of skills that would serve as professional development at the workplace (Bailey, 2015). Khan and Sheikh (2012) converged on the point that Islam regards development in entrepreneurship skills as a moral value. For an individual to achieve the goal of self-development, such individual had to engage in continuous development while at work (Hassi, 2012). The continuous search for knowledge is an obligation for every Muslim (Hassi, 2012).

Preparing for Entrepreneurship Through Career Mentoring

Kyrgidou and Petridou (2013) appraised mentoring as the process whereby a person of more information, skills and experienced (Mentor) offers support, encouragement, and advice to a person with less skilled (Mentee). Mentoring could be a one-on-one, face-to-face or electronic process (Kyrgidou & Petridou, 2013). A mentor is someone that has an expert knowledge or qualities to overseas and trains a younger

person called a mentee (Memon et al., 2015). Dyadic communication relationship exists between a mentor and a mentee (Memon et al., 2015). The mentor had to adjust constantly communication to satisfy the needs of their mentees, and the mentees require an in-depth understanding of the mentors communication styles (Radu & Redien-Collot, 2013). Memon, Rozan, Uddin, and Shah (2013) categorized effective entrepreneurship mentoring into different criteria such as age, gender, race, language, experience trust, attitude, interpersonal competency, accessibility, knowledge, network, and shared values.

Global Entrepreneurship Monitor (GEM) report, advocated that providing women with entrepreneurship training through mentoring, constitute a means to increase the pace of entrepreneurship development for a country (Kyrgidou & Petridou, 2013). Blenken et al. (2014) appraised that entrepreneurship training at schools is becoming established in the literature. Kyrgidou and Petridou (2013) discriminated that entrepreneurship skills acquisition through mentoring at workplace remain relatively new in the aspect of supporting entrepreneurial development. In the study, emphasis is how employees through mentoring could attain small scale business information during years of employment and before retirement.

Preparing for Entrepreneurship Through Career Guidance

Peticca-Harris and McKenna (2013) categorized employees as coherent, directed, and robust when such employee has the strategist, storytellers, soldier, and stencils identity. Peticca-Harris and McKenna (2013) also categorized employees into surfers, self-doubters, and strugglers when such employee exhibit insecurity, ambiguous, and

fluid behaviors at work place. In convergence with Peticca- Harris and McKenna (2013), Reuter (2013) summarized five steps employee may use as a guide toward graduating from employee to entrepreneur. Employee should recognize their skills and ability, have specific and broad knowledge of the customers demand, produce products that would satisfy the customer, develop a business plan with scope that the employee would like to specialize, and employee should market their products to customers (Peticca-Harris & McKenna, 2013; Reuter, 2013). Savicka (2012) interpreted career guidance to involve evaluating the developmental status of the student, education of entrepreneurial developmental tasks, and awareness on improvement in attitudes and competencies that are required for self-efficacy, and entrepreneurship.

Kato and Suzuki (2006) appraised career guidance as ways employees manage their career development. Kato and Suzuki (2006) assessed career guidance using the concept, career drift, mist, and hope. While career mist would refer to an employee's inability to determine the future state of career, career hope is a situation when the employee could envisage a positive career prospect irrespective of the current career stage and career drift is the transition from career mist to career hope (Kato & Suzuki, 2006). Career drift could also represent a period when employees have no interest in the current career as the employee has no control over the career future (Kato & Suzuki, 2006). Despite the fact that career concept and framework has been developed in the US, Europe, and Japan, the concept and framework on career guidance do not seem explain

how employee in Nigeria attain small-scale business information required for entrepreneurship in retirement (Irving, 2013).

Preparing for Entrepreneurship Through Career Assessment

Fleisher, Khapova, and Jansen (2014) described career assessment as the evaluation of employees' interest, skills, personality, and values toward planning for career progression for an employee to avoid a boundaryless career at the workplace. Fleisher et al. (2014) related career capital with career assessment in the sense that with career capital, the employee would contribute significantly toward the growth of the organization. Career capital is the accumulated traits, skills, personality, and experiences that employee acquires at work for a period that help in developing the career future of employee (Fleisher et al., 2014). Employees' personality characteristic determines the desire to become entrepreneur or salaried worker (Beugelsdijk & Noorderhaven, 2005; Lee-Ross, 2015). While entrepreneurs possessed personal characteristics such as the need for self-actualization, locus of control, innovation, risk-taking, and competitive aggression, salaried workers seem to lack these personal characteristics (Beugelsdijk & Noorderhaven, 2005; Lee-Ross, 2015). In preparing employees who have 1-3 years before retirement in the office of the head of civil service commission for entrepreneurship. Lee-Ross (2015) suggested that a comparison is established, using logistic regression equation in testing the relationship between entrepreneurship and personality characteristics.

Lee-Ross (2015) concluded that logistic regression was inadequate to evaluate how an employee could attain entrepreneurship information. An exploratory case study serves as the research design that guides the case under investigation. I conducted a semistructured interview, a focus group interview, and a document review among 15 senior staff in the office of the head of the civil service of the Federation; Nigeria to explore how employees who are working for 1-3 years before retirement can attain small-scale business information required for entrepreneurship during final years of employment and before retirement.

Preparing for Entrepreneurship Through Career Counselling

Solesvik et al. (2014) evaluated career counseling as the activity that is engaged by an experienced employee (mentor) to a less experienced employee (mentee) on ways to structure career through goal setting for the accomplishment of career plans. Maritz and Brown (2013) explained that entrepreneurship education is a tool for encouraging employees and students toward entrepreneurship by rendering career counseling, enhancing capacity for sustainable development and growth of an economy.

Entrepreneurs are motivated through vocational education by building ideas that serve as background for developing the skills of entrepreneurship (Maritz & Brown, 2013).

Maritz and Brown (2013) categorized what constitute entrepreneurship education as the self-efficacy (outcome); technical skills (objectives); knowledge gained (assessment) and blended learning (pedagogy). Gimmon (2014) inferred that the lack of adequate information on small business owners makes it difficult for the employees to

attain entrepreneurship information at the workplace. Gimmon (2014) suggested that to increase entrepreneurial competency development, through career counseling, employees and students could be prepared to develop competencies such as adaptability, vision, persuasiveness, competitiveness, confidence, risk-taking, perseverance, honesty, and the harmonization of knowledge as preparation for entrepreneurship. Despite the several literatures on career counseling, there appears to be no literature on how employees who are working for 1-3 years before retirement, using counseling means could attain small-scale business information required for entrepreneurship before retirement (Fulgence, 2015; Gimmon, 2014; Maritz & Brown, 2013; Solesvik et al., 2014).

Preparing for Entrepreneurship Through Career Interventions

Ituma (2011) and Milana (2012) predicted that any country confronted with challenges such as economic uncertainty, political instability, poor infrastructure, corruption, inadequately enforcement of the law, and poor governance is bound to have unevenness regarding career development and intervention as compared with countries free from such challenging factors. While Anglo-Saxon countries and the USA are engaged in cross-national career studies, most Africa countries remain underprepared for career development and planning (Milana, 2012). Budhwar and Debrah (2013) discriminated that the factors confronting Africa development are as a result of the inadequate research on entrepreneurship and career development carried out in Africa. A study on entrepreneurship and career planning in Africa deserve more attention from researcher given that Africa is second largest continent in the world and with 54

sovereign countries (Budhwar & Debrah, 2013; Kamoche, 1997). Ituma (2011) described career intervention as the harmonization of policies, priorities, and actions that organizations uses in planning the transition process of employees from the day employed to the day of retirement. The focus of the study is to explore how employees close to retirement can benefit from information on organizational policies, priorities, and action in preparation for entrepreneurship in retirement.

Entrepreneurial Training

Entrepreneurship training and education started in Nigeria in the mid-1980s as the economy was mismanaged and thereby working toward collapsed as a result of political instability and social-economic policies that were inconsistent with economic development (Odia & Odia, 2013). Before 1980, graduates from Nigeria universities and polytechnics lack training, knowledge and skills that could lead such graduate to become an entrepreneur (Arogundade, 2011; Ofili, 2014). The provision of entrepreneurial education could ensure the provision of skills that will equip students to be self-reliant, innovative, and creative in starting their businesses (Arogundade, 2011). Odia and Odia (2013) appraised entrepreneurship education as training that could provide information attainment opportunities such as the offering of functional education to students to become self-employed and self-reliant; provide adequate training on creativity, innovation, and ideas identification; and reduce the rate of poverty among youths in the rural areas in Nigeria. Other objectives that could be achieved through entrepreneurship

education and training are the creation of employment opportunities that ensures economic growth and national development (Odia & Odia, 2013)

Njorge and Guthunga (2013) described training as an intended and ordered effort to develop knowledge or modify existing knowledge and skills, through learning experience to accomplish performance in specific activities or series of activities. The intent of the study is to explore how employees who are working for 1-3 years before retirement attains small-scale business information leading to entrepreneurship in their final years of employment, and before retirement. Entrepreneurial training is a practical process where employees could receive knowledge through experiencing entrepreneurial process, reflecting on the lesson learned, thinking through the learning process, and acting upon the lesson learned (Putta, 2014). The essential set of 21st century entrepreneurship skills may include capabilities for analytical problem solving, innovation and creativity, self-direction and initiative, flexibility and adaptability, critical thinking, and communication and collaboration skills (Boyles, 2013).

Although formal educational program such as university education provide training leading to entrepreneurship development, (Boyles, 2013) inferred that the basic requirements of becoming an entrepreneur are knowledge, skills, and ability (KSA). Employees develop KSA either in an educational program or in on-the-job training (Boyles, 2013). Entrepreneurship training could be expensive and require either funding from the entrepreneur, fundraising or government sponsored (Finkle, Menzies, Kuratko, & Goldsby, 2013). Available means of raising funds for entrepreneurship engagement are

through business plan competition, student clubs, internship, high technology park incubator, technology transfer, venture capital, and distance teaching (Finkle et al., 2013).

The purpose of entrepreneurial training is to make employees attain information on entrepreneurship, recognize and encourage entrepreneurship skills (Putta, 2014). The aim is also to attain entrepreneurship information on the use of techniques, analyze business situations and to develop action plans for business, develop empathy and maintaining of entrepreneurship, mature in attitude for the uncertainty and change, and encourage new enterprises that could lead to job creation for future entrepreneurs (Putta, 2014). Hornqvist and Leffler (2014) suggested that either entrepreneurial training could make an employee increase in value to the employer as a result of the additional knowledge acquired through entrepreneurial training, or that entrepreneurial training provides greater motivation and detailed learning to the employee that could assist an employee to become an entrepreneur after retirement. Intended entrepreneurs could acquire occupational knowledge in courses such as business planning, marketing, methods and sources of finance, intellectual property right, and business law (Ali 2013). Entrepreneurs can improve entrepreneurial performance with attributes such as innovation, ability to take initiative, creativity, and ability to coordinate and cooperate and the willingness to take the risk (Hornqvist & Leffler, 2014). Evidence indicate that while there have been needs for direct knowledge transfer from the universities to employees on entrepreneurship skills (Huggins & Thompson, 2015), overcoming the

fundamental gap between the academic institutions and the business worlds has restricted the idea of successful training partnership in Nigeria (Johnston & Huggins, 2015).

Most training for employees in the government establishments tends to provide knowledge on job-related skills improvement rather than entrepreneurship (Nyambura, 2014). Modules for such job-related skills improvement are managers' focus and not entrepreneur focused (Nyambura, 2014). There are inadequacies in training that would improve creativity, innovation and finding opportunities as part of entrepreneurship training among employees (Reeuwijk et al., 2013). A challenge that could confront employers in providing entrepreneurial training for the employees is the non-adherence to the entrepreneurial skills principles of all co-delivered trainers over the years as employees attend several entrepreneurial skills courses during employment (Lamph et al., 2014). Another challenge that can inhibit the effort to embark on adequate entrepreneurial training in government organization is the interruption of training with daily schedules (Lamph et al., 2014). Employees at the government organizations are not able to differentiate between a general business idea and opportunity (Reeuwijk et al., 2013). Effective entrepreneurship training would ensures that the employees interest is represented (see figure 2-Appendix H); identify employees passion toward learning needs, design training to suit the learning needs, delivers training according to design, and evaluate training through feedback and ability to transfer such training to other employees (Nyambura, 2014; Odora, 2013).

For entrepreneurial training to be effective, training could be appraised based on content, delivery, benefit, and entrants' quality (Munir et al., 2015). The challenges confronting the provision of adequate entrepreneurship education and training to organizations include capital inadequacy, instability in the micro-economic environment, lack of adequate infrastructure, people's adverse attitude toward entrepreneurial risk, inadequate education for the available work force, and inadequate identification management system (Odia & Odia, 2013; Rahman, 2013; Tseng, 2013). Effective training will guarantee employee or an intended entrepreneur to be able to learn means of introducing new products and services, learn new methods of production, learn how to open new market, learn how to access raw materials, and learn how to reorganize an industry in a new venture (Nyambura, 2014; Odora, 2013). Federal government initiate entrepreneurial training to assist in human resource capacity building toward national development such as Welsh government did in the year 2009. The 20Twenty training for leaders in small and medium enterprises (SMEs) was launched in September 2009 through the Welsh European Funding Office for senior managers, directors and business owners of SMEs following a grant of £1.64m from the European social funds (Clifton, Huggins, Morgan, & Thompson, 2015). The aim of the entrepreneurial training was to equip the SMEs leaders with communication skills needed to build business capacity toward innovation and sustainability of the economy and communities of Wales (Clifton et al., 2015). Other objectives of the training was to enhance the entrepreneurial ability of citizens to respond to increased local and global competition, prepare entrepreneurs to

manage future business growth through project management, develop in entrepreneurs the ability to communicate ideas, ability to develop efficient resources, and ability to effectively manage financial resources (Clifton et al., 2015).

Dada, Jack, and George (2015) concluded that training programs organized in a government organization might lack the value to improve performance, as repetitions do occur on training to satisfy the criteria set in the annual budget of government establishments. Employees who have such perception are ignorant of effective training that provides knowledge on specific skills (Clifton et al., 2015). Effective training for entrepreneurial training focuses on case analysis, company visit, brainstorming and team project (Hornqvist & Leffler, 2015). Georgiadis and Pitelis (2014) inferred that employees' improvement in entrepreneurship skill development is paramount as compared to improving management skills. Lack of understanding of entrepreneurship training by employees could be address by facilitators during training, highlighting how important such training could be useful to future entrepreneurs (Georgiadis & Pitelis, 2014).

Background and Perspective

Entrepreneurial training involves developing individual with the ability and skills to identify opportunities, with adequate skills to initiate ideas, make a decision, solve economic problems, network with other entrepreneurs, and have interpersonal skills (Jackson, 2015). A study using the United Kingdom Department for Business, Innovation and Skills (URBIS) indicated that entrepreneurship training could create in young people,

a positive mindset toward entrepreneurship, self-employability, and nation building (Jackson, 2015). Jackson (2015) in the UKBIS study justified that while formal academic programs on entrepreneurship are important, individual exposure to experiential learning process through informal entrepreneurial learning could be more effective toward the acquisition of entrepreneurial knowledge, skills, and competence. Keena and Simmons (2014) in a divergent view stated that entrepreneurial training could be taught to prison inmates, prior to release; justifying that such training will foster among ex-prisoners the need for self-achievement, a preference for leaving ex-prisoners without employment, and promoting positive social change in the society (Keena & Simmons, 2014). Offering degree programs in entrepreneurship is as important as compared to not offering degrees in entrepreneurship as entrepreneurs have the ability to identify opportunities, innovative abilities, and ability to sustain the enterprise through profit (Jackson, 2015).

Vocational Training for Employees in Nigeria

Current Challenges in Nigeria

The Nigeria apprenticeship system operates on a contract between the master artisan and an apprentice (Evawoma-Enuku & Mgbor, 2005). The contract could be on a fixed payment by the apprentice on a fixed number of years of service or agreed terms and condition between the master artisan and the apprentice (Evawoma- Enuku & Mgbor, 2005). In Nigeria, the training methods for apprenticeship are categorized into (a) knowledge of the names of tools, and code of conducts, (b) training on methodologies, that include safety, learning by observation, and on-the-job learning, and (c) evaluation of

the apprentice (Adigwe & Oriola, 2015; Evawoma-Enuku & Mgbor, 2005). The mode of training in the apprenticeship system do not prepare apprentice for any theoretical evaluation of training principles; rather the training is based on haphazard training under ill-equipped craftsman (Ineson, 2014). Nigeria government could adopt the US vocational and technical education that is organized through agencies as well as emulating the Russian that adopt the shop classes system to train individuals on how to resolve problems through repetitive learning (Uwaifo, 2009). Uwaifo, (2009) explained that vocational training should be developed to help trainees to exploit their interest and ability toward learning, toward the provision of lifelong learning, and toward the creation of innovative thinking, and manipulative skills on trainees.

Kennedy (2014) inferred that employees could acquire vocational training on industrial and trade education, vocational agricultural education, home economics, business education, and distributive education. Kvist (2012) estimated that devaluation of human capital regarding languages, cultural knowledge, thresholds of the market (discrimination) and lack of network could limit Sweden immigrant from acquiring adequate vocational training needed to succeed in the cross-cultural organization. Kvist (2012) also related vocational training with employability, and inferred that cognitive skills such as good knowledge of language and ability to remember lessons taught, ability to solve problems, and attention to details are required for vocational training.

Employers Role in Entrepreneurship Information Attainment

Okolocha (2012) related the current challenges confronting the provision of vocational education in Nigeria with the education reform in Nigeria from the 1970s and 1980s, where the emphasis was on the acquisition of certificates instead of acquisition of vocational skills. The educational policy on certification rather than vocational skills has set Nigeria apart, as compared with other contemporary global world regarding technical skills (Okolocha, 2013). In an attempt to correct the anomalies, Nigeria government in 2004 formulated a new education policy with emphasis on vocational technical education (VTE) with a focus toward preparing adults and youths on the need for self-employment (Arthur-Mensal & Alagaraja, 2013). The design of VTE training program emphasized knowledge acquisition, competence, skills, abilities, and structural activities developed through formal training such as a university education (Baraki & Kemenade, 2013). Despite the fact that the federal government of Nigeria promulgated a new policy on VTE in 2004, there seems to be no existing literature on how employees who are close to retirement could attain small-scale business information required for entrepreneurship using VTE as a medium of learning, before retirement.

Okolocha (2012) and Arthur-Mensal and Alagaraja (2013) evaluated that the current challenges confronting vocational technical education in Nigeria are a lack of a practicable policies and strategies and lack of authentic real-world learning environments. Other challenges are lack of continuity in vocational-technical education and training in the Nigeria educational institutions, lack of career counselors in schools and workplace,

lack of qualified trainers, and absence of realistic goals to prepare Nigeria to become the most competitive and knowledgeable economy by the year 2020 (Baraki & Kemenade, 2013). In addition, the lack of sensitization program for Nigerian populace on the need and vision for vocational-technical education in Nigeria has contributed negatively to VTE promotion in Nigeria (Baraki & Kemenade, 2013; Okolocha, 2012).

Background and Perspective

The Federal Government of Nigeria in 1976 established the Industrial Development Center (IDCs), Oshogbo, Nigeria, with the aim of promoting small and medium enterprises. The IDC center was established to provide technical assistance (TA) service to SMEs in such areas as loan processing, training of entrepreneur, managerial assistant, product development, and production planning and control (Hassan & Olaniran, 2012). To expand the services of IDC, the federal government created zonal offices across the country in areas such as Maiduguri, Abeokuta, Sokoto, Benin City, Uyo, Bauchi, Akure, Port Harcourt, Ilorin, Kano, and Ikorodu (Hassan & Olaniran, 2012). The vocational training provided were to be learned in ceramics production, food and chemicals production, metal production, woodwork, textiles production, and leather production (Hassan & Olaniran, 2012). In December 2009, the federal government of Nigeria merged IDC and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) to pave the way for developing IDPs as a way to improve information transfer on entrepreneurship in Nigeria (Sanusi, 2003; Tseng, 2013).

Leadership Challenges

Hornqvist and Leffler (2014) categorized the challenges confronting leaders of entrepreneurship education as (a) entrepreneurship training using the narrow approach that focuses on the employees ability to start and run an enterprise, and (b) entrepreneurial training using the broad approach that focuses on the employee ability to seek opportunities, take business initiatives, solve problems, and risk taking. Scott and Webber (2013) discriminated that entrepreneurship training would be both specific and general to address the challenges of poverty, unemployment, and inactivity. Hornqvist and Leffler (2014) identified other challenges confronting leaders in vocational-technical education as lack of vision and goals for the development of entrepreneurial attitude in public and private organizations, and the courage to distribute power between apprentice and believing they have the ability to take responsibilities for learning. In addition, transforming ideas into practical activities seems to be difficult for entrepreneurship leaders (Hornqvist & Leffler, 2014). Kvist (2013) evaluated that the major challenges confronting entrepreneurship leadership in Nigeria are that of cultural transformation. The 1970s and 1980s education reform in Nigeria made emphasis on education on the acquisition of certificates and not learning of skills (Okolocha, 2012). Previous literature on entrepreneurship skill has been on introduction of vocational curriculum into the school curriculum (Solesvik et al., 2014), there seems to be none that address how employees who are close to retirement could attain small-scale business information

required for entrepreneurship through vocational technical education (VTE), prior to retirement.

Gap in the Literature

The purpose of the qualitative exploratory case study was to explore how employees who are working for 1-3 years before retirement can attain small-scale business information required for entrepreneurship in retirement. The gap in literature leads to the use of HCT and Herr's (2013) framework that employees are required to be knowledgeable on personal skills and attitude, communication and computational skills and technological literacy, self-employability skills, broad and specific occupational skills, and foundations for planning and lifelong learning. The current study differed from the previous study by using the HCT and Herr's conceptual framework as a guide in exploring how employees who are working for 1-3 years before retirement can attain small-scale business information required for entrepreneurship in retirement. The gap widened over time as previous research focused on vocational technical education in schools (Baraki & Kemenade, 2013; Okolocha, 2012). Solberg et al. (2012) described the individualized learning plan (ILPs) adopted in the U.S. as a system that prepares students for transition readiness skills in completing college as well as transiting from completing schools to becoming employed. Despite the study on transition from becoming a student to completing schooling and also transiting from been a student to becoming employee, there is no literature that have explored how employees can attain small scale business information to prepare for entrepreneurship in retirement.

The data collected to fill the gap were from 15 senior staff at the office of the head of civil service federation, Nigeria with human resource background. Haase, Franco, and Felix (2015) explained that entrepreneurship skills developed within the workplace could result to intrapreneurship. Pinchot (1985) synthesized that intrapreneurship is a system that allows employees operates entrepreneurial activities within the workplace. Intrapreneur that works as entrepreneurs within the workplace operates as independent entrepreneurs with the requisite skills, education, and experience on the job (Hedman & Valo, 2015). Intrapreneurship activities are outside the scope of the study; intrapreneurship may be further study by future researchers.

Previous evidence indicated a convergence between entrepreneurship motivations and social entrepreneurship motivation as opportunity recognition, creativity and innovativeness, access to funding, sustainability of solutions and satisfying multiple stakeholders (Omoredede, 2014). Despite the fact that authors agreed that vocational training (Ineson, 2014; Uwaifo 2009), and entrepreneurship training (Odia and Odia 2013) may lead to entrepreneurship, there was no literature on how employees who are working for 1-3 years before retirement at the office of the head of the civil service of the Federation, Nigeria can attain small-scale business information required for entrepreneurship in retirement. In addition, the articles, separately or collectively have provided answer to the research question: how can employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation of

Nigeria, attain small-scale business information required for entrepreneurship during final years of employment, and prior to retirement.

Literature Related to other Methodologies

Storen (2014) appraised the entrepreneurship intent among 2827 Norwegian students using quantitative, stratified sampling method to carry out a survey to appraise the student intent. In this study, the purpose was to explore how entrepreneurship information can be attained and not to survey the employees who have the intention to startup businesses in retirement, hence a qualitative, exploratory case study is used (Yin, 2014). Beynon, Jones, Packham and Pickernell (2014) compared students' motivation with the future aspiration to employment or self-employment using Likert scale for administering questionnaire to 720 students. Quantitative method was not adequate for this study as the purpose of the study was to explore and not to compare variables, hence the need to use qualitative exploratory case study.

Summary and Conclusions

The purpose of the qualitative exploratory study was to explore how employees who are working for 1-3 years before retirement can attain small-scale business information required for entrepreneurship in retirement. I started the chapter with an overview of the challenges confronting employees in attaining small-scale business information required for entrepreneurship during final years of employment. I provided the context for the purpose of the study as to explore how employees who are working for 1-3 years before retirement at the head of the civil service of the Federation, in Nigeria

can attain small-scale business information required for entrepreneurship during final years of employment. Herr's (2013) study in five areas on employees' training needs information contained the conceptual framework for the study. The relevance of these frameworks to small-scale business information attainment may provide the contextual assessment for further understanding of the information attainment process. The application of the conceptual framework served as a guide in the research design in chapter 3.

The assumption was that attainment of small-scale business information required for entrepreneurship can enable employees eradicate poverty, become employable, and reduces over-reliance for pension funds during retirement. The theme used in the literature support the assumptions. As observed by Adebayo and Kolawole (2013), Eze and Nwali (2012), Merton (2014), and Reeuwijk et al. (2013), a research gap exists in understanding how employees approaching retirement can attain small-scale business information required for entrepreneurship before retirement. In the background of the study, I reviewed past studies on the development of entrepreneurship education in Nigeria and some challenges confronting entrepreneurship in Nigeria. Chapter 3 provided the research methodology for the study.

Chapter 3: Research Method

In Chapter 3, I explain the methodologies, design, tools, and analysis that I used in this study. The purpose of this qualitative exploratory case study was to explore how employees who are working for 1–3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information in preparation for entrepreneurship in retirement. I accomplished this research by using semistructured interviewing methods, a focus group interview, and document review to collect data from senior staff working in positions of assistant director (Level 15) to director (Level 17) at the Office of the Head of Civil Service of the Federation in Abuja, Nigeria. The anticipated result of the study was an exploration of the means by which employees who are working for 1–3 years before retirement at the Office of the Head of the Civil Service of the Federation could attain the small-scale business information required for entrepreneurship in retirement during their final years of employment.

This chapter includes a discussion of the methodology and design of the study, as aligned with the problem statement, purpose statement, and research question. The chapter continues with the research approach, the research design, and an explanation of the functions and role of the researcher. Also included in this chapter is a discussion of the logic behind the research participant selection process, instrumentation, the procedures for recruitment and participation, and data collection. The chapter concludes with consideration of the issues of trustworthiness and ethics associated with conducting the study.

Research Design and Rationale

The research design and rationale for the study was an exploratory case study design. I selected the exploratory case study design for the study because the case study design was appropriate for obtaining answers the research question: How can employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement? The research question reflected the problem I wanted to explore; it also provided the framework for carrying out the study, helping to organize the study by ensuring relevance, direction, and coherence toward the course of the exploration. A single central research question guided the study of how employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria achieve the small-scale business information required for entrepreneurship in retirement.

Research Design

The common types of qualitative research designs are (a) phenomenology, (b) narrative, (c) ethnography, (d) heuristic, (e) grounded theory, (f) case study, and (g) content analysis (Marshall & Rossman, 2014). Phenomenological design is used to describe the events and lived experience of participants (Wagstaff & Williams, 2014). Using phenomenology was not appropriate for this study because a phenomenological design involves the collection of data from the lived experience of participants. An ethnographic design is used when the focus of the study is on a group or culture whose

members share similar beliefs and behaviors over a specified period of time (Weis & Fine, 2012). Ethnography involves a study carried out when the findings are about cultural activities (Van Maanen, 2015). Narrative design is used to examine the experiences and stories of participants presented in a readable form (Gioia, Corley, & Hamilton, 2013). The use of narrative design in data collection is appropriate when the researcher is collecting data via participants' storytelling (Converse, 2012; Morse, 2015).

A grounded theory design is used to develop a theory by discovering patterns in participants' experiences (Engward, 2013). Grounded theory method is suitable when the aim of the study is to produce a theory from the data collected from participants who observed a particular event or experience (Kolb, 2012). Heuristic design is used in place of phenomenological design to study lived experience of participants (Howard & Hirani, 2013). A case study is used to explore an event, program, and activity about issues or concerns (Yin, 2014). Content analysis is used to analyze a newspaper, examine a communication, record speeches, and explores websites to generate information for human consumption (Elo et al., 2014). The other qualitative designs were inappropriate since the in-depth understanding sought involved how a certain level of employees of a single government office who were working for 1–3 years before retirement could attain small-scale business information leading to entrepreneurship in retirement. Barnham (2012) remarked that the case study design is useful for the in-depth study of an instance in its natural context.

The qualitative exploratory case study design applied in this study allowed me to explore how employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information required for entrepreneurship in retirement. I included 15 employees who were assistant directors (Level 15) or directors (Level 17) in one of the departments who had a human resources background and had experience in entrepreneurial training at the Office of the Head of Civil Service of the Federation in Nigeria. The focus of a qualitative case study was to explore the research problem and not to generalize the findings.

Research Rationale

Exploratory study case design allows the researcher to work with operational and organizational frameworks developed before beginning the study (Berg et al., 2004). To achieve breadth and depth of scholarship when using the exploratory design, Yin (2014) categorized case study into five components: case study question, building propositions, identifying the unit of analysis, linking data to the propositions, and interpretation of findings. Peltokorpi (2014) suggested that research questions for exploratory case studies should include terms such as *what*, *how*, or *why*. The purpose of the study was to explore how employees who will be working for 1-3 years before retirement can attain small-scale business information required for entrepreneurship in retirement. The unit of analysis in the study was five senior employees each from three departments with human resources backgrounds in positions of assistant director (Level 15) to director (Level 17)

at the Office of the Head of Civil Service of the Federation in Nigeria. I collected data through semistructured interviews, a focus group interview, and document review from the case.

Exploratory case study allows for an in-depth explanation on the themes in the literature review as well as the approach of inquiry employed in data collection. Verner and Abdullah (2012) noted that exploratory case study design is appropriate when a step-by-step guideline is required for understanding an outcome. In the present study, an in-depth understanding is required to know how employees who have 1-3 years to work before retirement can attain small-scale business information required for entrepreneurship in retirement. Kopnina (2013) supported that a framework could be developed that would be used to provide answer to future inquiry on the case under review. Kopnina and Rodrigues, Alves, Silveira, and Laranjeira (2012) developed the cradle-to-cradle framework as a proposal for providing education on the topic of consumption. In this study, the use of exploratory case study guided the development of the conceptual framework, which served as a guideline for developing the interview questions that yielded data useful for answering the research question.

I recorded the interview using an audio recorder, transcribed the recorded interviews, and collated codes into potential themes from the interviews. Follow up explanations serve as a suitable criterion for interpreting the findings as a way to achieve stronger results (Schwandt, 2015). I recruited 15 employees who have 1-3 years remaining before retirement using purposeful sampling at the Office of the Head of Civil

Service of the Federation in Nigeria within the research caseload. I interviewed the participants by using a semistructured interview to pose open-ended questions, used a focus group interview, and reviewed documents for the designated employees from the rank of assistant director (Grade 15) to director (Grade 17). After completing the semistructured interviews and focus group interview, I transcribed the audio-recorded interviews for further examination and clarification.

An explanatory case study design was considered for this study but abandoned as inappropriate. The explanatory case study research design is most useful when conducting a causal study. Explanatory case studies involve the use of multivariate cases to examine a plurality of influences (Berg et al., 2004). An explanatory case study explains *how* or *why* something happened (Thomas-Gregory, 2014). I conducted a single case study of 15 employees who have 1-3 years remaining before retirement at the Office of the Head of Civil Service of the Federation in Nigeria. The aim of the study was to explore how employees who have 1-3 years remaining before retirement could develop small-scale business information required for entrepreneurship in retirement.

Role of the Researcher

In a qualitative study, the researcher is the primary instrument for data collection, using a personal lens for data collection and exploration (Peredaryenko & Krauss, 2013). In this study, I was the primary data collection instrument. I collected data using semistructured face-to-face interviews, document review, and a focus group interview. Personal biases may affect the trustworthiness of the study when the researcher is the

instrument of data collection (Parker & Henfield, 2012). Personal values and beliefs, demographic paradigms, and exposure to participants are some elements that may contribute to biases during data collection (Pezalla, Pettigrew, & Miller-Day, 2012). I had no personal, academic, or organizational relationship with the employee population of the study.

The use of secondary data through document review supported the face-to-face interviews, served as a model for an exploratory case study, and satisfied the methodological requirement for triangulation of the data. An interview protocol served as a guide for the semistructured interview, and a focus group interview to ensure dependability. The interview protocol helped to guarantee consistency and reduce unplanned problems during the interview process. I recorded the interview using an audio recorder and then transcribed the interviews verbatim for coding purposes. Stake (1995) asserted the role of case study researcher was one of advocate, teacher, evaluator, and biographer. Stake also noted that a researcher was an interpreter of the data collected through interviews, documents, and observation. Browning, Thompson, and Dawson (2014) described the researcher's role as role model and mentor.

In this study, I was the individual solely responsible for data collection, data analysis, and data interpretation that could present researcher bias. It was important for me to maintain a level of professionalism during the interviews. Stake (1995) explained that researchers must balance personal involvement with the case under investigation as well as act as an expert on the knowledge revealed in the case under study. A researcher

is an interpreter of the data collected through interviews, documents, and through observations (Collins & Cooper, 2014; Stake, 1995). Researchers are responsible for the quality assurance of the study (Johnson, 2009).

Methodology

The qualitative research method was appropriate for the present study since qualitative research is used to explore the case study. Qualitative research involves human encounters regarding the quality and expectations of what the outcomes of the inquiries could represent to the research stakeholder (Draper, 2004). The qualitative research questions answer the *what*, *why*, and *how* types of research questions (Yin, 2014). In contrast to the qualitative research method, the quantitative research method was not appropriate for this study since quantitative research deals directly with data operations, data management of observed variables, data forecasting, data collaboration, and data testing and reporting (Frankfort-Nachmias & Nachmias, 2007). I did not use statistical measures to analyze the collected data; rather, I conducted face-to-face, semistructured interviews and posed questions to collect the primary data. Data are collected in quantitative research through surveys administered to the survey population. The process of data collection and analysis in quantitative research allows a researcher to generalize or make inferences of the outcome (Borrego et al., 2009). The research methodologies give meanings to the data collection for the research findings.

Participants in the study included five staff members from each of three departments with human resources backgrounds at the Office of the Head of Civil

Service of the Federation in Nigeria. The participants were recruited from positions of assistant director (Grade Level 15) to director (Grade Level 17) employed at the Office of the Head of Civil Service of the Federation. The sample population consisted of 15 individuals who represented the case. Participants were selected based on Patton's (2002) justification that focuses on selecting information-rich cases, the study of which illuminates the question under review (Patton, 2002). The study of information-rich cases produces insight and in-depth understanding of the case rather than producing empirical generalization (Patton, 2002). In the study, purposeful sampling was used to yield data suitable for exploring how employees who are working for 1-3 years before retirement in the civil service could develop small-scale business information required for entrepreneurship in retirement.

Assistant directors (Grade Level 15) and directors (Grade Level 17) who are working for 1-3 years before retirement were selected as a result of specific inclusion criteria that indicated that the staff has worked for more than 32 years in the civil service, were approaching retirement, and were willing to become entrepreneurs in retirement. The inclusion and exclusion criteria were as follows: (a) assistant director (Grade Level 15) to director (Grade Level 17) who are working for 1-3 years before retirement, with retirement plan to become entrepreneurs were eligible for inclusion; (b) staff who are working for 1-3 years before retirement but have not attained the level of an assistant director (Grade Level 15) or director (Grade Level 17) were not eligible for inclusion in the study, (c) employees with entrepreneurial knowledge, education, or experience who

are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation of Nigeria in the position of assistant director (Grade Level 15) to director (Grade Level 17) were included.

I approached the head of Human Resources Department at the Office of Head of Civil Service of the Federation in Abuja, Nigeria, with the inclusion and exclusion criteria set for guidance and recruitment of participants to the study. I scheduled the semistructured interviews and focus group interview in an offsite location near the Office of the Head of Civil Service of the Federation in Abuja in a private meeting room. I interviewed each participant with respect and kindness in a clean, safe, and friendly environment, as recommended by Adams and Miles (2013). The choice of 15 participants was justified as I interviewed the first 12 participants before interviewing the last three participants to determine whether the data were saturated or whether the sample size was sufficient to obtain the richest data possible. Other sources of data used for the case study were document review and a focus group interview involving a subgroup of members from the 15 selected participants.

Research Participant Selection Logic

The participants for the study included five staff each from three departments with human resources backgrounds at the Office of the Head of Civil Service of the Federation in Nigeria. The participants were recruited from positions of assistant director (Grade Level 15) to director (Grade Level 17) who were employed at the Office of the Head of Civil Service of the Federation. The sample population of 15 employees represented the

case. Selection of these participants was based on justification that focused on selecting information-rich cases whose study illuminated the question being explored (Patton, 2002). The study of information-rich cases produces insight and in-depth understanding of the case rather than producing empirical generalizations (Patton, 2002). In the study, purposeful sampling was used to obtain data suitable for exploring how employees who will be working for 1-3 years before retirement in the civil service can attain small-scale business information required for entrepreneurship in retirement.

Purposeful sampling is a non-random way of selecting members of a case deliberately because of factors such as experience, education, work status, or knowledge attained (Maxwell, 2012; Sharafizad & Coetzer, 2016). Purposeful sampling enables the addition of members who have proficiency with the subject under study and who have varied views of the research focus (Maxwell, 2012). The purposeful sampling of 15 employees (assistant director to director) with a background in human resources and with entrepreneurial experience who display readiness, willingness, and knowledge in entrepreneurship attitude and behavior formed the case. Assistant directors (Grade Level 15) and directors (Grade Level 17) who will be working for 1-3 years before retirement were selected to satisfy specific inclusion criteria that indicated that these staff has worked for more than 32 years in civil service, were approaching retirement, and have had previous experience with and knowledge about entrepreneurship. The inclusion and exclusion criteria were (a) an assistant director (Grade Level 15) to director (Grade Level 17) who are working for 1-3 years before retirement, with knowledge and experience of

entrepreneur were included; (b) staff who have 1-3 years of retirement that have not attained the level of an assistant director or director were excluded from the study. I approached the head of the Human Resources Department at the Office of Head of Civil Service of the Federation in Abuja, Nigeria, with the criteria set for guidance and recruitment of participants to the study.

The choice of 15 participants was justified because I intended to interview the first 12 participants before interviewing the last three participants to determine whether data saturation was achieved or whether the sample size was sufficient to obtain the richest data possible. Data saturation and obtaining the richest data possible was achieved by conducting semistructured interviews, a focus group interview, and a document review when (a) no new information materializes from the data collection, (b) when no new coding is indicated, (c) when no new theme is derived from the data, and (d) when the study results can be replicated (Fusch & Ness, 2015). The other sources of data for the case study were document review and a focus group interview using members of the 15 selected participants.

Instrumentation

The primary data collection instrument in a qualitative research is the researcher (Ho, 2012). The three chosen data collection tools in the study were semistructured interviews, a focus group interview, and a document review regarding the entrepreneurship activities of participants who have had prior knowledge, education, and experience relative to entrepreneurship. I used open-ended questions in collecting data

from the participants in semistructured interviews, which allowed the participants to provide answers based on their previous knowledge, education, and experience relative to entrepreneurship. Open-ended questions are important in data collection as participants were not limited to simple “yes” or “no” responses, and the semistructured interview process allowed me to ask follow-up questions that allowed the interviewees to provide in-depth meaning to their interview responses (Yin, 2014). Wilson, Chur-Hansen, Marshall, and Air (2011) claimed that an open-ended question is not as effective in face-to-face interviews as compared to a telephone interview, where participants have the liberty of expression. I conducted semistructured interviews on a one-on-one basis to explore the research question. The interviews were audio-recorded and participants had the opportunity to review their respective transcribed interview for correction before data analysis.

An interview protocol (Appendix C) serves as a guide to ensure the trustworthiness of the qualitative study (Jacob & Furgerson, 2012). The interview protocol serves as the researcher’s mental agenda for the interview (Wisdom et al., 2012). The interview protocol also ensures the direction of questions and uniformity in the interview process (Fakis, Hilliam, Stoneley, & Townend, 2014). All the interview data and documents reviewed were treated to remove personal information and thereby prevent the identification of the participants. All participants consented to have the interview recorded to ensure credibility and facilitate transcription for coding and analysis. To maintain ethics in an interview process, it is important to know that the

interest of the study was to understand the case being explored and the meaning the participants could make out from the case being studied (Seidman, 2013).

Expert validation. Anseel et al. (2015) explained that expert validation is a method of obtaining feedback from experts in research design. Using the faculty experts' directory (FED) of Walden University, I sent the initial interview questions to nine experts on case study and requested them to review the quality and the alignment of the interview questions and share their expert opinion as to whether they believed the questions were capable of generating data that would address the research question (see Appendix B). Three of the nine experts I contacted responded to my inquiry. The comments from the three experts were helpful in revising the interview questions included in Appendix C. The interview was tailored according to the interview protocol in which the interview questions were enumerated. Communication between the researcher and the experts was conducted via e-mail.

The central research question asked how employees ranging from assistant directors (Grade Level 15) to directors (Grade Level 17) who are working for 1-3 years before retirement can attain small-scale business information during their final years of employment to prepare them for entrepreneurship in retirement. The interview questions were open-ended to allow the participants to answer as they saw fit. The revised interview questions were deemed capable of generating data that addressed the research question (see Appendix C).

Focus group. The second instrument chosen for data collection was a focus group interview. Moll (2012) described a focus group as a small group of people convened with the aim of obtaining their collective views. A focus group interview can yield perceptive or provoking information important to exploratory case study design (Coule, 2013). In the study, the researcher posed five questions to collect relevant data. The participants in the focus group could respond to the questions and share their different perspectives and positions, thereby elaborating on answers to the research question. The focus group questions reflected the research question and themes identified in the literature review. The focus group questions were reviewed and validated by my dissertation chair and methodologist as well as three case study experts (expert validation). Schwandt (2015) cautioned that over-familiarity with the focus group could lead to reflexivity. Reflexibility is the threat created by the conversational nature of the interview (Willig, 2013).

I used an effective time management scheme to manage reflexivity during the interview with the focus group to ensure dependability of the data. I recruited five employees from the initial selected 15 participants to establish the focus group. The purpose of the focus group was to compare data generated through focus group discussion with data from individual interviews to achieve triangulation and enhance reliability of the data. Methodological triangulation is the application of different data collection sources to increase validity and reduce subjectivity in data collection (Gorissen, van Bruggen, & Jochems, 2013; Jonsen & Jehn, 2009). In the study, member

checking was used to ensure saturation of data. Member checking is a process by which participants review and interpret their respective interview transcripts to validate their answers provided in the interview and to ensure that I had captured the meaning of what was said and that no new data were required (Cronic, 2014; Fusch & Ness, 2015).

In the focus group interview (see Appendix D), I employed a qualitative strand to develop the interview questions. The purpose of the qualitative exploratory case study was to explore how employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information in preparation for entrepreneurship in retirement. The focus group discussions were used to fulfill the purpose of the study.

Document review. The third instrument was document review. In conducting an examination of records, I searched across a broad range of databases, such as papers, articles, and reports from the Human Resources Department. Document review afforded me the opportunity to create a database of participants' experiences with entrepreneurship activities. Examination of documents is an easy way to access information in a timely manner (Edelman, 2012). The Human Resources Department validated the information obtained through examination of documents. Dworkin (2012) noted that the document review process is an adequate method for collecting data needed to provide answers to the research question, as well as to demonstrate methodological triangulation. The documents that were reviewed included participants' records of training, policy service documents stating the number of training program a government staff should attend in a

year, public service document from the Human Capital office on capacity building, and employees files to confirm years to retirement.

Procedures for Recruitment of Participants, and Data Collection

The steps involved in preparation for data collection in advance of data analysis were as follows.

1. Obtained approval from the Walden University Institutional Review Board on the suitability of the letter of cooperation.
2. Obtained consent from the organization to conduct the study.
3. Obtained permission from Walden University Institutional Review Board to conduct research on the study.
4. Obtained consent from the individual participants.
5. Scheduled and conducted interviews with participants to collect data and to audio-record the interviews.
6. Transcribed audio-recorded interviews.
7. Performed member checking by allowing participants review the summary of the transcripts to ensure accuracy in researcher's interpretation and meanings of participants' interview responses
8. Imported textual transcript into Microsoft Word for commencement of data analysis.

Procedures for Recruitment of Participants

Letter of cooperation. Appendix E contains the letter of cooperation indicating that the Walden University Institutional Review Board has approved the proposed data collection process and granted permission for the researcher to conduct the study (IRB #06-07-16-0400342). The researcher sent the letter of cooperation to the head of the Human Resources Department at the Office of the Head of Civil Service of the Federation in Abuja, Nigeria. The intent of the letter was to request the head of the Human Resources Department to identify likely participants who might be interested in participating in the study and had met the inclusion criteria for recruitment into the study. I invited the participants via e-mail to discuss their interest, knowledge, education, and experience with the subject of the study.

Expression of interest. Appendix F contains the Expression of Interest e-mail that was sent to the identified participants within the Office of the Head of Civil Service of the Federation in Abuja, Nigeria. The intent of this e-mail was to recruit the identified participants into the study.

Consent form. Appendix G contains the consent form I sent to the purposeful sample group for the study. I provided the form to the individual assistant directors (Grade Level 15) and directors (Grade Level 17) identified by the head of the Human Resources Department participants as satisfying the inclusion criteria. Participation in the study was voluntary, as stated in the consent form. No incentives were offered to the participants.

Data collection plan. The data collection techniques that were used in the study included interviews, document review, and a focus group interview. The interview process involves conceptualization of the interview project, establishing access and making contact with the interviewees, embarking on data collection, transcribing the data collected, presenting the data collected, and sharing the lessons learned and outcomes of the study with all the research stakeholders (Seidman, 2013). The unit of analysis in this study consisted of five staff each from three departments who were assistant directors (Grade Level 15) to directors (Grade Level 17) at the Office of the Head of the Civil Service of the Federation in Nigeria. I used purposeful sampling to select the participants for the case. A total of 15 staff members were interviewed using a semistructured interview format. The interview questions are one method for obtaining answers to the research question, using the conceptual framework as a guide in the preparation of the interview protocol.

Trustworthiness is established using peer review, member checking, debriefing of participants, and data triangulation. Triangulating data from different sources such as semistructured interviews, focus group interviews, and document review aids in data analysis. I coordinated the time, date, and location of interviews with participants for both the semistructured interviews and focus group interview. The semistructured face-to-face interview lasted for 30-50 minutes. I used member checking to ensure I captured the meaning of participants' responses to the interview questions. One-on-one interviews

with the 15 participants were completed over a period of 3 weeks; with five participants interviewed each week.

To achieve professionalism during the data collection process, I employed techniques such as thematising, designing, interviewing, transcribing, analyzing, verifying, and reporting. To ensure confirmability in the study, I maintained a qualitative objectivity through entries in the reflexive journal. Seidman (2013) and Kvale and Brinkmann (2015) recommended the use of these techniques to achieve quality in data collection. Granot, Brashear, and Cesar (2012) suggested that a researcher should listen more and talk less for high-quality data collection.

I used the document review process to identify a trend in the information connected to the data collected from both focus group interview and semistructured interview. The documents of employees with relevant experience, knowledge, and education on entrepreneurship were reviewed. Purposeful sampling was conducted to invite a small number of participants into the focus group. The focus group interviews were recorded and the data were transcribed for member checking. Participation in the focus group was voluntary. Care was taken to ensure individual participation in the focus group was handled with confidentiality, as recommended by Rubin and Rubin (2012). The focus group interview was conducted outside the office of participants and was audio-recorded for subsequent transcription to facilitate data organization and data analysis.

Data Analysis Plan

Data analysis was performed on the data collected from semistructured interviews, a review of documents, and a focus group interview. Yin (2014) recommendation a series of steps for conducting qualitative research as follows: (a) data compilation, (b) data disassembly, (c) data reassembly, (d) data interpretation, and (e) data conclusion and meaning derived. After transcribing all of the audio-recorded semistructured interviews and focus group interviews and complete member checking, the next step was to upload the textual transcript into NVivo software from Microsoft Word to organise the data into groups and themes. Miles and Huberman (1994) explained that determining the means of data collection, data organization, and data storage are important considerations before one commences data collection process to save time during data management. I developed a robust data framework that improved the use of data collected. The data framework served as a guide for future researchers who might be interested in furthering the body of knowledge. Data organization tools such as NVivo were useful for organizing the data collected from the interview, focus group, and document review (Miles & Huberman, 1994). Fakis et al. (2014) explained that a case study analysis has a set routine procedure for identifying and relating themes and meanings to the research question.

The one central research question in the study addressed how employees who will be working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information in preparation for

entrepreneurship in retirement. The interview questions designed to generate data from the participants to address the research question are detailed in Appendix C. The data sources and a first-hand report consist of interviews, a focus group interview, and document review. The interview questions addressed the researcher's desire to obtain detailed information on the training skills identified in the conceptual framework underpinning the study. Data were collected using semistructured one-on-one interviews, a focus group interview, and document review. The data were recorded in a Microsoft Excel.

Data from the interview transcripts were organized into rows and columns; the required information to be attained by employees to prepare them for entrepreneurship were stored in the columns, and the responses provided by the participants (represented as Interviewee 1 through Interviewee 15) filled the rows. NVivo Version 10 was the software that was used to organize the data. Richardson, Earnhardt, and Marion (2015) suggested that NVivo 10 software program could be used for coding, categorizing, and managing unstructured data. The interviews questions provided firsthand in-depth understanding of the nature of information attainment required for preparing employees who will be working for 1-3 years before retirement on small-scale business leading to entrepreneurship in retirement.

Aydin (2013) opined that data analysis begins with the review of the pieces of data and leads to qualitative categories. Using NVivo 10 software program, I created a Microsoft Excel spreadsheet with rows and columns, assigning tabs for each interview

question. I also performed hand-coding to allocate themes and codes to the transcribed interview questions and responses. The use of both manual and electronic (NVivo) data coding ensured the reliability of results. The reliability of the analysis tools were assessed through cross-referencing the data set used in the matrices with the information categories identified in the literature review. I used Microsoft Excel to create matrices for information organization. Coding enables the researcher to link the data to the transcribed interviews (Brakewood & Poldrack, 2013; Kim, 2014; Miles & Huberman, 1994).

Data related to the conceptual framework of the study were reviewed to establish convergence or divergent views or discrepancies in data analysis. Qualitative data are better managed by categorizing the data into codes for an in-depth understanding of the case (Lambert & Sponem, 2012). I organized the interviewees' answers into codes by participants. Lambert and Sponem (2012) stated that a researcher can determine the groupings and codes to the connected participants' answers by using predetermined groupings or codes of implication and a collaboration of response and predetermined groupings. The major themes, minor themes, and the serendipitous themes were identified using NVivo software. I analyzed the data collected from the interviews, focus group, and documents review and matched the outcomes with the literature review and conceptual framework.

Bekhet and Zausziewski (2012) explained that the triangulation of sources contributes to accuracy in reporting. I developed a precoding structure using the experience gained as a researcher to relate the conceptual framework, the document

review, the focus group interview data, and responses to the research questions to derive themes. I analyzed the data iteratively to ensure efficacy with regard to the data collected and organized. I used data from the focus group interview to provide the codes and themes match. I examined the successive focus group and interview answers to determine pattern matches and discrepancies. I intended to interview the first 12 participants before the last three participants to monitor for data saturation. I categorized the codes and themes into the dimension that aligned with the framework used in the study. I reviewed the dimensions to ensure pattern correctness and precision.

Issues of Trustworthiness

Lincoln and Guba (1985) explained the rigor of research in terms of the framework of credibility, dependability, confirmability, and transferability. Credibility involves the process of the researcher using strategies such as prolonged engagement and persistent document review, triangulation, peer debriefing, and member checking in data collection (Houghton, Casey, Shaw, & Murphy, 2013). The strategies of ensuring dependability and conformability in a study are the use of an audit trail and reflexivity (Houghton et al., 2013). Transferability is always left for the reader to decide (Houghton et al., 2013). Funder et al. (2013) shared a different view of ensuring trustworthiness in carrying out a study, categorizing the strategies that lead to research trustworthiness as the following steps (a) report on the size of the population to be studied, (b) describe the choice of the sample size, (c) explain the research processes that are relevant to future researchers, (d) maintain openness and flexibility to standards and methods, and (e) teach

and encourage transparency of data reporting among the stakeholders of the study. Using an interview protocol is essential to collecting relevant information from participants (Jacob & Furgerson, 2012). I ensured I follow the interview protocol to keep track of the questions for uniformity in the data collection process.

Credibility

Harper and Cole (2012) described credibility as the process a researcher engages in to ensure that findings are accurate. Credibility as evaluated is the value and acceptability of the research outcome that involves conducting the research in a convincing manner and the ability to demonstrate that the processes were trustworthy (Houghton et al., 2013). I maintained credibility within the context of the study by participating in a series of one-on-one interviews with the selected 15 participants. I spent sufficient time in the interview process to gain an in-depth understanding of the case under investigation. I ensured that no new themes or concepts emerged before concluding each interview. I transcribed the 15 individually recorded interviews and the focus group interview verbatim and ensured participants received a manuscript of the transcribed interview for comment and correction. Transcribing interviews verbatim was done to ensure that participant' subjective statements and interpretations did not form the basis of the findings and conclusion. I used transcript review by providing each participant a copy of the transcription to close any likely gaps or imprecise statements and returned to the participants with my interpretation of what was said to ensure that I had captured the meaning for member checking. I adhered to the rule of triangulation as a strategy for

ensuring credibility; I used multiple sources of evidence (interview, focus group interview, and document review) to maximize the potential for an in-depth understanding and insight into the case under study.

Using individual interviews, a focus group interview, and the document review ensured data saturation. Use of multiple data (triangulation of sources) enhanced credibility. Note-taking during the focus group interview and individual interviews mitigated the effect of bias during the interview process. Using peer debriefing can further strengthen the research process (Houghton et al., 2013). I engaged with an expert on case study to review the interview questions to confirm how the questions aligned with the research design used in the study. Participants were requested to read the transcribed documents to ensure accuracy in recording participants' meanings and interpretations. I also used member checking to verify data for credibility.

By ensuring credibility in data collected through semistructured interviews, focus group interview, and the document review process, I corrected any discrepancy discovered in the data collection process. Member checking reinforced my own checks for accuracy. I wrote out the questions, provided copies for member checking, returned to the participants with my interpretations to ensure that I had captured the meaning of what was said, and continued the process until no new data emerged. Yin (2014) explained that maintaining credibility (internal validity) entails that multiple sources of evidence are preferred to a single source of evidence. Yin also suggested the creation of a case study database, and that a chain of evidence is maintained. Finally, Yin suggested the

researcher should exercise care in using data from electronic sources as social media information.

Transferability

Transferability refers to the ability to reapply a research finding in another study (Sinkovics & Alfoldi, 2012). To determine transferability in the study, I adequately explained the findings of the study to provide detailed descriptions for future readers to make informed decisions about the transferability of the findings to a specific organization, location, or context (Stake, 1995). The areas to include in the research description are the research methods, research design, data presentation, and research so that readers and future researchers can make their own interpretations. The readers make the decision whether a study is transferable or not (Marshall & Rossman, 2016). The Office of the Head of the Civil Service of the Federation serves as the regulatory body to all MDAs in Nigeria (Aigbovo & Atsegbua, 2012). Borrego, Douglas, and Amelik (2011) implied that transferability is how research findings and outcomes are useful to the environment, individuals, and a country. Participants selected for the study represented professionals and leaders in the organizational structure of the Office of the Head of the Civil Service of the Federation. The outcome may not be transferable to the private sector, the goal of which is shareholders' share value maximization rather than ensuring the well-being of citizens of the country.

Dependability

Dependability refers to how well-established the data used in a research study are (Tobin & Begley, 2004). Houghton et al. (2013) described the process whereby a reader could understand the steps in arriving at a conclusion in a study as an audit trail. I provided an audit trail to outline the research activities throughout the research process to justify the rationale for the research method and design. To enhance dependability in the study, I examined all the processes that adhered to arriving at the findings and described the processes followed in the study.

Confirmability

Confirmability refers to the objectivity and correctness of data (Houghton et al., 2013). To ensure confirmability in the study, I maintained a qualitative objectivity within the study through entries in a reflexive journal (for personal presupposition) and a reflective journal (for an audit trail). The justification for the decisions made in research methodology and data thematization are recorded as journal entries in the reflexive journal. I documented all reflections regarding personal experience, culture, biases, and explanations that would inform and influence the research process (Kratochwill et al., 2012; Nimon, Zientek, & Henson, 2012). Houghton et al. (2013) explained that the credibility of a study is not only on the research procedures, but also on the self-awareness of the researcher throughout the research process. I used member checking to ensure reliability and validity of data; after conducting the interview and transcribing the

audio recording, I interpreted the transcript and shared my interpretations with the participants and obtained participants' feedback to validate the data.

Ethical Procedures

Seidman (2013) explained the interview process as including conceptualization of the interview plan, creating access and making communication with the sampled population, interviewing the sampled population, transcribing the data, and presenting the findings for all stakeholders who might find them relevant. Protecting participants' right was paramount. I informed the participants of their right to accept or reject the offer to participate in the study. The participants had the right to withdraw any time from the interview process without penalty, as stated in the both expression of interest form and the informed consent form. I will keep all the data collected for a period of 5 years in a safe place, after which I will shred the interview notes and transcripts, and destroy the flash drive used for storing any data during the data collection process. The Walden University Institutional Review Board approval number for the study is #06-07-16-0400342.

Informed Consent

In a research study, a participant must grant informed consent to the researcher prior to data collection (Ritchie et al., 2013). To obtain informed consent from the participants, I provided the participants with information about the purpose of the study, the party or parties responsible for funding the study, the team of researchers, the use of data to be collected, and the requirements of the participants. In addition, important

information to reveal to the participants was how much time was required for the interviews, member checking, and questions that might emerge during the interview process. Along with obtaining informed consent, I was sure to communicate that participation was voluntary, and that no incentives would be paid for participation. I offered each participant a final copy of the study in return for participation in the study. Ritchie et al. (2013) explained that studies taking place within the organization should involve the approval of the Human Resource Department as well as getting individuals' consent to the interview.

Confidentiality

There is face-to-face contact between the interviewee and the interviewer. Confidentiality refers to avoiding the connection of participants to their comments in the study (Ritchie et al., 2013). I avoided all comments that could link the specific names or role of participants to the interview. To prevent compromising confidentiality, study participants were asked to confidentially provide any additional comments or revisions to the transcript and to return the transcript by e-mail. Data confidentiality is described as making data secured from unauthorized parties (Bojanc & Jerman-Blazic, 2013). I protected the records using a hard drive on a secure computer and used password-protected files to prevent access by unauthorized users.

Protecting Participants from Harm

In the study, I disclosed all activities relating to the potential for harmful outcome with the participants to serve as cautionary notice. Ritchie et al. (2013) and Fiske and

Hauser (2014) explained that participants could disclose information they might later regret disclosing in a favorable interview environment. I explained to the participants the details of the study and the scope of the study to avoid disclosing unrelated information. The participants had the freedom to walk away from the interview process at any time. I avoided all irrelevant details not included in the interview protocol. I asked follow-up questions resulting from interview questions that were relevant to the study to gain an in-depth understanding of the case.

Protecting researcher from risk. It was important that I responded to queries from participants by first acknowledging the participant with respect and empathy and changing the topic if necessary. Opportunities for debriefing and feedback are some strategies I used in managing any risk associated with the interview process. Seidman (2013) explained that the researcher must be aware of the potential risk from participants before recruiting them into the interview process and focus group.

Summary and Transition

Chapter 3 covered the description of the case study research design. I provided a description of the qualitative method that served as underpinning guide for the study. The purpose of the qualitative exploratory case study was to explore how employees who will be working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information in preparation for entrepreneurship in retirement. The research design employed in the study served as a guide for the interview questions that were designed to extract information to answer to

the research question. Employees at the Office of the Head of the Civil Service of the Federation in Abuja, Nigeria, between the position of assistant director (Grade Level 15) and director (Grade Level 17) constituted the study population. Three data collection methods; semistructured one-on-one interviews, focus group interview, and document review were used to collect data that allowed for exploration of the research question. Chapter 4 covers the presentation of data collected and analyzed for the study.

Chapter 4: Results

In Chapter 4, I present the data analysis and findings from the 15 interviews with the employees of the Office of the Civil Service of the Federation in Abuja, Nigeria. The purpose of the qualitative exploratory case study was to explore how employees who will be working for 1–3 years before retirement at the Office of the Head of Civil Service of the Federation can attain small-scale business information in preparation for entrepreneurship in retirement. To address the research question and purpose of the study, I conducted a qualitative analysis of the semistructured interviews with the 15 participants, a focus group interview with five participants, and a document review of the 15 participants. I used NVivo software to organize the data collected during the interview. The one central research question in the study was: How can employees who are working for 1-3 years before retirement at the office of the head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement?

To address the research question, I prepared 19 semistructured interview protocols for the individual interviews (Appendix C) and seven focus group interview questions (Appendix D) and corroborated the responses with documents review. The interview protocols were used to ensure consistency in response and I followed up with additional questions if clarification was necessary. All interviews were audio recorded and I took notes as part of the field research. Chapter 4 includes the (a) research setting, (b) demographics, (c) data collection, (d) data analysis, (e) evidence of trustworthiness,

(f) result of the interview with the 15 employees of the office of the civil service of the federation, and (g) the chapter summary.

Research Setting

The study setting remained consistent during the data collection process. I recruited five participants each from three departments with human resource background from the office of the Civil Service of the Federation, Abuja, Nigeria. I conducted the semistructured interview among 15 participants, focus group interview among five participants from the 15 employees who form the case, and reviewed documents on participants' records of training, policy document stating the number of training program a government employee should attend in a year, public service document from the Human Capital office on capacity building, and employees files to confirm years to retirement to triangulate the data. Participants did not experience any change in employment status or retirement years extended that could have influenced the study results. I provided participants the opportunity to choose the most preferred time, and date of interview. Eleven participants agreed to be interviewed during lunch break at the library close to place of work (Central Library, Abuja), while four agreed to meet on a weekend at a leisure park for the purpose of the interview.

Before any commencement of the interview, I explained the purpose, and focus of the study to each participant. Each participant confirmed that they were adequately included based on the inclusion criteria and capable of answering the interview questions without any bias. Using the informed consent form signed before the interview, I briefed

the participants that all data collected, including the transcripts and audio recorded files, would be kept securely for a minimum of 5 years. The interview protocol was used strictly in the interview process to ensure consistency in the data collection process.

Demographics

I recruited participants over 2-weeks period. I sent letter of cooperation after obtaining the permission from IRB to send the letter of cooperation to the partner organization. Once the organizational leader granted approval, I sent *Expression of Interest* to the individual using the inclusion criteria. All 15 employees expressed interest in participating in the study. The 15 participants signed the consent form to participate for the semistructured interview, focus group interview if selected, and a document review as indicated in my letter of cooperation. The first five participants interviewed agreed to participate in the focus group interview. The participants by gender, highest education, length of service, years to retirement, and position in the office of the civil service of the federation is presented in Table 1.

Table 1

Breakdown of the Demographic of the 15 Participants for the Study

Participants	Gender	Highest education	Length of service	Year to retirement	Position
Participant 1	Male	Msc	32	3	15 (assistant director)
Participant 2	Male	MBA	33	2	15 (assistant director)
Participant 3	Female	Msc	34	1	16 (deputy director)
Participant 4	Male	MBA	34	1	16(deputy director)
Participant 5	Male	MBA	33	2	17(director)
Participant 6	Male	Bsc	34	1	16(deputy director)
Participant 7	Female	Bsc	33	2	16(deputy director)
Participant 8	Female	Msc	33	2	16(deputy director)
Participant 9	Female	MBA	32	3	16(deputy director)
Participant 10	Female	Bsc	33	2	16(deputy director)
Participant 11	Male	MBA	34	1	16(deputy director)
Participant 12	Male	MBA	33	2	15(assistant director)
Participant 13	Male	Bsc	32	3	16(deputy director)
Participant 14	Male	MBA	32	3	16(deputy director)
Participant 15	Female	MBA	32	2	17(director)

Data Collection

After receiving approval from Walden University IRB (#06-07-16-0400342), I began the recruitment process within the Office of the Head of Civil Service of the Federation in Abuja, Nigeria. Fifteen participants were recruited by presenting the inclusion criteria to the head of the Human Resources Department of the federation with the request that possible participants for the data collection process who met the inclusion and exclusion criteria be identified. I informed the head of Human Resources Department at the Office of the Civil Service of the Federation of the purpose and nature of the study to establish trust and the secure assistance in interviewing potential participants.

The head of HR identified 15 potential participants and shared their e-mail contacts. I contacted the potential participants through e-mail to send the letter of expression of interest (see Appendix F). Upon receipt of feedback indicating willingness to participate in the interview process, I sent out informed consent forms (see Appendix G). Three potential participants' e-mail accounts were inactive. I made in-person visits to the three potential participants whose e-mail accounts were inactive, invited them to participate in the study, and provided them with hard copies of the informed consent form. Upon learning of the potential participants' willingness to be interviewed for the case study, I requested them to sign and return the informed consent form to formally indicate their acceptance and agreement to participate in the study.

I arranged a mutually convenient time and location for the interview with each participant. Eleven participants agreed to be interviewed at the library close to the

federation office during lunch break. Four participants agreed to meet on a weekend at a leisure park (Millennium Park, Abuja, Nigeria) for the purpose of the interview. I collected the data through semistructured interviews that were audio-recorded, focus group interview that was audio-recorded, and a document review on the training manual of the Office of Head of Civil Service of the Federation, Nigeria. The duration for the semistructured interviews was between 40 and 60 minutes, while the focus group interview lasted 90 minutes. The timeline for the entire data collection process lasted for 3 weeks. During the face-to-face interviews, I observed participants' initial eagerness to know the academic rigor of the interview process, gestures, intonations, and the enthusiasm to provide answers to the interview questions.

Five participants were recruited from the 15 participants for the focus group interview. The method of selection for the focus group interview was to select the first five participants who agreed to participate in the focus group interview. To encourage conversational session, the focus group interview began by asking each of the five participants to introduce themselves by providing their names, level of higher education obtained, role in the civil service, and something personal about themselves that the others in the group did not know before the interview. In the focus group interview, the interview protocols served as a guide in preventing argument and other personal bias that could have delayed the process.

The documents reviewed were (a) participants' records of staff training, (b) policy documents stating the number of training programs a government employee should

undertake in a year, (c) public service document from the Human Capital office on capacity building as it relates to pre-retirement training, and (d) employees' files to confirm their years to retirement. The document review was also used to verify that participants satisfied the inclusion criteria in terms of number of years to retirement and grade level in the civil service. Through note taking, I could ascertain the interest and ideas that the participants shared on small-scale business information attainment. I recorded all interviews using an audio recorder and transcribed the data immediately after each interview section. Data analysis commenced after data collection was completed. The interview protocols, as stated in Appendix C served as a tool in data collection. There was no deviation from the data collection plan.

Data Analysis

In the study, I used semistructured interviews, a focus group interview, and a document review to compare and triangulate the data collected. I conducted the data analysis using the five steps recommended by Yin (2014). The steps include (a) data compilation, (b) data disassembly, (c) data reassembly, (d) data interpretation, and (e) data conclusion and meaning derived. Maxwell (2013) summarized that a research approach in an exploratory qualitative study should sequentially and carefully organize the data plan in a succinct pattern to guide the study in a step-by-step process. I compared Yin's five-step process with Arttride-Stirling, Braun, and Larke's (2001) six-step process of data analysis that include (a) data familiarization; (b) initial coding; (c) exploration of

themes; (d) re-examination or reviewing of themes; (e) extraction of meanings, definition, and labelling of themes; and (f) establishment of theme collaboration.

The first step in the data collection process involved data compilation and familiarization by reading the transcript of the 15 participants' interview. The second step was data disassembly and assigning initial coding to each sentence of participants' responses to the interview questions. The third step was data reassembly and exploring possible themes that could replace each code. The fourth step was to re-examine each theme for correctness, identification, and labelling of the theme to create clusters of common themes. The final step was the collaboration of themes by identifying the themes that had the highest percentages and ranked highest, in ascending order. I used NVivo and Microsoft Excel to organize the data in a tabular format.

In the study, I presented the themes in the order of percentage ranking. Subthemes were also identified from responses that followed main interview questions using the interview protocols. In using clustering to identify themes, I presented the themes that received 30% of the occurrences and above. The responses with lower than 30% were also presented in a table without further analysis to explain the lower percentage. The research question serves as lens in the formation of codes and categories in the study. By repeatedly listening to the audio recordings of the interviews, I achieved accuracy in the data transcription process. The participants also validated the accuracy of their interview responses through member checking by reviewing the copies of the transcript for discrepancies.

Evidence of Trustworthiness

Credibility

In chapter 3, I expressed that in order to ensure credibility; I carried out member checking (Cronic, 2014; Fusch & Ness, 2015). By converging with Gorissen, van Bruggen, and Jokems (2013), I performed triangulation and validated the data using semistructured interview, focus group interview, and a document review as data sources. To confirm credibility of study, I made a copy of the transcript to members for comments. I conducted member checking after interviewing all 15 participants using semistructured interview, focus group interview and a document review. I performed member checking to ensure authenticity on interviewees' answers to interview questions. I presented the interpretations of the interview to the 15 participants, focus group, and document review to ensure credibility of the data. At the end of the analysis of the data collected using semistructured interview, focus group interview, and document review; I agreed or discriminated with the previous literatures as presented in chapter 2.

Transferability

The results of the study may be transferred to other government organizations or private organizations that include the need for employees' preparation for entrepreneurship prior to retirement. Transferability is always left up to the reader to decide (Houghton et al., 2013; Marshall & Rossman, 2016). Irrespective of the study's transferability, I stated in chapter 3 that I would collect, present, and store the detailed data collected from semistructured interview, focus group interview, and a document

review for 5 years before destroying the data. In the study, I presented the complete interview findings regarding the research questions, using rich and adequate descriptions to ensure that future researchers find the information useful.

Dependability

In chapter 3, I stated I used an audit trail to outline the research activities throughout the research process to justify the rationale for research method, and design. I carried out an expert validation process, where three experts in case study validated that the interview questions were capable of providing responses that answered the research question. The use of field notes and good quality audio recorder in both the semistructured interview and focus group interview make the study dependable. I transcribed all of the interviews and the interview participants validated all of the transcripts for discrepancies. I carried out member checking of all participants' interviews. The use of member checking serve as guarantee of the accuracy and consistency of the data collected. I conducted an audit trail to present the step-by-step process of the research up to the findings and analysis of the results.

Confirmability

As stated in chapter 3, Houghton et al. (2013) described confirmability as the objectivity and correctness of data. In ensuring confirmability, I affirmed the study's credibility, transferability, and dependability. In the data analysis section, I collaborated the findings with the conclusions and interpretations to avoid personal bias into the study. I used member checking to ensure reliability and validity of data by interpreting the

transcripts to the 15 participants and receive feedback that validated the data collection process.

Study Results

The study results section contains the research question, organized by interview questions and a document review. Using methodological triangulation, themes emerged from codes of the semistructured interview questions, focus group interview questions and the document review, the recurring themes became themes that aligned to the research question. Themes with 30% and above occurrences are analyzed further in the study as the themes are in convergent with the literature review as well as provide answers to the research question. I presented the non-recurring themes that have below 30% recurrences as discrepant responses. Participant's interviews were transcribed and the transcription served as evidence to the theme formation. I transcribed the interviews word for word, but removed such words as *Umms*, *ahhs*, and repeated the participants words ad interviewed. I presented the themes in the highest order of occurrence and in order of the interview questions using the semistructured and the focus group interview protocol. I also included the themes that emerged from the document review along with the interview questions to triangulate the data.

Research Question

How can employees who are working for 1-3 years before retirement at the office of the head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement?

Table 2

As You Consider Starting Your Own Business after Retirement from Government Service, What Does Attaining Small-Scale Business Mean to You?

Codes	Themes	Number of occurrences	Percentage of occurrences
Getting information required for avoiding a penny-less retirement	Desire for financial independence and control	8	53.33
Avoiding least prepared for retirement	Adequate preparation for entrepreneurship for retirement	5	33.33
Getting income on a regular basis	Maintaining regular cash flow at retirement to contribute to economic growth	2	13.34

Major Themes

Emergent Theme 1: Desire for Financial Independence and Control

The first emergent theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Overall, I discovered that for employees who are close to retirement considers attaining small scale business information required for financial independence. Participant 1 described attaining small scale business information as: “a way for employees to equip themselves with business information required for financial independence at retirement.” Participant 1 stated:

It will means so much to me because I have seen senior colleagues who have ahead, they were least prepared, for that I want to avoid a penny-less retirement. I

want to be able to attain information that could guide me into financial independence at retirement.

Participant 2 stated that attaining small scale business information mean: ‘‘ information required for a would-be entrepreneur to prepare for financial freedom and prevent penny less retirement.’’ Participant 4 responded by saying: ‘‘ Attaining small scale business information means getting education on how to start a business at retirement for the purpose of preventing poverty and penny less retirement.’’ Participant 6 was: ‘‘Attaining small scale business information is getting acquainted with the small business dos and don’ts that enables a novice entrepreneur have financial inflow at retirement and depend less on government and family for survival at retirement.’’ Participant 7 stated: ‘‘Attaining small scale business information is getting orientation on how to start a business small and grow the business to a level that the business could put money into your pocket and feed your family at retirement.’’ Participant 8 responded that: ‘‘Attaining small scale business information for the purpose of maintaining a healthy financial life at retirement.’’ Participant 10 added that attaining small scale business information means: ‘‘getting information on how to operate a small scale business for the purpose of profit and avoidance of losses at retirement thereby preventing a cashless retirement.’’ Finally, participant 13 stated that: ‘‘attaining small scale information is acquisition of information on small scale enterprises in order to start small and grow bigger to maintain the financial status that was maintained at employment.’’ (See table 2).

The desire for financial independence emerged as the theme from the views shared by participants in response to the semistructured interview question. Financial independence is the ability to make financial decisions without relying on salaries (Ali, 2014). Having adequate information on a business venture and choosing a career wisely can guarantee financial independence (Sambharya & Rasheed, 2015). Adequate preparation for entrepreneurship before retirement by attaining small scale business information during employment year can provide an avenue for a retiree to choose a career at retirement leading to financial independence (Ali, 2014). The theme extends the body of knowledge on preparation for entrepreneurship at retirement.

Adequate preparation for entrepreneurship at retirement. The first subtheme resulted from an analysis and interpretation from data collected from the semistructured interview question. The subtheme occurred five times (33.33%) of the total 15 participant population. Participant 1 stated that: “attaining small scale information could also mean having adequate preparation for entrepreneurship at retirement.” Participant 3 added that attaining small scale information is: “having information that gets employees prepared adequately for a career at retirement as an entrepreneur.” Participant 4 stated: “Attaining small scale business information is all about having the required information to get prepared for entrepreneurship at retirement.” Participant 11 also stated that attaining small scale business information is: the creation of business awareness that makes an employee begins to consider entrepreneurship role at retirement.” And finally,

participant 15 stated that attaining small scale information means: Learning those means by which one can become an entrepreneur at retirement.”

The first subtheme resulted from analysis and interpretation of the data collected from the semistructured interview questions. Adequate preparation can enable a retiree to exploit business opportunities; cope with uncertainties and assumption of risk at retirement (Edoho, 2015). Also, preparation for entrepreneurship serves as means to a promising alternative economic future for an individual in both domestic and international business activities (Edoho, 2015). The theme extends the body of knowledge on entrepreneurship preparation before retirement.

Emergent Theme 2: Contributing Positively Toward Societal Good at Retirement

The second major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what is your impression of becoming an entrepreneur at retirement? The major theme occurred nine times (60%) of the total 15 participants. Table 3 contain the major theme and the subthemes that emerged from the participant response. Participant 1 stated: “in this part of the world, public servant take-home pay is very little but with a lot of responsibility. Becoming an entrepreneur at retirement gives me the opportunity to give back to the society all I have learnt over the years through a small scale business to express such desire and creating income for livelihood.”

The theme confirmed studies from past research reviewed (Topa & Alcover, 2015). Retirement is a period of welcome release from work, opportunity to continuous

learning, opportunity to manage personal time (Topa & Alcover, 2015). Others perceived retirement as loss of a valued source of identity, and disengagement from work (Topa & Alcover, 2015). In the study, the participants viewed retirement and entrepreneurship as a period to contribute to the wellbeing of the society.

Table 3

What Is Your Impression of Becoming an Entrepreneur at Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Giving back to the society	Contributing positively toward societal good at retirement	9	60
Creating a source of income to cater for the demand in the family	Having income generating venture at retirement	4	26.67
Maintaining a new life at retirement	Self-actualization and business development	2	13.33

Participant 2 said: ‘‘my impression about becoming an entrepreneurship is opportunity to live a mark or impression to children unborn my contribution to the society through a profession or trade at retirement.’’ Participant 4 stated: ‘‘becoming an entrepreneur is my way to live my last days saying thank you to the society by creating employment through entrepreneurship.’’ Participant 5 also stated: ‘‘my interest to becoming an entrepreneur is burn out of the fact that I have attain so much in my work

that I needed to give back to the society for posterity and income generation for the next generation.” Participant 7 stated: “ I own the society a lot and the only way to express this is to create a small scale venture where young graduates can be employed and be trained on the knowledge I have acquired over my working life.” Participant 9 stated: “ this have been a passion within me to give back to the society at retirement my experience gained at work.” Participant 10 said: “ the whole world will expect a return after so much investment by parents through different educational qualification, it is to give back to the society.” Participant 12 stated: “I had love to give back to the society, that which the society gave to me through my primary school education, secondary school education, tertiary school education, on-the-job training, and all entrepreneurship knowledge attained over the years.” Finally, Participant 14 stated: “ my impression about becoming an entrepreneurship is the opportunity to display my passion to the society in form of a thank you legacy.”

From the analysis and interpretation of the data collected from the semistructured interview, the theme that emerges is contributing positively toward society good. Allowing employees to make choice of the nature of the small-scale business to venture can promote societal good through career satisfaction (Wright, 2013). A business venture that is commenced by the founder can serve as employment opportunities for the society and as business transfer to the family members (Durst & Wilhelm, 2012). The theme extends the body of knowledge on the preparation of employees for entrepreneurship at retirement.

Emergent Theme 3: Information on the Sources of Funding

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what informational would you like to attain during your employment in order to be prepared for entrepreneurship at retirement? The major theme occurred 10 times (66.67%). Table 4 contains the major theme and the subthemes. Participant 1 stated that:

the main information I would require are monetary resources available, where will I source for funds; it is retirement savings, cooperative societies, financial institutions, or do I have a landed property to sell to source for the desired funds? These are the immediate information I would like to attain to be well prepared for entrepreneurship as an employee.

Participant 2 opined by stating:

Access to financial source is the vital information relevant to be attained. A business without financial backing is likely to fail. An individual with brilliant idea might not be able to execute that idea and hence the idea remain unimplemented. That the sources of finance available at less interest rate are the top most priority to turn a dream of becoming an entrepreneur into a reality at retirement, therefore the number one information I will like to attain is the available sources of funds for would-be entrepreneur at retirement.

Participant 3 added that: ‘ readily available financial support is the topmost information to be attained for any intended entrepreneur, as the savings for public

servants are usually small to finance a start-up business.” Participant 4 also stated that: “sources of funds remain the only information required.” Participant 5 in support stated that: “where will be financial support can be access is top priority information that would be useful to an employee’s approaching retirement.” Participant 7 added that: “how to raise funds and where to raise such funds as capital to start small scale business is the major information I will like to attain even as I am about to retire from government work.” Participant 8 said: “my only concern is fund raising as banks requires collateral before given out loan, and the interest rate are usually high, what alternative sources of funds exist for pensioners?” Participant 10 added: “the information I would like to attain during my employment period that will aid my preparation for entrepreneurship is how to raise funds to start the small scale business of my choice.” Participant 12 said: Sources of financing a new business that are available is information relevant to me as I prepare for entrepreneurship at retirement.” Finally, Participant 13 said:

The information I would like to attain as I prepare to become an entrepreneur at retirement are (a) sources of funds, (b) cost of funds, (c) alternative sources of funds, (d) interest rate volatility, and (e) banks requirements for giving out loan and the duration of payment. The reason why I am concern about the financial information is not far-fetched; as I retire into receiving pension rather than salary, we all know that payment of pension in this country is not as regular as the payment of salaries, government usually delay the payment of pension and at times not paid at all. Therefore, I want to know my options and start preparing for

means to raise funds to commence fully that dream enterprise I have always dream of commencing.

I found out that the need for information on sources of funds to commence a small scale business venture was common among the participants. The theme that emerged supported the literature review, that information on external debts and grants are relevant to an entrepreneur (Comeig et al., 2014; Daskalakis et al., 2013). Information on the sources of a loan with a commercial interest rate, interest-free, grants or donations is relevant to a prospective entrepreneur (Osei-Assibey, 2013).

Table 4

What Information Would You like to Attain During Your Employment in order to be Prepared for Entrepreneurship at Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Availability of monetary information.	Information on the sources of funding	10	66.67
Looking at area of providing services and products based on need and demands.	Identification of business opportunities	5	33.33
Information on business plan/feasibility study knowledge.	Market information	5	33.33

Identification of business opportunities. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview questions. The subtheme occurred 5 times (33.33%) out of the 15 participants the form the case study. Participant 4 stated: “ information that comes after the sources of fund is the kind of information to know areas of services requirement and products to be served based on needs and demand.” Participant 7 added: “ identification of the market potential opportunities in terms of the right products, right pricing, the right place, and the promotion to introduce the business to the market is the information I will like to attain.” Participant 8 stated: “ Knowing which area of the economy present opportunities is vital after the funds are sourced. The opportunities can be there without knowing while

some obvious opportunities could be affected by government policies any day.’’

Participant 10 said: ‘’ how do I know that the small scale business I intend to introduce is required by the market and what area is the market waiting to be served are some information that I will like to attain so as not to waste my hard earned money.’’ Finally, Participant 12 stated: ‘’ in addition to finding the sources of finance, I will also need to know the opportunities available to venture into. This information is important to the decision to start small scale business at retirement.’’

Business opportunities can be created from books read, mentoring, or as a result of a gap in service delivery or scarcity of goods. Information on business opportunities can be lead to a business venture to a prospective entrepreneur (Jarvis, 2016). From the data analysis and interpretation, employees would consider effective an avenue where business needs and products scarcity exist to take advantage of such information (Jarvis, 2016).

Market information. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview questions. Five participants (33.33%) responded using the themes. Participant 1 stated:

The market information is as vital as the funding information. I will like to know the available market information before venturing into the desired business; the nature of demand, supply, channel of distribution, competition, and government policies regulating the sector of the market and the progress made by those that started such line of business are some information to be attained.

Participant 2 simply put it:

market information will serve as guide to know whether the market is saturated or not before venturing into such business. As a retiree, taking huge risk is inadequate as recovery time might be uncertain. Adequate information is required for the market on providing consultancy services.

Participant 3 stated: “ the information I will like to attain in addition to information on sources of funds is the market information; the goods and services to be served to the market, is there a demand for such goods and services?” Participant 8 added:

Market information is next to sources of finance as the finance will not buy and sell itself. While the finance is a means to an end, the market to be served is the end itself. I will like to have a detailed understanding on the market I want to venture into.

Finally, Participant 9 said: “ having detailed information about the market save the entrepreneur from risk of failure and increase the potential to success.”

Market information as learnt through the data collection process is useful information that a prospectus entrepreneur require to make a decision on venturing into business (Ha, John, John, & Kim, 2013). The market information would be relevant for a prospective entrepreneur not to lose all life savings or borrowed funds to a business that is volatile (Ha, et al., 2013). The subtheme extends the body of knowledge on the preparation of employees for entrepreneurship in retirement.

Emergent Theme 4: Opportunity to Trainings

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: how does your current role contribute to attaining that information that can prepare you for entrepreneurship at retirement? The major theme occurred seven times (46.67%). Table 5 contains the major theme and subthemes. Participant 1 stated: ‘‘ my current role in the human resources department create room for me to attend trainings that have served as eyes opening for my preparation for entrepreneurship at retirement.’’ Participant 3 said:

My role in the office of the head of civil as a deputy director has assisted me to have access to several trainings on both entrepreneurship and personal financing. These trainings have further equipped me for preparation toward becoming an entrepreneur at retirement.

Participant 4 stated: ‘‘ my role as deputy director creates training opportunities in both local and international certain that has helped me further attain the necessary information that will aid me becoming an entrepreneur at retirement.’’ Participant 6 stated: ‘‘having one more year left in my service year. I have used every training opportunity on retirement preparedness and life after retirement to attain the information required for my decision to start a small scale business after retirement.’’ Participant 8 said:

Training opportunities at the office of the head of the civil service of the federation had aided me toward preparation on entrepreneurship. Though some of

the trainings were not for specific vocational training, the general awareness to network and share ideas gave me the opportunities to learn from other colleagues how to save toward retirement adequately.

Participant 10 stated: “ my role as head of training, and staff welfare has aided in training planning that meet the contemporary needs of employees approaching retirement. By doing such planning, I teach myself how I should prepare for my retirement.” Finally, Participant 15 added that:

As director, I have been privileged to attend several trainings both in local and international countries. I have asked questions on international trade and market opportunities. As I hope to retire by 2018, I am clearer on business registration, competition, location, market segmentation, forms of business organization and all sort of information through the trainings I have attended as employee.

Employees expressed the how their current role had contributed to information attainment on small scale business. Training can be an avenue to learn a new culture, new knowledge for an individual, means for attitudinal change, and creating an opportunity for networking (Towler, Watson, & Surface, 2014). The theme confirmed the conceptual framework that a combination of labour, skills, and knowledge through training forms the productive ability of an employee (Tan, 2014).

Table 5

How Does Your Current Role Contribute to Attaining that Information that can Prepare You for Entrepreneurship at Retirement?

Codes	Themes	Number of Occurrences	Percentage of Occurrences
Working in an official environment creates training ground for staff.	Opportunity to trainings	7	46.67
Access to information where business ideas could be derived.	Opportunity to business ideas creation	5	33.33
Working with other create Team spirit	Team development training	3	20

Opportunity to business ideas creation. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview questions. Five participants (33.33%) from the 15 participants responded accordingly. Participant 1 said:

My role in the government service as the head of procurement, I have gained opportunities to know business ideas, having contacts services with different vendors, suppliers and contractors gives me the requisite information on the existence and profile of owners of business and their financial transactions.

Participant 3 stated: “having to serve as auditor in the office of the head of civil service, I have gained several business ideas on providing accounting services to client at

retirement.” Participant 4 said: “ every staff in the head of service processes training through my department, therefore, I have gained knowledge in training organization which can serve as a business opportunity at retirement.” Participant 9 added: “ working in the payroll department and as head of the department, I have gained business opportunity in payroll service provision either as consultant or trainer during my retirement.” Finally, Participant 12 said: “ having worked for 23 years, I have had several transfers from one unit to another, from one state to another; these accumulation of experience will serve as business opportunities at retirement.”

Participants expressed how they have been able to nurse some ideas about possible business ventures to create during retirement. For the participants in the training department, consultancy business is an idea readily available to extend the knowledge gained over the years. Ideas created from previous knowledge on the job can easily form a basis of career creation for the employee (Rocca & Snehota, 2014).

Emergent Theme 5: Through Entrepreneurship Consultants and Career Mentoring

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what means or avenue do you consider most effective in attaining small scale business information that will most effectively prepare you to become entrepreneur at retirement? The major theme occurred eight times (53.33%) out of the 15 participants that served as the unit of analysis. Table 6 contains the major theme and the subtheme. Participant 2 stated that:

The avenue I consider most effective in attaining small scale business information is the use of an entrepreneurship consultants who has a knowledge of the business the employee is about to explore. Such consultant will carry out both feasibility and viability study of the market to be served, get information on sources of funds, get information on business registration, and all other information that are relevant to make the business decision. Engaging an entrepreneurship consultant also save the time that the employee would use in searching for such information personally before the employee retires.

Participant 3 added: “ Consulting specialist in the field to be ventured into will save the employee from risk and all challenges facing such market. The consultant will search and make a report that the employee will make a decision upon.” Participant 4 affirm also that:

I have engaged consultants in making office decisions, why will I not use same services of an expert on entrepreneurship to carry out the feasibility study upon which I can base my decision. That save time, risk of failure and many others, this is my position.

Participant 5 stated: “ the use of a business consultant appears adequate in getting all the necessary information pertaining small scale business required for start-up.”

Participant 7 added:

I will use a business consultant to do all the work for me and I will rely on such report to make a decision. A reliable business consultant should be able to provide all the required information on small scale business venture.

Participant 9 opined that:

Engaging a business consultant saves one the time and resources of acquiring the right information. Also an entrepreneurship consultant after identifying risk will also proffers solution to mitigate such risk. Business consultant will report on strategies, competition, alternatives, and business continuity that will serve as reference point for starting a new business.

Participant 13 said: ‘‘ in attaining small scale business information, my best option is the engage a business consultant who will carry out a details research about the market and whose report I can rely upon.’’ Finally, Participant 15 stated that: ‘‘ the use of a consultant is the norm rather the exception. One cannot get it wrong by engaging the services of a consultant rather than use the thumb rule.’’

The theme confirmed finding from past literature (Kyrgidou & Petridou, 2013). Kyrgidou and Petridou (2013) described mentoring as a process whereby a person of more information, skills, and experience offers support, encouragement, and advice to a person with less skill. The participants have identified mentoring as an effective means to small scale business information attainment.

Table 6

What Means or Avenue Do You Consider most Effective in Attaining Small-Scale Business Information that will most Effectively Prepare You to become Entrepreneur at Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Engaging an entrepreneurship consultant.	Through entrepreneurship consultants and career mentoring.	8	53.33
Attending training on small-scale business venture.	Through training as avenue to business information and career guidance	5	33.33
Reading books on the area of business interest	Through book on entrepreneurship process and career planning	3	20

Through training as avenue to business information and career guidance.

The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question (see Table 6). Five participants (33.33%) responded on training as means to attaining small scale business information. Table 6 contains the subtheme. Participant 6 added that: ‘‘ through the regular training provided by the head of service, I have gained information on small scale business information that I could use to operate my business upon retirement.’’ Participant 8 said: ‘‘ Training in the office has served as means and avenue to information attainment on small scale business

operations.” Participant 10 said: “ All kinds of training, been office and church has served as avenue to small scale business information. One should pay attention to details during training.” Participant 11 added:” training cannot be too much. Ability to convert any training into a resource such as small scale business is what all employees require. Participant 15 stated: “ Attending trainings and workshop has been an avenue where business ideas has been gained over the years.”

Career guidance is the process of supervising an individual through a career progression. Savicka (2012) interpreted career guidance as the process of evaluating employee’s career development, entrepreneurial development, and improvement on attitude toward self-efficacy and entrepreneurship. The theme confirmed finding in past literature reviewed (Savicka, 2012).

Emergent Theme 6: Informal Training on Entrepreneurship and Career

Counselling

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what knowledge have you attained that can prepare you for entrepreneurship in retirement? The major theme occurred six times (40%) of the 15 participants of the sample population. Table 7 contains the major theme and the subtheme. Participant 4 stated:

I have not had a formal training on any course on entrepreneurship, as a child I assist my parents to trade, hawk things and know how to give change to customers. I have grown up with that interest. I buy things from the United

Kingdom on in the United States any time I travel for vacation to sell to colleagues to make profit that serve as reduction of the cost of flight. My interest on entrepreneurship is a tie to family business.

Participant 5 said: ‘‘ I derived interest in trade as my parents where owners of shop where neighbors come to buy items. As teenager, I used to sell and monitor stocks for replenishment. That was why I gained some knowledge in trade.’’ Participant 7 added: ‘‘I had no formal training on entrepreneurship and trade, rather informal training such as buying and selling and keeping of sales books to record sales for the few items I sell both at home and in the office.’’ Participant 8 stated: ‘‘ all my knowledge on trade are informal. My early age was full of struggles assisting my mother to bake and sell *akara*. I grew up having to retain that knowledge.’’ Participant 9 said:

All my life, and all I wanted to be was an entrepreneur but the fear of the unknown and the fear to stop the salary work kept me on a salary job till retirement. I have no formal knowledge but I have nursed the interest and passion over the years. My parents were traders, my siblings most of them are still traders. I am from a family that knows how to trade. I have no record of attending a course or school where entrepreneurship was taught.

Finally, Participant 13 stated:

I had no formal knowledge on entrepreneurship or on small scale business, but the knowledge runs in the family. I have a very big super market in my estate where I

employ up to six staff that sell and keep daily sales record. My plan is to expand that business as soon as I retire from public service.

Misra and Chatterjee (2014) identified that career counselling service can be on face-to-face or through online services. While the face-to-face counselling gives both the mentor and the mentee the opportunity to physical interaction, there is need for further research in the direction of service gap analysis, information quality issues using online services for career counselling. The theme confirmed the literature review in Chapter 2 on career counselling as means to attaining information on small scale business (Solesvik et al., 2014).

Table 7

What knowledge have you Attained that can Prepare you for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Engaging in family owned business previously.	Informal training on entrepreneurship and career counselling	6	40
Attending several seminars on entrepreneurship.	Attending seminars on entrepreneurship	5	33.33
Understanding risk taking from previous venture	Learning by mistakes	4	26.67

Attending seminars on entrepreneurship. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Five participants (33.33%) responded on the theme from the 15 participants from the sample population. Participant 4 stated: “ I also have gained knowledge on entrepreneurship through the seminars I have attended on entrepreneurship topics.” Participant 8 added that: “ I have been exposed to entrepreneurship information through the several seminars I have attended that were sponsored by the head of service of the federation; some I attended locally, while some international. Participant 13 stated:

Like I said previously, there was no formal education on entrepreneurship knowledge, rather an informal certain. In addition, the seminars that I have be slated to attend over the years has contributed immensely toward my knowledge on entrepreneurship information that have given me an edge in making progress in becoming an entrepreneur at retirement.

Participant 14 said: “ though I never had a dedicated schooling certificate on entrepreneurship, the seminars I have attended for my 32 years of service have given me an edge to become an entrepreneur at retirement.” Finally, Participant 15 said: “ putting together the different seminars from my first year of service till date, I have more enough qualification and knowledge on the subject entrepreneurship”.

Entrepreneurship education and seminars is considered as influential force that determines the health of a country’s economy (Trivedi, 2014). Through seminars, information on small scale business is attained, awareness on how to start new businesses

is taught among the prospective entrepreneurs (Trivedi, 2014). Participants in the study identified seminars as means to attaining small scale business information which confirmed the finding in past literature reviewed (Trivedi, 2014).

Emergent Theme 7: Business Related Education Degree

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what education have you attained that can prepare you for entrepreneurship in retirement? Seven participants (46.67%) out of the 15 sample population responded in similar manner. Table 8 contains the major theme and subtheme. Participant 1 stated:

The education I have attained to prepare me for entrepreneurship at retirement are centered around my first degree and master's program that has some element on accounting and principles of economics. Again, all courses in the university share some general studies where business fundamentals are part of the curriculum. In economics, I studied the principles of demand and supply. Those principles are still same till date.

Participant 2 said:

Although my first degree in Biochemistry gave me a science background, my degree in management; master's in business administration (MBA), have further given me the requisite knowledge on management, supervising, use of case studies at the different stages in business to survive and grow in business.

Participant 3 stated: “ my MSc degree was in management. Although the degree was not on entrepreneurship, some of the courses and electives were on entrepreneurship courses.” Participant 4 said: “ I had MBA in the University of Lagos, there I learnt things on business management which can serve as educational qualification for an entrepreneur.” Participant 5 said: “ An MBA degree gives me the certificate to become an entrepreneur although that was a certificate and not vocational studies.” Participant 6 stated: “ I just had a BSc and ever since, I have been doing other courses to improve myself in business and environmental studies.” Participant 7 said: “ I had a BSc in accountancy that gives me a basis to business orientation.” Participant 8 opined that: “ MSc in Economics further increase my ability to business analysis and exposure.” Participant 9 said: “ my educational level is MBA with other certificates such as ACCA.” Participant 10 said: “ I am a BSc holder and I did general studies in business management.” Participant 11 stated: “ with an MBA from Zaria University, I have all it takes to be a big and small business owner.” Participant 12 said: “ my MBA degree was a great opportunity for me to learn different business case studies. That is my educational qualification to becoming an entrepreneur.” Participant 13 said: “ most grate entrepreneurs in Nigeria are not graduates from any University; I had a BSc degree and had attended several certificates in management and leadership.” Participant 14 stated: “ I have an MBA degree and that gives me the educational qualification as an owner of a business.” Finally, Participant 15 stated: “ I holds an MBA degree; that has prepared me for entrepreneurship in retirement.

All participants had first degree in the University. The theme confirmed studies in the literature review section and the conceptual framework. The previous education, previous training, and qualification of an employee create high level of productivity and competence on the employee (Ramin, 2013).

Table 8

What Education have you Attained that can Prepare you for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Formal education such as MBA can expose employee to entrepreneurship.	Business related education degree.	15	100
Informal leaning by example from mentor.	Entrepreneurship mentor and counselling.	6	40
Leaning from experts due to interest	Expert knowledge	3	20

Entrepreneurship mentor and counselling. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Six participants (40%) out of the 15 participants that form the case responded accordingly. Table 8 contains the subtheme. Participant 4 stated: ‘‘ another education one can have is using a mentor to acquire entrepreneurship information or skills.’’ Participant

5 said: “ I used my parents as mentor in becoming an entrepreneur. My parents were business people and I hope to join the family business at retirement.” Participant 7 said: “ one can understudy a good mentor to attaining relevant information for becoming an entrepreneur.” Participant 8 opined that: “ the role of mentorship as educator cannot be over emphasized in becoming an entrepreneur.” Participant 9 stated: “ learning under a successful mentor is the best way to learn the trades to any field of study.” Finally, Participant 13 stated: “ I was mentored by parents and uncle as a little child, and those skills are still useful for me till today.”

Using mentor as well counsellor is by learning from those who have had a fundamental understanding of the knowledge passed across. The theme confirmed studies from past research on mentoring and counselling as means to attaining small scale business information (Herr, 2013; Ramin, 2013).

Emergent Theme 8: Leadership Experience Attained

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what experience have you attained that can prepare you for entrepreneurship in retirement? Eight participants (53.33%) from the 15 participants representing the case study responded. Table 9 contains the major theme and subthemes. Participant 1 stated: “ working for 32 years in the civil service, I have supervised in different capacity which I know I will be able to transferred into my own business at retirement.” Participant 3 said: “ Leadership is one experience you cannot take from me. I have positive influence over my staff. That is my hallmark.”

Participant 4 opined that: as deputy director, I have two assistant directors and a principal manager reporting to me directly. I have managed this department successfully. My leadership role will be transferable.” Participant 8 stated: “ with little or no effort I can supervised my business just as I have supervised my department as a deputy director.” Participant 9 said: “ One experience I have attained that I think has prepared me for entrepreneurship role is leadership, counselling, and mentoring.” Participant 10 added that: “ I am a born leader; having successfully managed my department as a deputy director, I have the requisite information to manage my personal business when the time comes.” Participant 13 noted that: “ Influencing people is a natural gift that has played out in the civil service, the leadership quality to follow suit at retirement in personal business.” Finally, Participant 14 stated: “ I have attained leadership experience over the years. As deputy director, I have worked in different department with different staff. Harnessing the leadership quality will give me an edge as an entrepreneur.”

Participants expressed how their current job function had enabled them to improve on leadership experience. Nichols (2016) evaluated that a leader is self-adjusting, respect people, build team spirit and subordinates, and have a positive attitude toward stakeholders. The leadership experienced gained by employees on the job would be relevant at retirement as an entrepreneur.

Table 9

What Experience have you Attained that can Prepare you for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Long Years of Leading Others.	Leadership experience attained	8	53.33
Working along with laid down office rules.	Work ethics	3	20
Early resumption at work	Time management skills	3	20

Emergent Theme 9: Networking Information Improves Personality

The major result from an analysis and interpretation of the data collected from the semistructured interview question: what information on personal skills have you attained for preparation for entrepreneurship in retirement? Seven themes occurred (46.67%) from the 15 participants that make up the case study. Table 10 contains the theme and subthemes. Participant 1 stated: “ the personal skill information I have attained is the fact that meeting people and creating network gives room to opportunity in life. I do not underrate anybody in life.” Participant 2 stated:

My mentor once told me that I will remain the same person in 5 years except for the people I meet and the books I read. This statement changed my entire

perception about networking. I make new friends, I nurture old relationship and my interpersonal skill is on the high side.

Participant 8 opined that:

Creating room to meet people of divers' culture and belief has been the bane of my career success. I see networking as a major tool to new opportunities in life. I can partner with an old friend in starting a new business.

Participant 9 added: " meeting new people and maintaining healthy relationship is one attribute I have protected over the years." Participant 10 added: " one of my New Year resolutions was to make a new friend every quarter and so when I receive this invitation to be interviewed, I jumped at it. Meeting people is a hobby for me."

Participant 11 said:

Information on personal skills I have attained for preparation for entrepreneurship is the fact that I need people to patronize my market. Therefore I keep good relationship and build new relationship. You never can tell what that relationship could be tomorrow.

Participant 15 added: " when I meet people, I respect their opinion, I maintain relationship, I say sorry when I have to. My ability to network has brought great mind to me both in family life and career wise. Generally, positive attitude could pay off when people can perceive such character in you. I work hard not to offend people.

While participants shared several experiences gained as employees who intended to become entrepreneurs at retirement; networking was a major element indicated as vital

requirement to become an effective entrepreneur. Networking is a goal-directed attitude focussed on initiating, cultivating, and utilising interpersonal relationship (Gibson, Hardy, & Buckley, 2014).

Table 10

What Information on Personal Skills have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Meeting people to ask question and keep open mind to information.	Networking information improves personality	7	46.67
Awareness on positive attitude toward business setup.	Positive attitude information	2	13.33
Excellent customer service	Customer services information	2	13.33

Emergent Theme 10: Resilience

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what positive attitude have you attained for preparation for entrepreneurship in retirement? Seven participants (46.67%) from the 15 total participants' responses resulted to the theme formation. Table 11 contains the major theme and the subtheme. Participant 3 stated:

I have a fight back spirit. When I am confronted with a challenge, I could trace my way back to avert the setback. For instance, during a failed housing scheme that I invested huge sum of money into, I was able to pay back the loan I took from a bank and waiting for refund for the failed housing scheme. Even managing the job is based on ability to fight back during set back.

Participant 5 stated:

The positive attitude I have attained and maintained in my life is the spirit of looking ahead and forging ahead in life, leaving things that are behind and put my focus on the things ahead. In that way I have recovered from setbacks.

Participant 6 said: ‘‘ I stay focus in life and count only my blessings and not my loses. When I experience loses, I see only the gains and not lose. This has been my personal attitude to survive daily.’’ Participant 7 stated: ‘‘ ability to rise after few set back is one personal attitude that has sustained me over the years.’’ Participant 10 opined that: ‘‘ I take inventory of my life daily, I only celebrate loses and learn from mistakes. I don’t celebrate set back, rather, I learn from them.’’ Participant 14 opined: ‘‘ I don’t win all the time. But gradual gains make up what I am today. That has been my attitude.’’ Finally, Participant 15 said: ‘‘ I have maintained a positive attitude of not letting things weigh down my spirit. I keep memories that only make me smiles and not the ones that make me sad. I have comeback ability after few setbacks.’’

Resilience is described as a positive attitude; the ability of a leader or an individual to return to stability after disruption. (Winnard, Adcroft, Lee, & Skipp, 2014).

Prospective entrepreneurs require to envisage some challenges in the process of establishing a small scale business and to identify the means to resolve such challenges (Winnard et al., 2014).

Table 11

What Positive Attitude have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Ability to fight back during setback.	Resilience	7	46.67
Determination to accomplish set goals	Determination	5	33.33
Time management	Time management	3	20

Determination. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Five participants (33.33%) from the 15 sample population responded. Table 11 contain the subtheme. Participant 1 said:

My positive attitude is in line with Napoleon Hill statement *what the mind can conceive and believed that the mind can also achieved*. The Napoleon Hill assertion is my personal philosophy. Ones I set my mind to accomplish a mission, I see to the end.

Participant 2 stated: “my personal attitude is not to give up in my goals or focus. I see to the end of every project I started.” Participant 8 added: “determination sums it up

for me. I am determined to get to the top of my career and that determination has kept me thus far.” Participant 9 said: “I believe giving up is a wrong attribute to keep in life. Accomplishment can only be sustained by determination. My personal attitude is guided by these philosophies.” Finally, Participant 13 added: “ I am determined to leave a positive legacy to my generation. I am determined to succeed in my entire endeavour.”

To be determined is to have positive feelings that involve persevering toward a difficult goal in spite of the difficulty (Engstrom & Elg, 2015). Information on determination an employee can attain includes the desire to contribute to positive goals, volunteering, desire to complete tasks, and desire to network with other employees (Engstrom & Elg, 2015).

Emergent Theme 11: Positive Interaction Skills

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what information on communication skills have you attained for preparation for entrepreneurship in retirement? Eight participants (53.33%) responded from the 15 participants that formed the sample population. Table 12 contains the major theme and the subtheme. Participant 1 stated: “ I have learnt that having good interaction with customers is a sure way to excel in personal business. I have tried to learn such positive interactions over the years.” Participant 2 opined that:

In the course of my training I learnt that the customer is always a king. If you want your staff to respect your customers and you desire a repeat purchase, treat

the customers as king. No negative language or attitude should be entertained in your communication.

Participant 4 stated:

Certain words such as I don't know, if you are not satisfied, go meet my boss, and you complaints too much, should not be used for customers, rather we should use such as thank you, how may I help you, and how else can I help? Positive languages promote business while negative communication affects business.

Participant 5 said: " the information I have attained on communication skills is that fact that we learn good communication skills and not born with them. Therefore, we should learn to use positive languages and also teach our staff to follow suit." Participant 7 stated: "communication with our environment is an act, therefore only the positive ones should be encouraged in business and in private lives so as to transform into a positive being." Participant 9 said: " I have tried to be optimistic and speak positive all the time. I had struggled to be effective on this new knowledge, it has not been easy but I have made improvement." Participant 12 stated: " Keep it simple and smart is my philosophy. Communicate with ease by been responsive and of positive attitude. Make yourself to be understood by others." Finally, Participant 15 opined that:

The information I have attained on communication skills is that as entrepreneur, my communication goes a long way to create an impression and perception about my business to my clients, therefore becoming a positive communicator can afford new contracts and retain old clients as well as bring new clients.

Positive interaction skills are an attribute required by an entrepreneur in establishment of positive relation among customers as well as sustaining the relationship (Izogo & Ogba, 2015). Information on positive interaction involves customer satisfaction and retention by an entrepreneur. (Izogo & Ogba, 2015).

Table 12

What Information on Communication Skills have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Good interaction with customers in business.	Positive interaction skills among employees	8	53.33
Ability to listen more and talk less.	Positive customer relations	3	20
Ability to network among customers.	Positive feedback between customers	3	20

Emergent Theme 12: Bookkeeping Information

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what information on accounting skills have you attained for preparation for entrepreneurship in retirement? The major theme occurred nine times (60%) from the 15 sample population interviewed. Table 13 contain the theme and subtheme. Participant 3 stated: ‘‘ I do not have any accounting training

other than my knowledge on keeping ledger entries for sales and purchases made.’’

Participant 4 said:

In my opinion, I do not require to be a chartered accountant to be able to operate as entrepreneur. With a good knowledge of book keeping, I should be able to keep my books in check and also monitors the books of my employees.

Participant 7 stated: ‘‘I can employ a staff to keep all the accounting entries for purchase and sales as there might be no need to employ an accountant. A book keeping clerk will be sufficient.’’ Participant 9 opined that: ‘‘ I have worked in the audit department and I have basic knowledge of accounting such as book keeping, bank reconciliation and audit train. This knowledge is adequate for my preparation.’’ Participant 10 stated: ‘‘ The information on accounting skills required as entrepreneur is not more than book keeping skills to be able to evaluate the accounting records maintain by staff, so as to avoid been cheated by employees.’’ Participant 11 said: ‘‘ book keeping knowledge in maintaining accounting records is all I have attained in my entire period of working as a civil servant.’’ Participant 12 stated:

Although I am a qualified chartered accountant by profession, all I require to be equipped for accounting role as entrepreneur is a book keeping knowledge, except I decide to go into accounting consulting as auditor, tax administrators, or an external auditor to organizations.

Participant 14 said: ‘‘ As regards information required for accounting role in becoming entrepreneur at retirement, a book keeping knowledge is adequate and its minimum.’’

Finally, participant 15 stated: ‘ I will engage the services of a clerk, a young accounting graduate to keep all the financial transaction records for daily purchase and sales for proper monitoring of financial activities.

Information attained by participants as part of entrepreneurship preparation is the send and receive feedbacks from superiors and subordinates (Hassal, Arquero, Joyce, & Gonzalez, 2013). Effective communication involves using adequate communication channel in dissemination information appropriately (Hassal et al., 2013).

Table 13

What Information on Accounting Skills have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Knowledge on keeping financial books.	Book keeping information	9	60
Cost reduction mind-set for business.	Ability to minimize cost	3	20
Engage the services of an accountant.	Engaging an accountant in the business	3	20

Emergent Theme 13: Employing an IT Staff

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what information on computer skills have you attained for preparation for entrepreneurship in retirement? Ten participants

(66.67%) responded from the 15 sample population. Table 14 contains the major theme and subthemes. Participant 1 said: “ I do not possess all the computer skills required as experts; nevertheless, I use staff to accomplish the entire IT related task. I will do same in my company.” Participant 2 stated: “ computer skills is vital, using a staff to perform all IT related task will give me the time to handle the management challenges.” Participant 3 stated: “ the information I have attained in computer skills is having a dedicated department and staff to manage the IT department to ensure other departments function effectively.” Participant 4 opined that: “ all the information I have attained on computer skills is very minimal, using a computer graduate for all IT related duties is my most effective means of achieving results.” Participant 6 stated: “ I do not have a very strong knowledge about computer, but I have always have competent IT staff that guide me on power point presentation, excel, and word document. I will employ methods as entrepreneur.” Participant 7 opined that:

My computer skills ability is limited to basic computer skills such as word document, and power point. When it comes to internet, use of server and other technical issues I rely on the services of IT expert. That has been the pattern for me.

Participant 8 stated: “ I was given birth before the computer age, so learning new skills in computer is a bit too late, hence I always engage the services of a computer expert.” Participant 10 said: “ I will rely on my information technology (IT) staff for all computer information.” Participant 13 stated: “ I will collaborate with the IT department

to solve all IT related challenges as my small scale business might not require a dedicated department for IT related issues.” Finally, Participant 14 opined that: ‘ ‘ Engaging an IT staff to handle all IT issues will save me the time to confront the management challenges of the new business.’ ’

The participants expressed concern of information technology (IT) challenges. From the analysis and interpretation, the engagement of a professional IT staff would be adequate for attaining the small scale business information.

Table 14

What Information on Computer Skills have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Employing computer personnel to handle IT related issues.	Employing an IT staff	10	66.67
Outsources technical application to competent vendors.	Using consultants	4	26.67
No major skills	No basic information	1	6.66

Emergent Theme 14: Business Registration Information

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what information on self-employability have you attained for preparation for entrepreneurship in retirement? The major theme

occurred 15 times (100%) from the 15 participants that formed the sample population. Table 15 contains the major theme and subthemes. Participant said: “ I have concluded arrangements with the corporate affairs commission (CAC) on my business registration.” Participant 2 stated: “ the plan to register my business name is in process with the CAC.” Participant 3 said: “ I have given my business name to the CAC to search is the name is free for usage.” Participant 4 said: “ I will not disclose the position about my registration, but I have visited the CAC on business name registration.” Participant 5 said: “ the first information required is visiting the CAC to know the requirements for business registration.” Participant 6 stated: “ I have a registered business already though I have not commenced active operations, I have made all arrangements in placed.” Participant 7 stated: “ the first vital information on self-employability is on business registration.” Participant 8 opined that: “ registering your business with the CAC is the first step to plan for self-employability.” Participant 9 stated: “ I am in the process of business registration with the CAC.” Participant 10 said: “ my family runs a family business which I should be taking over after retirement. Though the business is on small scale, it is a family heritage.” Participant 11 stated: “ registration of business name is my first assignment toward becoming an entrepreneur.” Participant 12 stated: “ the information on self-employability is the same information on registering your organization to legitimate your intention.” Participant 13 stated: “ I have registered a business name that I intend to use after retirement for my business.” Participant 14 opined that: “ ones my business is registered, then I have begins the entrepreneurship

dream.” Finally, participant 15 said: ‘‘ I have registered by business names with the CAC and I have also consulted writing a feasibility study to an external consultant so I can have a mental picture of my business prior retirement.’’

Information required for business registration as required from government approved authority for business registration would be relevant in the preparation for entrepreneurship at retirement. In the registration process of business in Nigeria, documents such as the feasibility study, the legal framework of the business, the location, and the number of directors are submitted with the CAC; these could serve as information to the entrepreneur (Bowale & Illesanmi, 2014).

Table 15

What Information on Self-Employability have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Registration information with the company affairs commission (CAC).	Business registration information	15	100
Market survey on self-employment for location and financial access.	Market survey on self-employment	4	26.66
Other forms of business ownership such as partnership	Partnership with other professional	4	26.67

Emergent Theme 15: Market Survey

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what information on marketing skills have you attained for preparation for entrepreneurship in retirement? The major theme occurred eight times (53.34%) from the 15 participants that represent the sample population. Table 16 contains the theme and subthemes. Participant 2 stated: “ I will need to know how to reach the target customers for my products and services. Such survey will enable me to locate my business.” Participant 3 said:

The information on marketing skills I have attained is learning how to find the customers that will be interested in my products. I have consultants to engage; I could also do it myself by using words of mouth in my estate.

Participant 7 said:

As a little child, I hawk soap in the market. While hawking you do not have existing customers but by carrying your products to them, some would patronize your products. In the same vain, I know with adequate market survey, I should be able to direct my products and services to the potential customers.

Participant 9 stated: “ marketing information I have attained is on the important of market survey tools such as feasibility study, viability study, and use of questionnaire before entering into an existing market.” Participant 10 opined that: “ market survey is second to none in learning the ropes before venturing into any new ground. I will engage the services of an expert to carry adequate survey before I venture.” Participant 12 stated: “ I have gained some knowledge in personal selling and word of mouth. I will rally around my estate to gain patronage for the crèche business I intend to start ones I retire.” Participant 13 said: “ I learnt that the ability to explore the market adequately reduces the risk of failure.” Finally, Participant 14 stated: “ knowledge about the market, market survey, feasibility study, knowing the potential markets, and providing the right services are all information I should provide answers to be effective in the new venture as entrepreneur.”

Market survey information enables the prospective entrepreneur to plan the product, price, place, and the promotion for the new business (Tapp & Spotswood, 2013). The prospective entrepreneurs used the information on market survey to adapt to the challenges in the market (Tapp & Spotswood, 2013). The theme confirmed findings from past research (Tapp & Spotswood, 2013).

Table 16

What Information on Marketing Skills have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Information on finding patronage on products and services.	Market survey (Feasibility Study)	8	53.34
Identification of market opportunities	Identification of potential business opportunities.	5	33.33
Information on adequate advertising media	Advertising information	2	13.33

Identification of potential business opportunities. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question (see Table 16). Five participants (33.33%) responded from the 15 participant that took part in the interview. Table 16 contains the subtheme. Participant 4 stated: “Information I have gained in addition is to be able to identify potential business opportunity; knowing what products such as *block molding*, or *crèche* for nursery school

in estates in Abuja.” Participant 8 said: “ vital information required is to be able to identify areas of needs. Using the Maslow hierarchy of needs, food, shelter, and clothing are the fundamental needs that I should take as priority in providing products and services.” Participant 11 stated: “ studying the market available for my goods and services is a common denominator to consider before I launch out my business ideas.” Participant 12 opined that: “ I have learnt to search the opportunities in every market. I provided few services while working and I got paid.” Finally, Participant 15 said: “ I have gained some ability in studying my environment for needs and gaps that could guide in providing solution.”

Market information serves as means of exploring the market to be aware of the opportunities and threats that exist in the market. (Gupta & Mishra, 2016). Adequate market information serves as advantage in planning and execution of the small scale business by the entrepreneur (Gupta & Mishra, 2016). The participants expressed knowledge on the market could prepare an employee for entrepreneur at retirement.

Emergent Theme 16: Learning as a Continuous Process

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what information on continuous learning attitude have you attained for preparation for entrepreneurship in retirement? Nine themes occurred (60%) from the 15 participants that were interviewed. Table 17 contains the major theme and subthemes. Participant 1 stated: “ learning stops the day a man dies from this earth. I have learnt not to stop learning.” Participant 4 said: “ I have

enrolled online for courses in leadership, entrepreneurship, negotiation, and motivation in order to stay relevant in my employment till date. Participant 5 said: ‘‘ I look forward to gaining new knowledge on daily basis. I keep learning to become better in all endeavour.’’ Participant 7 said: ‘‘ I gain knowledge daily of self-effectiveness, market information, political information and information for the future. I believe that learning is a continuous process.’’ Participant 1 opined that: ‘‘ Apart from first degree (BSc) and MBA that I have attained, I have several other certificated. I also attend trainings both free and none free seminars to improve myself daily.’’ Participant 12 stated: ‘‘ leaning is a hobby to me. When am not studying at any point in my life, I feel useless and irrelevant.’’ Participant 13 stated: ‘‘ I agree to the idea of continuous improvement as a way to achieving greater task in life. Becoming an entrepreneur is a way to continuous leaning.’’ Participant 14 stated: ‘‘ Life end the day learning end. I am an advocate of continuous learning and will support the idea for any entrepreneur or group of people.’’ Finally, Participant 15 said: ‘‘ I set out annual budget to gain new knowledge every year. I have carrying this task for five years since I made that resolution and I am still doing it.’’

In the civil service environment, employees are confronted with obligatory curriculum where a superior manager determines the training needs for subordinates Prospective entrepreneurs require the skills and flexibility to deal with complex changes in the market environment (Breda-Verduijn & Heiboer, 2016). Participants appraised

learning as continuous process for employees for self-development and self-efficacy (Breda-Verduijn & Heiboer, 2016).

Table 17

What Information on Continuous Learning Attitude have you Attained for Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Information on gaining new knowledge.	Learning as a continuous process	9	60
Continues improvement attitude on training as related to Job schedule.	Continues improvement attitude	4	26.67
Enroll for new courses on business processes	Formal education for learning	2	13.33

Emergent Theme 17: Information on Government Policies

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what other comments do you consider are the most effective information to be attained in preparation for entrepreneurship in retirement? Seven participants (46.67%) responded from the 15 participants that make up the sample population. Table 18 contains the theme and the subthemes. Participant 1 said: ‘important information that requires to be attained is government policies, which I can

refer to as the government budget that affect the economy or investment in Nigeria.”

Participant 2 opined that:

The federal government have a role to play in how programs and economy is operated in Nigeria; therefore, I must consider the government policy before starting a small scale business. For instance, government policies are in favor of exportation, not many entrepreneurs considers exportation, rather everyone is an importer. I am considering investing into exportation.

Participant 5 stated:

Major information to consider here in Nigeria is the government policies. During election for instance, certain products such as printing and media appears to be lucrative. Until government releases budgets, certain investors wait for budget to be announced before making investment decision. Government policies are important information needed by existing and prospective entrepreneurs in Nigeria.

Participant 7 opined that: “information regarding government spending and fiscal planning should not be ignored by an entrepreneur in Nigeria. I consider government annual fiscal and monetary policies should be included as the information to consider before entrepreneurship decision.” Participant 9 said: “ I will consider government policies is part of the information to attain especially in Nigeria that the political certain can change without prior notice.” Participant 11 said: “ important information I consider vital but was not included in the interview is government policies information.” Finally,

Participant 12 said: an area I will like to add is that government policies should be considered by entrepreneur at retirement or before commencing starting a business at retirement to prevent risk of losing investment at retirement.’’

Government policies could be favorable or unfavorable as perceived by participants. There is the need for employees to get informed with government policies to be adequately prepared for entrepreneurship in retirement. Information on government policy such as giving incentives to encourage entrepreneurship activities could be useful avenues to access Federal Government grant for business start-up (Edoho, 2016). A government policy that encourages importation of products that could be produce in the country would be considered an unfavorable policy (Edoho, 2016).

Table 18

What other Comments do you Consider are the most Effective Information to be Attained in Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of Occurrences	Percentage of Occurrences
Government policy on budget of each year.	Information on government policies	7	46.67
Competition that could make impart on business venture.	Information on competition	5	33.33
Business continuity for the retiree	Business continuity	3	20

Information on market competition. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question (Table 18). Five participants (53.33%) responded from the 15 participants that serve as the sample population. Table 17 contains the subtheme. Participant 3 stated: “ considering the nature of competition that exist in the proposed business line is vital information that should be attained.” Participant 4 said: “ how competition might affect the business venture is to be considered by entrepreneur before venturing into the line of business.” Participant 5 opined that: “ using the 5 Porter’s element on competition is important in the decision to choose a line of business at retirement. The exit and entry criteria should be considered.” Participant 7 stated:

The key players in the field of interest should be considered before venturing. For instance, a decision to start a fast food center in Nigeria would mean having the eatery and the small road side catering as completion. A feasibility study is important to address the issue of competition before investment decision is concluded.

Finally, Participant 13 stated: “ I will consider the nature of competition before concluding any decision on a small scale business as existing completion can use price war to edge new business out of the market due to unfavorable competition.”

Information on market competition prepares the employee and the prospective entrepreneur on market entry strategies. The framework on market competition is grounded on Porter’s five forces model that evaluates the intensity of the existing

competition, threat of substitutes and new competitors, and bargaining power of suppliers and buyers (Toor, 2014)

Emergent Theme 18: Financial Challenges; Market Rates Fluctuation

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what challenges do you anticipate that would prevent your attainment of small scale information that could lead to becoming entrepreneur in retirement? Ten participants (60%) responded from the 15 participants that represented the sample population. Table 19 contains the major theme and subthemes. Participant 1 stated:

The immediate challenges to any attainment of information on small scale business is mainly on financial challenges; the interest and exchange rate in Nigeria are volatile that one can hardly predict how soon any information attained can be obsolete for implementation.

Participant 2 said:

The major barrier to information attainment for small scale business in Nigeria is the volatility in the financial sector in Nigeria. As at January 2016, the exchange for dollar to Naira was \$1 to N199. But today the exchange rate for dollar to Naira is \$1 to N280. One can imagine how relevant information attained on a given small scale as at January 2016 is relevant in July, 2016.

Participant 4 opined that: ‘ financial sector is unpredictable in Nigeria, therefore the information for small scale business planning remain useful within the period of such

information and not for prediction or long term planning.” Participant 5 stated: “ every plans made based on last year budget becomes obsolete this year as the cost of fuel and exchange rate have increased exponentially.” Participant 6 said: “ financial challenges are the obstacles to any information on small scale business in Nigeria. Financial sector policies instability makes business plans unachievable.” Participant 8 said: “ the banks not willing to lend to new business due to fear of repayment, the interest rates are high too.” Participant 10 stated: “ access to loan are most times difficult due to lack of collateral. The financial challenges are huge and unpredictable in Nigeria.” Participant 12 stated: “ the economy has been difficult to predict recently due to high interest rate and disparity in the exchange rate. The exchange rate has made price of goods to increase, making it difficult for new entrants in any market.” Participant 13 stated: “ information attained if not implemented become stale. It remains unimplemented as a result unhealthy financial policies in Nigeria.” Finally, Participant 15 opined that:

Access to loan for entrepreneur is important for start-up as well as for support after start-up. The financial institutions in Nigeria, the commercial banks, microfinance banks and the apex bank; all have a stringent policies that do not favor the poor or new starters. The stringent policies make in difficult to access loan that could support the business decision of new business.

Participants expressed concern over financial as major constraints to attainment of small scale business information. The unpredictable nature on the Nigeria economy due to the over dependent on oil and importation had made investment decision difficult

(Wang & Zhu, 2013). Information on the stock market, interest rates and exchange rate serves as planning guide for entrepreneurs in a country (Wang & Zhu, 2013).

Table 19

What Challenges do you anticipate that would Prevent your Attainment of Small-Scale Business Information that could Lead to becoming Entrepreneur in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Financial challenges; interest rate and exchange rate volatility	Financial challenges; market rates fluctuation	10	60
Social and physical challenges: nigeria people not willing to share information	Social and physical challenges: people's secretive nature	3	20
Motivational challenges; turnover of professionals	Motivational challenges: high labour turnover rate	2	13.33

Emergent Theme 19: Proactive in Preparation for Entrepreneurship using a

Business Mentor

The major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question: what other ideas do you suggest that would help to prepare you for entrepreneurship before retirement? Eleven participants (73.33%)

responded from the 15 sample population used in the case study. Table 20 contains the theme and the subthemes. Participant 1 stated: “ prepare for entrepreneurship for retirement the first day you resume government work. Don’t procrastinate.” Participant 2 opined that: “ have a mentor that you follow the steps to becoming entrepreneur at retirement. Avoid rule of thumb. Have a laid down plan and follow up for success.” Participant 4 said: “many are ahead of me that squandered their savings after retirement due to lack of entrepreneurship plan. I encourage anyone to have a definite plan and work toward the actualization.” Participant 6 said: “ use the services of a consultant but start on time as there might not be time to plan at retirement if the plan do not exist before retirement. Do not postpone preparation.” Participant 7 stated: “ begin to get information of registration, market survey, financing option, and all relevant information that could lead to actualizing the plan of becoming entrepreneur.” Participant 8 said: “ actually start business ventures by either partnering or supporting existing business to grow. Do not wait till you have your own business before practicing the act.” Participant 9 said: “ visit business organization, observe them while they work, review their books, ask questions from expert much before retirement.” Participant 11 said: “ avoid procrastination, become proactive to actually taking the first step to register the business organization before registration.” Participant 12 stated:

Practice marketing, practice working with staff; envision your organization while still in government organization. Use the current office environment as a model for practicing how you intend to operate your organization. Evaluate your

leadership and decision making role. Seek opinion from third parties of strengths and weaknesses, strengthens your strengths and weakens your weaknesses.

Participant 13 said: “ the idea that remains relevant is *just doing it* rather than postponing the commencement.” Finally, Participant 15 said: “ do not procrastinate, rather proactively begin the process by registering the intended business before retirement as the name might not be in existence as at the time of retirement and that could cause the first frustration.

Mentoring promotes information attainment that could lead to becoming an entrepreneur through a mentor-mentee relationship. Lunsford (2014) identified some importance of mentoring as building confidence and providing and encouragement, collaboration and practical supervision. Trust is guaranteed, autonomy is attained, initiative is created, and industry is built by the mentee with the support of a mentor (Lunsford, 2014).

Table 20

What other Ideas do you Suggest that would help to Prepare you for Entrepreneurship before Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Preparing Ahead of time to avoid pitfall at retirement.	Proactive in preparation for entrepreneurship using a business mentor	11	73.33
Starting a small business to test the waters while in employment.	Business pilot phase	3	20
Observing different business environment	Having a business model	3	20

Emergent Theme 20: Information on the Market Size and Business Opportunities

The major theme resulted from an analysis and interpretation of the data collected from the focus group interview question: what small scale business information did you consider relevant in preparation for entrepreneurship in retirement? All five participants (100%) agreed on the theme: information on the market size and market opportunities.

Table 21 contains the theme and subtheme from the focus group interview questions. The individual members mentioned factors such as initial requirement for establishing the business, potential growth of the market, and investment opportunities. Nevertheless, these themes did not form a consensus among the group. All members in the focus group

agreed that having information about the size of the market and the opportunities available could be relevant information that could prepare the entrepreneur adequately.

The size of the market creates flexibility of expansion and diversification for entrepreneurs. Heinz and Tomenendal (2012) related the size of the market to the size of availability and workforce, resources, and flexibility to establish business in the country. The market size determines the patronage, cost of raw materials and the competitions (Heinz & Tomenendal, 2012). The entrepreneurs would require adequate market information in making future decision (Heinz & Tomenendal, 2012).

Bottom line consideration. The subtheme resulted from an analysis and interpretation of the data collected from the focus group interview question. From the participants, four representing (80%) out of the 5 participants that form the focus group agreed on bottom line consideration is an additional idea that will motivate an employee in preparing for entrepreneurship in retirement. Only one participant shared a different opinion concerning the subtheme. While the four agreed information on profit potential could be relevant to a would-be entrepreneur, one participant said the passion and not profit could be the motivational relevant factor relevant to the entrepreneur.

Entrepreneurs are motivated by (a) green values, (b), earning a living, (c), passion, (d) being their own boss, and (e) seeing a gap in the market (Kirkwood & Walton, 2010). Contrarily, other motivating factors are profit maximization and shareholders wealth maximization (Moosmayer & Fuljahn, 2013).

Table 21

What Small Scale Business Information did you Consider Relevant in Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Size of the market share to be served.	The market size and business opportunities	5	100
Profit consideration.	Bottom line consideration	4	80
Competitive nature of the venture	Level of competition	2	40

Emergent Theme 21: Through Market Research or Feasibility Study

The major theme resulted from an analysis and interpretation of the data collected from the focus group interview question: what do you consider as the possible means to attain the information relevant in preparation for entrepreneurship in retirement? All group members (100%) agreed on embarking on market research or feasibility study to attain relevant information for the proposed venture. Table 22 contains the theme and subtheme from the focus group interview questions. The members of the group did not described if the entrepreneur should engage the services of a consultant or carry such research out personally at this point, rather, the point of discussion is the fact that a guideline, a blue print should be available inform of research document or feasibility study that could guide the small scale business idea. Other subthemes that emerged were the use of market experts such as valuers, investors, bankers for financial decision

making. Two group members identified the need of using a mentor to attain information relevant for entrepreneurship decision making. Others members appear not to be willing to discuss the subthemes further.

A business feasibility study is an evaluation of the realization of a proposed plan (Rajiv, Logesh, & Rajanayagam, 2014). Information from feasibility study reveals the competition, the market threats and opportunities (Rajiv et al., 2014). The feasibility study gives the entrepreneurs the opportunity to assess the market size, the marketing mix, and the financial implications of starting the proposed business (Thompson & Zang, 2015).

Table 22

What do you Consider as the Possible Means to Attain the Information Relevant in Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Through research and feasibility study.	Through market research/feasibility study.	5	100
Market survey using experts.	Market experts validation	2	40
Having examples of entrepreneurs to model	Using a mentor	2	40

Emergent Theme 22: Interaction with Financial Institutions

The major theme resulted from an analysis and interpretation of the data collected from the focus group interview question: how will employees attain information on financing a small scale business in preparation for entrepreneurship in retirement? All members of the group (100%) agreed that visiting financial institutions is most relevant in attaining information on financing a small scale business. Table 23 contains the theme and subthemes from the focus group interview questions. The financial institutions were further categorized by the group members as commercial banks, microfinance banks and the CBN policies. The subthemes that emerged are investors and cooperatives as means of attaining financial information for entrepreneur, and relying on the CBN policies to take decisions.

Information could be assessed from the financial institutions on investment, loans and deposit, and savings. The entrepreneurs would be prepared for loan repayment, savings, investment to promote existing business, mortgage advice (AbdulRasid, Isa, Khairuzzaman, & Ismail, 2014). The financial institution could also become the clients to the entrepreneurs. The theme confirmed finding from past literature review on the preparation of employees for entrepreneurship in retirement (AbdulRasid et al., 2014).

Table 23

How will Employees Attain Information on Financing a Small Scale Business in Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Findings through the financial institutions.	Interaction with financial institutions	5	100
Findings from financial experts and cooperatives.	Investors and cooperatives	2	40
Information from regulatory bodies	Apex bank policies	2	40

Emergent Theme 23: Using Consultant or Market Specialist

The major theme resulted from an analysis and interpretation of the data collected from the focus group interview question: how will employees attain information on marketing in preparation for entrepreneurship in retirement? All group members agreed that the best means to attaining marketing information is by engaging a market expert to find such information for the entrepreneur. Table 24 contains the theme and the subthemes from the focus group interview questions. The members agreed on feasibility as a relevant document to be produced by the market expert. The group members also agreed on using a consultant to register the business while the employee is on full time work. The subtheme that emerged (80%) was by outsourcing marketing to a third party. Only one person in the group did not support outsourcing marketing role. The argument

from the one participant (20%) was that the cost of outsourcing to be directed toward improving staff as they market the organization.

A consultant perform such services as (a) understand the business of the client and business need, and (b) gather information on the proposed business organization (Barnes & Scott, 2012). Information from a consultant assists the entrepreneurs focus on the mission and vision of the business, rather than engaging in distractive information gathering activities (Barnes & Scott, 2012). The theme confirmed the literature as reviewed in Chapter 2 (Barnes & Scott, 2012).

Table 24

How will Employees Attain Information on Marketing in Preparation for Entrepreneurship in Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Engage the services of a consultant and specialist.	Using consultant or market specialist	5	100
Outsourcing marketing out to a marketing firm.	Outsourcing marketing function	2	40
Reading about marketing processes during employment	Through dedicated studies on marketing	2	40

Emergent Theme 24: Outsourcing and Engaging Legal Practitioners

The major theme resulted from an analysis and interpretation of the data collected from the focus group interview question: how will employees attain information on legal framework of a small scale business in preparation for entrepreneurship at retirement? All participants (100%) agreed that in order to attain information on legal framework of a small scale business, the services of legal practitioner is needed; stating that partnership has a separate legal framework from a sole proprietorship. Table 25 contains the theme and the subthemes.

Entrepreneur would reduce cost of *trial and error*, increase efficiency, focus on core areas of the business, and access a skilled resources when information on legal concerns are outsourced to a legal practitioner (Pratap, 2014). The entrepreneur would waste time and have a slower result when professional services are performed by less competent staff. The theme confirmed the literature review on the preparation of employees for entrepreneurship at retirement.

Approaching government authority in charge of business registration. The subtheme resulted from an analysis and interpretation of the data collected from the focus group interview question (Table 24). Four of the group members (80%) agreed on this theme while the last participant was neutral on registration before commencing a small scale business. The group discussed the relevant of approaching a government authority to search and validate the business name.

In Nigeria the government authority in charge of business registration is the corporate affairs commission (Bowale & Illesanmi, 2014). The function of the commission is to regulate business registration in Nigeria (Bowale & Illesanmi, 2014). Information concerning the search of names before registration could create competition awareness on the entrepreneur for adequate planning (Bowale & Illesanmi, 2014).

Employing a legal practitioner as staff. The subtheme resulted from an analysis and interpretation of the data collected from the focus group interview question (Table 24). Four members of the group agreed that in order to cater for the legal framework, the entrepreneur should include the services of a legal practitioner as staff. One of the members (20%) did not contribute to engaging a practitioner on the ground of huge cost of salary to employ a legal personnel whose role might be periodical.

The entrepreneur would waste time and have a slower result when professional services are performed by less competent staff (Pratap, 2014). The cost and efficiency of employing a staff could be weighed against the cost of outsourcing. The theme confirmed finding in past research as review on the preparation of employees for entrepreneurship at retirement (Pratap, 2014).

Table 25

How will Employees Attain Information on Legal Framework of a Small Scale Business in Preparation for Entrepreneurship at Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
Outsourcing the services to a legal practitioner.	Outsourcing and engaging legal practitioners	5	100
Meeting with the registration bodies in charge of company registration.	Approaching the government authority	4	80
Employing a legal personnel as staff	Employ a legal practitioner as staff	4	100

Emergent Theme 25: Unstructured Nature of Information Dissemination

The major theme resulted from an analysis and interpretation of the data collected from the focus group interview questions: what are some barriers that may hinder the attainment of information required for entrepreneurship preparedness during the final years of employment? Table 26 contains the themes and subthemes. All five participants (100%) agreed that the unstructured nature of information dissemination in Nigeria is a major barrier that hinders the attainment of information required for entrepreneurship preparation during the last years of employment, prior to retirement. Participant 4 states ‘‘the financial information are not available for investors, the funding information and not available as at when needed, the marketing information most times are not verifiable,

which makes it difficult for decision making process.” The subtheme that emerged is: ignorance and lack of creativity as barrier to information attainment by employees at retirement age.

Unverified information poses threat of non-applicable in making decision. Entrepreneurs could be confronted with inability to verify some market information such as the value of the firm using the information from the stock market (Ojo & Ayadi, 2014). Inaccuracy of market information would result to inaccurate decision making. Prospective entrepreneurs could verify information from peers, mentors, and financial institutions for correctness (Bombaro, 2014). The theme extends the body of knowledge on the preparation of employees for entrepreneurship before retirement.

Table 26

What are some Barriers that may hinder the Attainment of Information Required for Entrepreneurship Preparedness during the Final Years of Employment?

Codes	Themes	Number of occurrences	Percentage of occurrences
Information not available and not verifiable.	Unstructured nature of Information dissemination	5	100
Most employees are not Well informed on business opportunities available.	Ignorance and lack of employees creativity	2	40
Government policies not applicable with current realities	Outdated policies	2	40

Emergent Theme 26: Regulatory Support, Policy Initiative, and Supervisory Role

The major theme resulted from an analysis and interpretation of the data collected from the focus group interview question: what nature of support from the office of the head of service is needed to enhance successful implementation of attainment of small scale business information for employees who are having 1-3 years to retirement? Table 27 contains the major themes. All group members agreed to the major themes: regulatory support, policy initiative, and supervisory role. Participant 3 stated that: the head of service should make it mandatory for employees to embark on entrepreneurship training prior retirement where the necessary information will be convey to such employee; that

the head of service should initiate innovative policies to support regulations on training, and ensure the training process is adequately supervised for sustainability. The reason given by participant 1 was that: ‘’ it is only when the training is regulated by the head of service that it can become a national project and positively improve the life of pensioners in Nigeria, leading the economic growth and social wellbeing.

Government regulations promote uniformity and competition in the economy (Adomako & Danso, 2014). Government regulates the legal and political environment of a country by permitting legitimate business to thrive, enforcement on legal contracts, protection of consumers, and enforcement of taxation on citizens (Adomako & Danso, 2014). By implementing the findings in this study, the government could promote entrepreneurship and increase the standard of living for the retirees’ populace in Nigeria. The theme confirmed findings as reviewed in past research (Adomako& Danso, 2014).

Table 27

What Nature of Support from the Office of the Head of Service is needed to Enhance Successful Implementation of Attainment of Small-Scale Business Information for Employees who are having 1-3 Years to Retirement?

Codes	Themes	Number of occurrences	Percentage of occurrences
The Head of service should act in its capacity as the regulator of public services.	Regulatory support	5	100
The head of service policies should be on making retirees capable entrepreneurs to avoid hardship at retirement.	Policy initiative	5	100
The Head of service should provide adequate supervision to the new policy on entrepreneurship preparedness.	Supervisory role	5	100

Table 28

Participants' Records of Training in the Civil Service

Codes	Themes	Number of occurrence	Percentage of occurrence
Thirty minimum training attended from inception till date for all 15 participant; both local and international for job improvement	Job performance improvement training	NA	100

Emergent Theme 27: Job Performance Improvement Training

The major theme resulted from a review of document on the participant's record of training in the Civil Service. I found out from the document reviewed the all participant have attended both domestic and international trainings as contained in the participants records on training. Details of the training were not included in the records.

Performance management is the planning, organizing, directing and controlling the performance of an employee; to give the employee the opportunity to succeed (Buick, Blackman, O'Donnell, O'Flynn, & West, 2015). The participants had attended as sponsored by the office of the Head of Service of the Federation on time management skills enhancement, team development, interpersonal skills, and financial management courses. The theme confirmed findings in past research (Buick et al., 2015).

Table 29

Policy Document Stating the Number of Training Program a Government Employee should Attend in a Year

Codes	Themes	Number of occurrence	Percentage of occurrence
One minimum training a year to improve productivity in the federal government sector	Annual training to improve staff productivity	NA	100

Emergent Theme 28: Annual Training to Improve Staff Productivity

The major theme resulted from an analysis and interpretation of the data collected from the document review process; policy document stating the number of training program a government employee should attend in a year. I found out that there is a policy set out by government for employees to attend an annual training to improve productivity in the area of their job function. Details of the annual training for the 15 selected participants for the entire years of service was not made available.

Employees could be motivated in several ways that would improve productivity. Jagoda, Lonseth, & Lonseth (2013) identified that increased incentives, meaningful feedback system in organization, respect to employees, training, and support for staff are some factors that can lead to increased productivity among staff. Previous findings in the study revealed that continuous learning is necessary for attaining information. The theme confirmed findings in past research (Jagoda et al., 2013).

Table 30

Public Service Document from Human Capital Office on Capacity Building for Staff

Codes	Themes	Number of occurrence	Percentage of occurrence
Training on capacity building for staff; vocational training, training on attitude at work, computer, writing skills, and stress management	Capacity building training	NA	100

Emergent Theme 29: Capacity Building Training

The major theme resulted from an analysis and interpretation of the data collected from a document review of the public service document from the Human Capital office on capacity building for staff. I found out that a staff is schedules to attend training on capacity building once a year on courses such as (a) computer appreciation, (b) stress management, (c) attitude at work, (d) writing skills, and (e) vocational training. The details and compliance to these capacity building provisions was not available as at the time of the document review.

Capacity building is a continuous process that includes intellectual capacity, social capacity, and organizational capacity for value creation in achieving maximum output from an employee in organization (Ahmad, Farrukh, & Nazir, 2015). The aim of capacity building is to enhance the factors of production (Ahmad et al., 2015). The theme confirmed finding in past research (Ahmad et al., 2015).

Table 31

Participants' Files to Confirm Years Remaining Before Retirement

Codes	Themes	No of occurrence	Percentage of occurrence
All selected employees names found in the retirement nominal role for 2017-2019	1-3 Years to retirement	15	100

Emergent Theme 30: 1-3 Years to Retirement

The major theme resulted from an analysis and interpretation of the data collected from a document review on the 15 participants' files to confirm years remaining before retirement. I found out that all 15 participants were in the retirement nominal role for 2017 to 2019 records of staff to retire. I was informed that some staff can further reduce their age by obtaining court approval to reduce their age to extend their service years above the retirement age. This claim not verified. Future researchers might be interested to take the study further.

Different perception exist on retirement, some sees it as welcome release from work, opportunity to continue studies, loss of valued source of identity, and disengagement (Davies & Jenkins, 2013). While all these perceptions are valid, in this studies participant that has 1-3 years to retirement perceived retirement as a period to contribute positively to societal good (Table 3).

Summary

In chapter 4, I addressed the demographics, research setting, data collection, data analysis, evidence of trustworthiness, and the description of the main themes and categories. The data resulted from the interview responses from 15 employees at the office of the head of the civil service of the federation, Abuja, Nigeria, who are having 1-3 years to retirement. The interview responses were presented as face-to-face as well as the focus group responses to better understand how employees who are having 1-3 years to retirement can attain small-scale business information required for entrepreneurship at retirement. Chapter 5 includes the interpretation and analysis of the findings, the limitation, the recommendation, and the social change implication of the study.

Chapter 5: Discussion, Conclusions, and Recommendations

Preparing employees for entrepreneurship at retirement is a major means to improve the lives of the retired employees in Nigeria. Ninety-two percent of the pensioners who worked in the Nigeria federal government MDAs become trapped in poverty during retirement because of unpreparedness for small-scale business information that would have provided them with an alternative income (Ali, 2014). The literature review revealed that attaining information on sources of finance and marketing can improve the level of preparation toward entrepreneurship at retirement. A gap in the literature exists regarding how employees who have 1–3 years to retirement at the Office of the Head of the Civil Service of the Federation, Abuja can attain small-scale business information for entrepreneurship at retirement.

The purpose of this qualitative exploratory case study was to explore how employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation can attain` small-scale business information in preparation for entrepreneurship in retirement. I conducted a semistructured interview and focused interview with 15 participants; eleven participants agreed to meet at the central library for the interview, whereas four participants agreed were interviewed on a weekend at the relaxation park (Millennium Park, Abuja). The inquiry should help the Federal Government of Nigeria plan adequately for retirees.

I used NVivo software to organize the data for coding and themes formation. The central research question was: How can employees who are working for 1–3 years before

retirement at the office of the Head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement?

The findings came from 15 participants, 15 from the response for the semistructured interview and documents review and five f from the response of the focus group interview. The following were the themes identified from the semistructured interview, the focus group interview responses, and the document review process:

Table 32

Themes from the Semistructured Interview, Focus Group Interview, and a Document Review Process

Emergent themes	Emergent subthemes
Desire for financial Independence and Control	Adequate Preparation for Entrepreneurship for Retirement
Contributing positively toward societal good at retirement	
Information on the sources of funding	Identification of business opportunities Market information
Opportunity to training	Opportunities to business ideas creation
Through entrepreneurship consultants and career mentoring	Using training as avenue to business information and career guidance
Informal training on entrepreneurship and career counseling	Attending seminars on entrepreneurship
Business related education degree	Entrepreneurship mentor and counseling
Leadership experience attained	
Networking information improves personality	
Resilience	Determination
Positive interaction skills among employees	
Bookkeeping information	
Employing an IT staff	
Business registration information	

Emergent Themes	Emergent Subthemes
Market survey	Identification of potential business opportunities
Learning as a continuous process	
Information on government policies	Information on competition
Financial challenges; market rates and fluctuation	
Proactive in preparation for entrepreneurship using a business mentor	
Information on the market size and business opportunities	Bottom line consideration
Through market research or feasibility study	
Interaction with financial institutions	
Using consultants or market specialist	
Outsourcing and engaging legal practitioners	Approaching government authorities in charge of business registration
Unstructured nature of information dissemination	Employing a legal practitioner as staff
Regulatory support, policy initiative, and supervisory role	
Job Performance Improvement Training Annual Training to Improve Staff Productivity	
Capacity Building Training	
1-3 Years to Retirement	

Interpretation of Findings

The research question in the study generated the following themes using semistructured interview responses, focus group interview responses, and a document review. I matched the themes with the literature as reviewed in Chapter 2 to ascertain whether the study's findings were in concurrence. The study findings confirmed the research noted in the literature review and the conceptual framework.

Research Question

How can employees who are working for 1–3 years before retirement at the office of the head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement?

Emergent Theme 1: Desire for Financial Independence and Control

The first major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. I found the employees who are having 1-3 years to retirement described attaining small scale business information as information requires for planning for financial independence. The first major theme supported Xiang and Worthington (2015) findings. Xiang and Worthington (2015) evaluated that owners of SMEs enjoy operating the SME themselves. The desire for financial independence and the control of the operating and business activities are some reasons for the difference in financial position of SMEs (Xiang & Worthington, 2015).

Rittenhofer (2015) discriminated that an SME should operate beyond the desire of societal or individual ontology; rather an SME should be managed based on global

approaches that would guarantee business continuity for the SME. The practices of SME research, corporate social responsibility (CSR), and international business will enable SME to achieve business continuity and survival (Rittenhofer, 2015). The findings confirm Ngorge and Gathunga (2013) position as stated in Chapter 2. Entrepreneurs are motivated by the willingness to conceive of idea and management of a productive venture with all associated risk, with the desire to make a profit (Ngorge & Gathunga, 2013).

Adequate preparation for entrepreneurship for retirement. The subtheme resulted for an analysis and interpretation of the data collected from the semistructured interview question (Table 32). Employees perceived the attainment of small scale business information as a means to prepare adequately for entrepreneurship before retirement. The subtheme confirmed findings in past research as review in Chapter 2 and also supports Edoho (2015). Edoho (2015) justified that adequate preparation for entrepreneurship is a means to exploiting business opportunities, coping with business uncertainties, and assumption of risk associated with business. Adequate preparation for entrepreneurship during the working years of employees would serve sufficient in venturing into starting a new business at retirement as the business venture becomes a practice of the past training, experience, and knowledge on entrepreneurship (Taneja, Pryor, & Hayek, 2016)

Emergent Theme 2: Contributing Positively Toward Societal Good at Retirement

The second major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. I found out that the impression

most employees have toward becoming an entrepreneur at retirement is to contribute positively to the society what they have learnt throughout the full-time employment at the office of the Head of Civil Service of the Federation. The theme confirmed finding in past research as presented in the literature review (Wright, 2013). Wright (2013) inferred that by allowing an individual to make new business choice, an entrepreneur would make such choice the will fill gap in goods and services in need in the society. Participants justified that after 35 years of full time work and learning on-the-job, giving back to the society the lesson learnt through establishment a small scale business in the area of products and services required would be justified.

Emergent Theme 3: Information on the Sources of Funding

The third major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. The theme confirmed the literature review (Benkraiem, 2016). The financing information required by prospective entrepreneurs are grants and external debts (Atherton, 2012) and liquidity of the business, leverage, and investment opportunities that could lead to return on investment (Benkraiem, 2016). Gill and Biger (2012) confirmed that lack of financing is a barrier to small business start-up in Canada. To deal with the challenges confronting new start up as regards financing, Gudov (2013) recommended that a small scale business can be finance through internal and external sources. The internal source are personal savings, family savings, retained profits, working capital, and sales of fixed assets, while the external savings are equity; common stock and preferred stock, venture capital, and debt;

bonds, bank overdraft, and lease factoring (Gudov, 2013). A prospective entrepreneur will be more informed with the knowledge of the sources of financing.

Identification of business opportunities. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question (Table 32). The subtheme extends the body of knowledge on preparing employee for entrepreneurship at retirement. Adeola (2016) explained that business opportunities exist in the hospitality business in Nigeria. The lack of human capital development to explore the hospitality business has resulted to lack of supportive environment for a meaningful employment into the hospitality industry in Nigeria (Adeola, 2016). Adeola and Ezenwafor (2016) suggested that to improve the identification of business opportunities in Nigeria, the government could partner with private organization to create awareness through channelling information to employees who have 1-3 years to retirement from civil service. The subtheme confirmed finding in past research reviewed in Chapter 2 (Adeola, 2016).

Market information. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question (Table 32). I found out that information concerning the state of the market serves as guide for employees planning to become entrepreneurs requires during their working years. Ha et al (2013) appraised that market information inform of consumers' attitude toward goods and services could be used to predict and select a business venture. Kachersky and Lerman (2013) confirmed that consumers' perception about products and services could serve as

information in choosing a line of business for a small scale business. The subtheme extends the body of knowledge on the preparation of employees for entrepreneurship before retirement.

Emergent Theme 4: Opportunity to Training

The fourth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. I found out that employees' current job function has been a means to knowledge acquisition for a future career. Employees whose job function is on account preparation have nursed the idea of taking up the accounting role after retirement. Employees, whose job role is to manage the training activities in the civil service, have expressed interest in taking up a consultancy service after retirement. Jacobs and Bu-Rahmah (2012) justified that the competence of an employee could be developed at the workplace by a structured on-the-job training. The major theme extends the body of knowledge on the preparation of employees for entrepreneurship before retirement.

Opportunities to business ideas creation. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. The participant added that the current job role could be a source of business idea creation. Some of the avenues that were identified by the participants are through job rotation, annual leave to visit other countries, and through team functions at the work place. The office environment is an ideal place for business ideas initiation through such activities as brainstorming sections, office challenges, and break time (Shams &

Kaufmann, 2016). The subtheme confirmed findings in past research on preparing employees for entrepreneurship at retirement (Shams & Kaufmann, 2016).

Emergent Theme 5: Through Entrepreneurship Consultants and Career Mentoring

The fifth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. I found out that employees who are having 1-3 years to retirement can attain small scale business information by engaging entrepreneurship consultants and career mentoring. The fifth major theme supported Bailey (2015), Kyrgidou and Petridou (2013), and Reuter (2013). Bailey (2015) evaluated that employees can attain small scale business information by relying on the expertise of entrepreneurship consultant in identifying a series of modules that would describe general competence and specific set of skills that would serve as professional development at the workplace. Global Entrepreneurship Monitor (GEM) report, advocated that providing employees with entrepreneurship training through mentoring, constitute a means to increase the pace of entrepreneurship development for a country (Kyrgidou & Petridou, 2013). As identified in previous literature in chapter 2, some of the information employees can attain through mentoring includes (a) recognition of business skills, (b) specific and broad knowledge of the customers' demand (Reuter, 2013). Other information employees can attain (a) knowledge of products and services that would satisfy the customers, (b) developing a business plan with the scope that the employee would like to specialize, and (c) how to market products and services to the potential customers (Reuter, 2013).

Using training as avenue to business information and career guidance. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Employees are opportune to attend training as a form of capacity building exercise. In some government organizations, employees have the privileged to identify and recommend a training gap, while in other government organizations, the Human Capital department appraised staff to identify a training need for each staff. In any case, training is an avenue for attaining information relevant to the creation of small scale business ventures (Jacobs & Bu-Rahmah, 2012). The subtheme confirmed findings in past research on preparing employees for entrepreneurship at retirement (Jacobs & Bu-Rahmah, 2012).

Emergent Theme 6: Through Informal Training on Entrepreneurship and Career Counselling

The sixth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. I found out that employees can attain small scale business information through informal training on entrepreneurship and professional development. The sixth theme supported Jarvi (2015) and Gimmon (2014) as identified in chapter 2. Jarvi (2015) stated that initiative and development of ideas could result in the development of business activities. Informal training on entrepreneurship is associated with the involvement in small-scale business such as understudying a mentor, assisting parents or guidance on small scale activities thereby attaining information useful for entrepreneurship preparation. Gimmon (2014) suggested

that to increase entrepreneurial competency through career counselling; employees can be prepared to develop competencies such as adaptability, vision, persuasiveness, competitiveness, confidence, risk-taking, and honesty. Employees attain information on small scale business through career counsellor by engaging in mentee and mentor relationship (Grima, Paille, Mejia, & Prudhomme, 2014). Grima et al. (2014) suggested that informal mentoring appears to create more opportunity for information sharing between mentor and mentee than a formal mentoring.

Attending seminars on entrepreneurship. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question (Table 32). The participants confirmed that by attending seminars on business creation, the case studies of previous entrepreneurs are shared for prospective entrepreneurs to have lesson learnt from other entrepreneurs. Such used cases of existing entrepreneurs could serve motivational or as warning on what to avoid when starting a new business. Attending seminars provides the attendees with the opportunities to improving generic skills such as problem solving, critical thinking, analytical skills, and networking skills (Baird & Munir, 2015).

Emergent Theme 7: Business Related Education Degrees

The seventh major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Employees can attain information on small scale business through business related degrees such as economics, business administration, banking and finance at others (Terjesen et al., 2013). Theme 7 supported

HCT as stated in the conceptual framework. The indices of HCT are (a) level of education, (2) work experience, (c) upbringing or mentoring by entrepreneurial parents and other life experiences. Employees can attain small scale business information through education degrees such as the different qualifications attained by the 15 participants (See Table 1). A study by Bowale and Ilesanmi (2014) in Lagos Nigeria also revealed that 94% of the business owners read and write, and 45% of the SME's owners are graduates from a higher institution. Participant responses inferred that having an educational qualification and ability to read and write is required to attain information on small scale business in Nigeria.

Entrepreneurship mentor and counselling. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. The participants added that through mentoring and counselling, the business venture of the mentee can be learnt by the mentee for continuity, succession, and expansion of scope. Dominguez and Hager (2013) explained that mentoring have been proven to increase employees' retention, accelerate the development of leadership in an employee, and reduce the learning curve for an employee. The subtheme confirmed finding in past research reviewed in Chapter 2 on preparing employee for entrepreneurship at retirement (Dominguez & Hager, 2013).

Emergent Theme 8: Leadership Experience Attained

The eight major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. The participants confirmed that

leadership experience on becoming and entrepreneurs can be attained through previous leadership functions performed during the service years at the civil service. Solansky (2014) confirmed that leaders develop through transformational learning and attainment of information. Transformational learning is described as the process of interpreting and appropriating a new interpretation of meaning of one's experience as guide to new action (Solansky, 2014). The subtheme confirmed findings in past research on preparation of employees for entrepreneurship at retirement (Solansky, 2014).

Emergent Theme 9: Networking Information Improves Personality

The ninth major theme resulted from an analysis and interpretation of the data collected from a semistructured interview. Theme 9 extends the body of literature as identified by Rasouli, Trienekens, Kusters, and Grefen (2016). Rosouli et al. (2016) appraised that through networking, employees who have 1-3 years to retirement can attain small scale business information on (a) product synchronization, (b) product pooling, and (c) service clarification. Other means to attain small scale business information are (a) service quality certification, (b) prevention of information misappropriation, (c) asset ownership management, and (d) available sources of funds for a small scale business startup (Rosouli et al., 2016). Theme 9 further confirms Gibson, Hardy, and Buckley's (2014). Gibson et al. (2014) posited that networking is the process whereby an employee who is having 1-3 years to retirement can build and maintain informal cooperative relationships with a person of superior or subordinate capacity with an expectation that the relationship will assist the employees to achieve a future goal.

Comeige et al. (2014) added that through networking, information on financing such as (a), the nature of collateral for borrowing, (b), the interest rate on the loan, and (c), the volume of loan required for startup, could be easily attained.

Emergent Theme 10: Resilience

The tenth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. The participants confirmed that personal information attained that would have in the preparation for entrepreneurship is resilience. Resilience is the ability for an individual to recoup a lost outcome. Manning and Soon (2016) described resilience as a requirement for flexibility, adaptability, and the capacity to absorb market shocks, career shocks, and environmental shocks to maintain a balanced and functional business in times of setbacks. Employees evaluated that attaining information on resilience through job experience at the civil service, becoming an entrepreneur at retirement is a replica of the ability to work at the civil service for 35 years

Determination. The subtheme resulted from an analysis and interpretation of the data collect from the semistructured interview question. Slightly going with resilience, some employees justified that with determination, becoming an entrepreneur at retirement could be achieved. Moen (2016) described determination as the ability to be consistent in a task without quitting. Employees expressed that determination as an attribute that has been attained as a result of the long service years in civil service. The

subtheme confirmed findings in previous literatures on preparing employees for entrepreneurship at retirement (Moen, 2016).

Emergent Theme 11: Positive Interaction Skills among Employees

The eleventh major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Theme 11 extends knowledge in the discipline of preparing employees for entrepreneurship at retirement. Lee, Yoo, and Yun (2015) examined the relevance of knowledge sharing through positive interaction in organizations. The significant barrier to effective knowledge sharing in an organization is not the system, rather individual employees of the organization that refuses to share information among one another (Lee et al., 2015). Positive interaction can guarantee knowledge sharing that forms the foundation of innovation among employees (Lee et al., 2015). Lee et al. (2015) summarized that positive information can be the currency to social exchange, that employees used to exchange ideology, individual strengths, and experiences. Employees can attain small scale business information by engaging in the positive interaction among co-workers and colleagues.

Guercini and Runfola (2015) extended the theme on positive communication skills among employees as means to attaining small scale information for preparation for entrepreneurship. Guercini and Runfola (2015) identified benefits that such positive interactions among colleague could produce as (a) employees as market or clients to the new business of the entrepreneur at retirement, (b) employees as promoters of the new business ideas, and (c) employees as supporters of the start-ups. Other benefits are (a)

employees as suppliers to the new business, and (b) employees as agents of change to the new business (Guercini & Runfola, 2015).

Emergent Theme 12: Bookkeeping Information

The twelfth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. The participants confirmed that major information required for accounting role in business is the ability to keep the accounting books. Accounting entries for new businesses are mainly for income and expenditures. Phianh and Nguyen (2013) assessed that accounting system was modified in Chinese countries to accommodate and address start-up business activities, undertaken by entrepreneurs. The major theme confirmed findings in past research on the preparation of employees for entrepreneurship at retirement (Phianh & Nguyen, 2013).

Emergent Theme 13: Employing an IT Staff

The thirteenth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. The participants noted that the information technology (IT) activities are not the major constraints to a business start-up. For any challenges envisaged in the IT area of the business, Urtasun and Nunez (2012) inferred that non-routine and complex tasks could be outsourced to specialist. Outsourcing or employing a specialist to deal with the non-routine task will give management sufficient time to deal with customers issues for the efficiency and effectiveness of the organization. The major theme extends the body of knowledge on preparing employees for entrepreneurship before retirement.

Emergent Theme 14: Business registration Information

The fourteenth major theme resulted from an analysis and interpretation of the data collected from semistructured interview question. Theme 14 extends knowledge in the discipline by stating that employees who are 1-3 years to retirement at the office of the head of civil service of the federation can attain small scale business information through business registration authorities such as the corporate affairs commission (CAC) in Nigeria. The Corporate Affairs Commission (CAC) is the organization that registers and regulates the affairs of a company's registration in Nigeria (Bowale & Illesanmi, 2014). In the course of business registration in Nigeria, an intending entrepreneur attains information on the nature and types of the business, the size of the business and the requirements on capital for different sizes, the ownership structure, sources of raw material for categories of business, sources of finance, sources of capital equipment, and the nature of factors of production required for the business (Bowale & Illesanmi, 2014).

Ofilu (2014) agreed with Bowale and Illesanmi (2014) that information available at CAC for a new business registration addresses (a) access to market, (b) areas of poor infrastructure in Nigeria, (c) challenges confronting existing businesses, and (d) information on information technology that new businesses can explore. From the findings; it is revealed that employees who are having 1-3 years to retirement can attain small scale business information by visiting the CAC with an intention to register new business. Information on small scale business is available at CAC during the process of business registration.

Emergent Theme 15: Market survey

The fifteenth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Theme 15 confirms previous literature on market orientation as described in chapter 2. Kajalo and Lindblom (2015) appraised entrepreneurial orientation (EO) through the market survey as tool to marketing information for small scale business. EO has evaluated on the dimension of (a) market innovativeness, and (b) market proactiveness and risk-taking (Kajalo & Lindblom, 2015). A market survey is an activity carried out by an intending entrepreneurship applying a collective knowledge and skills to ascertain the opportunities and threats in the market; thereby creating value to the society by taking advantage of the markets opportunities to meet competitive threats (Kajalo & Lindblom, 2015). Kajalo and Lindblom (2015) described that market survey reveals the untapped opportunities available in the market. Such information available during the market survey are (a) awareness of the potentials of the market to be served, and (b) the right promotional mix to adopt (product, place, price, and promotion), the sources of funds for the business startup (Kajalo & Lindblom, 2015). Kajalo & Lindblom (2015) added the legal framework of the business venture as information required by an employee to prepare for entrepreneurship. Korotkov and Occhiocupo (2013) further confirmed that market survey is relevant to be embarked upon by the intended entrepreneur to avoid failure at early startup. The high stake of market failure indicates that between 33% and 90% of new business fail in the first three years of startup (Korotkov & Occhiocupo, 2013). An employee can rely on the information from

the market survey as preparation requirement for small scale business in Nigeria (Ofili, 2014).

Identification of potential business opportunities. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. In responding to the question attaining information on marketing skills required for preparation for entrepreneurship, participants responded that information on potential business opportunities will be the guide to areas of marketing and the right channel of communication to the target market. Hietanen and Rokka (2015) noted that having adequate information about the market would create business opportunities for the entrepreneurs' products and services to be developed (Hietanen & Rokka, 2015).

Emergent Theme 16: Learning as a Continuous Process

The sixteenth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Theme 16 confirms Graff (2012). Graff (2012) described lifelong learning or continuous learning as the integration of learning processes throughout the lifetime of a person, engaging body and mind through experiences that produce transformation in cognitive, emotion, and practice, resulting in a continuous improvement of the person. Further, Hietanem and Jarvi (2015) categorized learning that can assist an employee to attain small scale information as (a) non-business leaning, such as leaning about new business environment, (b) basic education, and (c) business studies in vocational education, and (c) business studies in vocational education that could be referred to as a formal and informal environment.

Harris (2013) confirmed that through continuous learning, an employee close to retirement period could attain information such as (a) identify the driving forces to be explored as new entrepreneur, (b) find a useful tool to organize the driving forces, (c) create a time to explain the driving force through market survey, (d) evaluate the market survey findings, (d) finalize the findings and prioritize the startup strategies, and (e) get a clear focus question to launch the business.

Emergent Theme 17: Information on Government Policies

The seventeenth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. When the participants were asked to discuss other areas that could be considered in attaining information, government policies was such area of interest that was discussed during the semistructured interview. Government policies such as giving incentives to prospective entrepreneurs could expand opportunities and create job, foster growth through innovation (Edoho, 2016). Akanle, Adebayo and Adetayo (2014) discriminated that in Nigeria, government policy on fuel subsidy lack justification when the basic amenities should as water, good transport system, and shelter are not fixed. Information on government policy is a major determinant to the direction of investment and growth in a country (Akanle et al., 2014).

Information on competition. The subtheme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Information on competition could be grounded on Porter's five forces model of (a)

intensity of the existing market, threat of substitutes, threat of new competitors, bargaining power of suppliers and buyers (Toor, 2014). The competition information increases the efficiency of a prospective entrepreneurs' preparation for a small scale business (Arrawatia, Misra, & Dawar, 2015). The information on competition enables an employee planning to become an entrepreneur prepare for risk taking, become discipline in the management of funds, become an effective manager, and enables stakeholders to assess the manager based on competition (Laksmna & Yang, 2015).

Emergent Theme 18: Financial Challenges; Market Rates and Fluctuation

The eighteenth major theme resulted from analysis and interpretation of the data collected from the semistructured interview question. Participants' expresses their concern over the financial challenges in Nigeria as factors that might confronts the attainment of small scale business information required for the preparation for entrepreneurship at retirement. Activities such as attending seminars and buying books become secondary needs over food and shelter when the economic situation is unfavorable (Abbas, 2014). Babatunde (2015) examined how positive oil price shocks depreciate the exchange rate, whereas negative oil price shocks appreciate the exchange rate. Nigeria currently is experiencing a negative oil price shocks that had resulted to the appreciation of exchange rate, leading to increased prices in goods and services in the country (Babatunde, 2015). The theme confirmed findings on past research as reviewed in Chapter 2 (Babatunde, 2015).

Emergent Theme 19: Proactive in Preparation for Entrepreneurship using Small Scale Business Mentor

The nineteenth major theme resulted from an analysis and interpretation of the data collected from the semistructured interview question. Theme 19 revealed that employees who are having 1-3 years to retirement could attain small scale business information by been preparing for entrepreneurship ahead of retirement using business mentors. Theme 19 confirmed Kyrgidou and Petridou (2013) in chapter 2. Kyrgidou and Petridou (2013) appraised mentoring as the process whereby a person of more information, skills, and experienced (Mentor) offers support, encouragement, and advice to a person with less skilled (mentee). McKevitt and Marshall (2015) contributed to the body of knowledge by adding that mentoring is the process of informally transforming knowledge, social capital, and psychosocial support to a mentee; relevant to mentee's work, career growth, and professional improvement. McKevitt and Marshall (2015) evaluated the challenges confronting a new entrepreneur that require the need for information attainment from a mentor as (a) inadequate funding, (b) insufficient cash flow, (c) unstructured marketing information, and (e) the difficulty of initiating a brand name. The finding is consistent with previous studies on the value of mentoring to a new business startup and intending entrepreneur (Kuhn, Galloway, & Collins-Williams, 2016; Preedy & Jones, 2015).

Emergent Theme 20: Information on the Market Size and Business Opportunities

The twentieth major theme resulted from an analysis and interpretation of the data collected from the focus group interview. The participant expresses the need to have knowledge on the market size to determine the market opportunities that exist in such market. A limited market size would result to constraints of products and services, while an expanded market size would result to divers' business opportunities to serve the market adequately (Benkraiem, 2016). The core earnings of the current year could assist to predict the market performance of the next years (Benkraiem, 2016). In Nigeria, the presumption of predicting the future market might not be true due to the exchange rate fluctuation and exchange rate disparity (Babatunde, 2015). The theme confirmed finding in past research on the preparation of employees for entrepreneurship at retirement (Babatunde, 2015).

Bottom line consideration. The subtheme resulted from an analysis and interpretation of the data collected from the focus group interview question. The participants expresses their concern on the *bottom line*; the profitability of the proposed venture before starting such business. Previous studies on the profitability of a new start up shows that organization with a high return on investment in a particular year might not sustain the high return on investment in subsequent years at the same level of performance (Bourgeois, Ganz, Gonce, & Nedell, 2014). A prospective entrepreneur requires evaluating the sustainability of a business venture before a start-up financing.

The subtheme extends the body of knowledge on preparing employee for entrepreneurship in retirement.

Emergent Theme 21: Through Market Research or Feasibility Study

The twenty-first major theme resulted from an analysis and interpretation of the data collected from the focus group interview. Theme 21 extends knowledge in the discipline on entrepreneurship preparedness prior retirement. Gilmore, McAuley, Gallagher, Massiera, and Gamble (2013) identified that through market research and intending entrepreneurs can attain information on how small scale business are grown, become successful or why small scale business fail; how an entrepreneur should behave and respond to the threats and opportunities that confront business. Some other information to be attained by conducting market research is how to make decisions in a difficult situation by studying different case studies on entrepreneurs, and how SME owners carry out business in the past, ways to deliver products to the market (Gilmore et al., 2013). Another information relevant to the entrepreneur is the competition that exists in the market, and the threats and opportunities in the market (Gilmore et al., 2013).

Thompson and Zang (2015) identified that in a developed, emerging, or a less developed country, there is a high level of potential for SME in attracting foreign direct investment (FDI) by engaging in a market research on such businesses that will attract FDI. The market research can be conducted using either quantitative or qualitative method; visiting owners of a business to carry out an interview, reading seminars papers, reviewing the profile of entrepreneurs, and published information on articles (Thompson

& Zang, 2015). Bernhofer and Li (2014) discriminated that entrepreneurship can be encouraged and achieved through government policies such as the Jumpstart Our Business Startup Act (JOBS Act) signed by President Barack Obama in the United States; where employees, students, and retirees can be encouraged and trained to become an entrepreneur. In China, through the initiative of the government policy, a graduate entrepreneurship plan was launched by the Ministry of Education to cater for entrepreneurship training and development (Bernhofer & Li, 2014).

Emergent Theme 22: Interaction with Financial Institutions

The twenty-second theme resulted from an analysis and interpretation of the data collected from the focus group interview. Theme 22 extends knowledge in the field of study. Having interaction with financial institutions can reveal adequate information required for entrepreneurial preparation at retirement. Quayes and Hasan (2014) justified that microfinance banks had provided credits to people without access to credit in a formal financial institution such as the commercial banks in Nigeria. Information from Microfinance banks can be of collateral, group lending, progressive loan structure, immediate repayment plan, and regular plan and collateral substitution (Quayes & Hasan, 2014). Vaughan (2014) disagreed that attaining small scale business information in preparation for entrepreneurship at retirement can be achieved using Google search engine. Google query data had become a vital tool for information unemployment rate, the stock market, politics, business specific information, and market information (Vaughan, 2014). Vaughan (2014) inferred that by using the internet, any nature of search

or information can be derived and studied, thereby saving cost for the intending entrepreneur from visiting financial institution where in most cases the identity of the employees would had to be verified or service rejected due to none compliance with the terms and conditions of the financial institution.

Emergent Theme 23: Using Consultants or Market Specialist

The twenty-third major theme resulted from an analysis and interpretation of the data collected from the focus group interview. Theme 23 confirmed the claim of Bailey (2015) as described in the literature review. Women and employees can attain small scale business information by relying on entrepreneurship consultants in identifying a series of the module that would define general competence and specific set of skills that would serve as professional development at the workplace (Bailey, 2015). Barnes and Scott (2012) contributed to knowledge by evaluating the use of a consultant as the mean of attaining small scale business information from the findings and report of the consultant. A consultant performs such services as (a) understand the clients business resolve business needs, (b) gather information on the proposed business organization, performance, business potentials, and analyze the data to gain an in-depth understanding of the issue (Barnes & Scott, 2012). A consultant also provides (a) a report or feedback on findings, (b) clarify from the client the outcome that requires changes, (c) implement the business plan, and (d) evaluate the success of the project as initiated by the intending entrepreneur (Barnes & Scott, 2012). Through the services of a consultant, an intending entrepreneur can learn how to make inquiries, how to be an effective listener, how to

build trust with customers, and how to be an effective facilitator (Barnes & Scott, 2012). Tsitsipati and Attanasios (2014) supported the engagement of a market expert in attaining small scale business information in preparation for entrepreneurship; that the strength, weaknesses, opportunities and threats (SWOT) can be identified, analyzed, improved, and explored adequately by engaging the services of a market expert.

Emergent Theme 24: Outsourcing and Engaging Legal Practitioners

The twenty-fourth major theme resulted from analysis and interpretation of the data collected from the focus group interview. Theme 24 extends the body of knowledge on the preparation of employees for entrepreneurs at retirement. Parris, Dapko, Arnold, and Arnold (2016) explained that the services of a legal practitioner are an adequate tool in attaining small scale business information to the legal framework of a small scale business. Information on business startup, business growth through partnership, and merger and acquisition, and wind up are all supervised by the law of a nation. In Nigeria for instance, the relevant status promulgating the Nigeria economy are (a) Companies and Allied Matters Act, (b) Nigerian Investment Promotion Commission Act, (c) Foreign Exchange Act, (d) Investment and Security Act, (e) Immigration Act, (f) National Office of Industrial Property Act, (g) Industrial Inspectorate Act, and (h) Companies Income Tax Act (Ikediashi & Ogunlana, 2014). The laws regulating sole proprietorship are different from the law of partnership in Nigeria (Ikediashi & Ogunlana, 2014). The services of a legal practitioner serve adequately in finding details on work ethics,

business formation, and requirements to comply with the legal framework of Nigeria (Ikediashi & Ogunlana, 2014).

Approaching government authorities in charge of business registration. The subtheme resulted from analysis and interpretation of the data collected from the focus group interview question. The participants expressed the need to approach government authorities to attain adequate information on the requirements for establishing a business. The information required by a government authority responsible for a small scale business could give vital knowledge to prospective entrepreneurs as regards business set-up and operations. Requirements such as market survey, location of market, the financial reports, and the legal status of a new business, could form a source of new knowledge for prospective entrepreneurs to coordinate the requirements (De Giorgi & Rahman, 2013)

Employing a legal practitioner as staff. The subtheme resulted from analysis and interpretation of the data collected from the focus group interview question. The participants expressed that for a prospective entrepreneur to attain information as regards the legal formation of the small scale business, the entrepreneurs could engage the service of a legal practitioner. Brock (2016) interpreted that professionals are stabilizing elements in societal development by contributing to the sense of order, fairness, and peaceful development. The traditional professions that have helped in societal development are accounting profession, the engineering profession, the legal profession, and the medicine profession (Brock, 2016). The major challenges confronting the employment of professional of a legal personnel in Nigeria are the unfamiliar legal systems, absence of

the enforcement of the rule-of-law, and political instability (Brock, 2016) The theme extends the body of knowledge on the preparation of employees for entrepreneurship before retirement.

Emergent Theme 25: Unstructured Nature of Information Dissemination

The twenty-fifth major theme resulted from analysis and interpretation of the data collected from the focus group interview question. The participants discussed some barriers that would hinder an employee from attaining small scale business information before retirement. It was that lack of entrepreneurship knowledge, procrastination of knowledge attainment, and inadequacies of the information channelled were among the concern that the participants shared during the focus group interview exercise. Bombaro (2014) recommended that information received should be peer reviewed before implementing or discarding such information. Prospective entrepreneurs could verify information from peers, mentors, and financial institutions for correctness (Bombaro, 2014). The theme extends the body of knowledge on the preparation of employees for entrepreneurship before retirement.

Emergent Theme 26: Regulatory Support, Policy Initiative, and Supervisory Role

The twenty-sixth major theme resulted from analysis and interpretation of the data collected from the focus group interview question. The participant appraised how regulations, policy initiatives from government, and supervision of the policies could enhance successful implementation of small scale information dissemination at the office of the Head of Service of the Federation. The spread of the information ensures all

employees who approach retirement, and with the intention of becoming an entrepreneur at retirement will be adequately prepared during years of employment to the civil service. The government through regulation would reduce failures on the SBI attainment initiative, by enhancing speedy planning and implementation, ensures adequate control and reporting (Moffett, Brooks, & Jeon, 2012). The government regulation would prevent waste and inefficiency in the system, and recommend rules and penalties for supervision (Moffette et al., 2012). The theme extends the body of knowledge on the preparation of employees for entrepreneurship before retirement.

Emergent Theme 27: Job Performance Improvement Training

The twenty-seventh major theme resulted from analysis and interpretation of the data collected from a document review. The document as reviewed shows that participants had received training to improve their performance on the job. Tan (2014) inferred that the previous training, experience, and education received by an individual enhance the individuals' performance in subsequent job function. The participant's performance improvement training is a preparatory factor for becoming entrepreneurs at retirement (Tan, 2014). Training and development provide employees with information regarding roles and knowledge, skills, and abilities required to perform on the job effectively (Towler, et al., 2014). The theme from the document reviewed process confirmed the conceptual framework of human capital theory; that the knowledge, education, and experience gained previously by employee enhanced future career (Tan, 2014). Jacobs and Bu-Rahman (2012) examined how on-the-job training reduces the

development time of a project and increases the confidence in skills acquisition of an employee.

Emergent Theme 28: Annual Training to Improve Staff Productivity

The twenty-eight major theme resulted from analysis and interpretation of the data collected from a document review. The document reviewed revealed that employees at the office of the Head of Civil Service of the Federation attend annual training on staff improvement. Daneshgari and Moore (2016) suggested that learning together as a team create standardized process improvement and the profitability of an organization. The theme confirmed finding in past research as presented in Chapter 2 (Daneshgari & Moore, 2016). Daneshari and Moore (2016) categorized training in organizations as (a) induction training; for new employees, (b) job instruction training; for employees to gain job improvement, and (c) vestibule training; simulation training to give a detailed training to employees. The refresher training, apprenticeship training, and mentorship program takes place within the organization. Employees can also attain knowledge through job rotation (Baro, 2012).

Emergent Theme 29: Capacity Building Training

The twenty-ninth major theme resulted from analysis and interpretation of the data collected from a document review. From the document reviewed on policy documents for employees training, it shows that employees are entitled to capacity building in areas identified by the employees and the Human Capital department. An, Deng, Chao and Bai (2014) arranged the attainment of information from capacity

building training into (a) reformation of information management for convergence in collaboration, and (b) the remediation of information activities for synergy in communication. Other categories are the reconfiguration of information attainment for the integration of knowledge management activities (An et al., 2014). Ahmad, Farrukh, and Nazir (2015) described the capacity building as a continuous process that encompasses intellectual capital, social capital, and organizational capital for value addition in obtaining maximum output from factors of production. Organizations are engaged in capacity building activities to enhance employees' performance (Shams, 2016).

Emergent Theme 30: 1-3 Years to Retirement

The thirtieth major theme resulted from analysis and interpretation of the data collected from a document review. The theme confirmed studies in research inclusion criteria. The nominal role register contains the names of the 15 participants' as staff to retire in the year 2017 to 2019 from the office of the Head of the Civil Service of the Federation, Abuja. Retirement is a societal institution that gives the older workers the opportunities to provide employment for younger workers (Topa & Alcover, 2015). Employees who developed capacities that facilitate a smooth transition will be better prepared for a transition to becoming entrepreneurs at retirement (Topa & Alcover, 2015). Employees who have few years to retirement engages in a range of career self-management and self-directed activities to create career options that allow them to realize their personal career goals (Vos & Segers, 2013).

Limitations of the Study

As expressed in Chapter 1, all the 15 participants were available during the data collection period. I recorded and reviewed documents adequately; access to documents did not pose any limitation to the study. The first limitation was associated with the nature of the study; a qualitative, exploratory case study, which has pros and cons as research design. I collected data using semistructured interview questions, focus group interview questions, and a document review process. I recorded the interview responses, analyzed data, and interpreted the results. The analysis of the qualitative research may be biased if the researcher is not detailed enough to monitor discrepancies in data collection. To minimize any form of personal biases, I used both transcript and member checking to ensure dependability of data.

Another limitation is that participants were employees who have 1-3 years to retirement; as such this study related only to the employees who belong to the inclusion criteria cluster. I did not generalize the finding as a qualitative study on employees having more than 1-3 years to retirement, participants might share different results. Transferability of the study depends on the users (Marshall & Rossman, 2014). The responses from the employees having more than 1-3 years to retirement could be used as additional triangulating data, and provide a deeper meaning into the exploratory study results. Finally, there could be a possibility that employees at the office of the head of the civil service of the Federation compromised their responses, to provide answers that could aid the research process. To reduce the possibility of compromise, I ensure that

participants were well informed using the informed consent, which I would keep the responses confidential and not reveal the identities of participants.

Recommendations

Future studies may consider the recommendations as discussed in the chapter. I maximized all resources and opportunities available to provide the best findings as possible, from the limitations presented; the results of the research could be useful suggestions for the future of employees' preparation for entrepreneurship at retirement in Nigeria. First, the future researcher can modify the research methodology utilized in the study. I recommend that scholars consider using a mixed method design. In such manner, the inquiries may be adequately generalized by addressing the quantitative section of comparing employees' previous knowledge, education and experience on entrepreneurship and staff interest to become an entrepreneur. Conducting a mixed method by future researchers may create an opportunity to generalize the findings as well as established in depth understanding through a qualitative method.

Second, I recommend that future scholars combine the results from the findings with the results in the existing literature on how employees can attain small scale business information for entrepreneurship in retirement. The combination of the findings of existing studies on entrepreneurship preparedness will ensure richness and depth that may improve how employees are prepared before retirement on entrepreneurship information attainment. Third, I recommend that government and MDAs use some or all the findings as suggested in the study to improve how employees prepare for

entrepreneurship in Nigeria. The federal government of Nigeria, through the office of the civil service of the Federation, Abuja, can submit the findings to the House of Assembly floor on how employees can attain small scale business information in preparation for entrepreneurship in retirement. The following policies could be lobbied for inclusion into government policies in particular of the following:

Educational Curriculum Upgrade

The federal government of Nigeria through the National University Commission (NUC) should ensure that the educational curriculum of universities and polytechnics contains the findings on how employees can attain small scale business information in preparation for entrepreneurship. It is imperative that undergraduates in universities and polytechnics, as well as other tertiary educational bodies, include entrepreneurship module in their curriculum. The awareness on how employees can attain small scale business information can create business opportunities for a young graduate who might use such information to create employment rather than searching for employment.

To substantiate the recommendation, I refer to themes 7, 16, and 19 respectively in Chapter 4. The 15 participants indicated they have attained a business related education degree in preparation for entrepreneurship. By introducing entrepreneurship into the educational curriculum of both universities and polytechnics in Nigeria, more employees will attain entrepreneurship knowledge before commencement of civil service employment. Learning as a continuous process was a theme that emerged when participants were asked about information on continuous learning attitude (See Table 17).

Introducing entrepreneurship into the educational curriculum could enhance proactive preparation for entrepreneurship (See Theme 19)

Employees Training Policy

The office of the head of civil service of the Federation as the regulating body to MDAs in Nigeria should ensure that the finding in the study is included or made mandatory for the training of all civil servants in Nigeria. Through the regulatory function, policy initiation, and supervisory role of the office of the civil service of the Federation, compliance can be measured. By introducing and enforcing the implementation of training curriculum to include the findings, retirees in Nigeria may be better prepared for retirement. Adequate preparation for retirement would assist the Federal Government of Nigeria avoid the challenges currently confronting the retiree's populace in Nigeria as 90% are trapped in poverty due to lack of preparation for entrepreneurship, before retirement. Employees justified that their current role provided opportunities for training that have served as means of attaining information that would prepare them for entrepreneurship (Theme 4). Informal training was also identified as means to attain information on entrepreneurship (Theme 6). The office of the head of civil service should enforce employees' regular training as policy in effecting preparation for entrepreneurship before employees' retirement.

Appropriate Planning and Government Budget

The federal government of Nigeria through the Ministry of National Planning (MNP) should make provision on an annual budget for preparing employees for

entrepreneurship in retirement. The government might lack the resources to train all employees. As recommended in the study, employees who have 1-3 years to retirement are in the final stage of employment; government could set priority plans that can provide adequate training funds that would be used in training employees who are having 1-3 years remaining in their employment years for entrepreneurship training. Participants identified government policies as a means to attaining information for preparation for entrepreneurship (Theme 17). Employees also noted that regulatory support, policy initiative, and supervisory role (Theme 26) as performed by government would improve employees' awareness in preparation for entrepreneurship before retirement.

Retirees Incentives for Business Creation

The federal government through the Office of Productivity and Labour should create an incentive system where a retiree will have access to startup incentives when the retiree indicate the all relevant information needed for small scale business information attainment had been achieved. Such incentives could erode the challenges confronting raising funds and lack of access to a loan for launching small-scale business venture at retirement. Employees indicated the information regarding sources of funding is vital in preparation for entrepreneurship (Theme 3). Employees expressed financial challenges as a barrier in preparation for entrepreneurship before retirement (Theme 18). Creating retirees incentives may serve as motivation for employees in preparation for entrepreneurship before retirement.

Provision of Vocational Education as Part of Employees Training

The federal government of Nigeria through the office of the civil service of the federation should make it mandatory for all employees get training on a particular vocation before retirement. As I revealed the means to attaining the information for small scale business through the study, the information should be utilized adequately in preparation employees for entrepreneurship. Participants indicated that information on entrepreneurship could be attained through entrepreneurship consultants and career mentoring (Theme 5). Vocational education could be a dedicated area that consultants would be required to provide dedicated vocational training to employees before retirement. Employees also indicated that by attending seminars on entrepreneurship, information on small-scale business could be achieved (Table 7).

Gender Equality

The Office of the Head of Service of the federation and other government bodies should not use any form of gender differences in implementing the findings of the study. Gender equality should be respected in the preparation of employees for entrepreneurship at retirement. In the study, gender differences were not emphasized. Both male and female employees that have 1-3 years remaining in their employment participated in the interview process. I respected gender equality in the study; hence there was no provision for gender in the selection process (Table 32).

Need for Additional Research

I found that some of the responses of few of the participants differ in details from the other replies of the participants (See Table 6, 8, 10, & 14). It could be that the participant, not only as an employee but operating as an entrepreneur, used the experience as a practitioner to provide relevant information for the study. For instance, the participant while expressing concern about how an employee can attain small scale business information for preparation for entrepreneurship gave specific steps on how to attain such information at the first year of employment. The participant opined that employee could not attain such information without the inclusion of such requirement in the career planning and supervised by the government. It is possible that due to the uniqueness of the participant as a practicing entrepreneur might have a wider perspective on how employees can attain small scale business information for entrepreneurship before retirement. I recommend that future scholars carry out additional research inclusion of participants that already have an established business or employees in the first year of employment as participants to add a richer perspective of how an employee can attain small scale business information for entrepreneurship before retirement in Nigeria.

Implications

Implications for Organizational Impact

Ministries, departments, and government agencies (MDAs) in Nigeria should consider incorporating how employees can attain small scale business information before

retirement into training requirement processes. The office of the head of the civil service of the Federation, Abuja, should provide a regulatory framework, initiate policies on employees' preparedness for entrepreneurship, and provide a supervisory role to ensure sustainability of policy. Herr (2015) and Rojewski (2002) suggested that employees required information on (a) personal skills and positive attitude, (b) communications and computational skills (c) technological literacy, (d) self-employability skills, and (e) broad and specific occupational skills, as well as foundations for planning and lifelong learning, should be enforced in all MDAs in Nigeria.

Implication for Social Change

Rohlfer and Zhang (2016) identified the need for a paradigm shift in business approaches due to cultural complexities. A purposeful action can result in a social paradigm and determination of what is a practicable behavior to shift (Sapolsky, 2006). In the study, employees have gained knowledge on how to attain information for preparation for entrepreneurship at retirement. The study has a contribution to positive social change by creating awareness on how small scale business information are attained through such means as engaging entrepreneurship consultants, use of mentors, networking, through the market survey, analyzing government policies, attending training, interaction with a financial institution, and other means as provided in the study. Employees would no longer get trapped in poverty as a result of delays in pension payment; rather, employees could be aware that having adequate information on the sources of funding can assist in launching a small-scale business venture at retirement.

Ultimately, the awareness for employees to develop and sustain the culture of information attainment can change attitude toward entrepreneurship preparation at retirement and transform organizational culture in Nigeria (Nielsen & Randall, 2013).

In a larger perspective, the study has provided relevant consideration for the implication of positive social change in the diversification and awareness of the group (Federal and state government, employees, and other private corporation) in adopting measures suggested in the study to improve employee's attainment of small scale business information in preparation for entrepreneurship at retirement. The impending goal can be to determine and create solutions that drive individual performance, economic growth and sustainability, and organizational success in employee's motivation and training. The results can be the creation of a more informed, proactive, and optimistic workforce in the government and private organizations in Nigeria as training needs are expanded to cater for both on the job training as well as pre-retirement preparation on entrepreneurship.

Empirical Theory and Practice

Scholar-practitioners who are developing or wish to develop intention that results in the preparation of employees for entrepreneurship at retirement may find the research valuable. Organizational leaders in Nigeria may find the research practical options to provide employees means to attain small scale information in preparation for entrepreneurship in retirement. The office of the head of the civil service of the Federation, Nigeria is the commission that supervises and regulates other MDAs in

Nigeria (Aigbovo & Atsegbua, 2012). The MDAs that exist in both the federal capital territory (FCT) and states have their representative offices in the office of the civil service of the Federation, Abuja (Aigbovo & Atsegbua, 2012). The office of the head of the civil service of the federation may find the study useful in providing a regulatory framework, policy initiative, and supervisory role on how employees attain small scale business information in preparation for entrepreneurship in retirement.

Summary

The purpose of the qualitative exploratory case study was to explore how employees who are working for 1-3 years before retirement at the Office of the Head of Civil Service of the Federation, in Nigeria can attain small-scale business information in preparation for entrepreneurship in retirement. Eleven of the participants were interviewed at the library, while four agreed to meet on a weekend at the relaxation park. I carried out data analysis using the themes that emerged from the interview responses. Twenty-six major themes and 13 subthemes emerged from the study that provided answers to the research question: How can employees who are working for 1-3 years before retirement at the office of the Head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement? In chapter 5, I presented the conclusion about the literature reviewed in chapter 2. I highlighted the limitations, the recommendations, and implication to social change as well as to the future researchers. The study adds to the body of research on preparing employees for entrepreneurship at retirement and helps fill the gap in the existing

literature. The research question is addressed by how employees having 1-3 years to retirement at the office of the head of the civil service of the Federation, Abuja, can attain small scale business information in preparation for entrepreneurship at retirement.

Conclusion

Preparing employees for entrepreneurship at retirement have been considered a means to provide the retirees with alternation income at retirement. Despite the effort to improve the retirees' economic life at retirement by the provision of the NPP, 92% of retirees in Nigeria live in poverty as a result of insufficient preparation for entrepreneurship that can serve as a mean of alternation income in retirement (Ali, 2014). In identifying that employee's previous education, training, and experience on entrepreneurship can serve as means of preparing employees for entrepreneurship at retirement, I achieved the purpose of my study. The purpose of the study was to explore how employees who have 1-3 years of work remaining before retirement from the office of the Head of Civil Service of the Federation in Nigeria can attain small-scale business information in preparation for entrepreneurship in retirement.

I recruited 15 participants that participated in a semistructured interview, and I reviewed the documents on employees training records, policy documents on training, and public service document on capacity building for all the 15 participants. From the 15 participants, I recruited five participants that participated in a focus group interview that further balance ideas among the focus group members to achieve methodological triangulation in the study. Comments from participants suggested that the preparation of

employees for entrepreneurship is by introducing entrepreneurship courses into the educational curriculum in Nigeria, improving employees training policies to ensure employees attend training on a regular basis as provided in the public service training policy. Other suggestions from the employees' comments showed that appropriate means to prepare employees for entrepreneurship before retirement include, adequate government planning of budget to support pre-retirement training, granting incentives to retirees on business support, and provision of vocational education as part of employees training before retirement from paid employment. The individual employee has the responsibility to take advantage of training provided at work, knowledge from previous education, and the entrepreneurship experience attained into a realisable small-scale business venture at retirement (Hyder & Lussier, 2016)

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Appendix A: List of Tables and Figures

Table 1

Types of Literature	Databases Searched	Keywords
Peer-review journal Reports Books	EBSCOhost Business Source Complete ABI/INFORM Emerald Management Pro Quest SAGE Premier	Entrepreneurship Entrepreneurship Skills Entrepreneurship Training Economic Growth International Development Personal Skills Broad and Specific Occupational Skills Professional Development Career Model Career Guidance Career Counseling Career Intervention Small Business

Table 2

Publication Dates of Sources Material Used in the Literature Review

Date of references	Number of references	%
2012-2016	175	87
2001-2011	14	7
Prior to 2011	12	6

Table 3

Analysis of Document Type

Document type	Number of references	%
Peer Reviewed	173	86
Reports from Conference/ Experts	20	10
Books	8	4

Figure 1

Skills & Personal Attributes Associated with Entrepreneurship

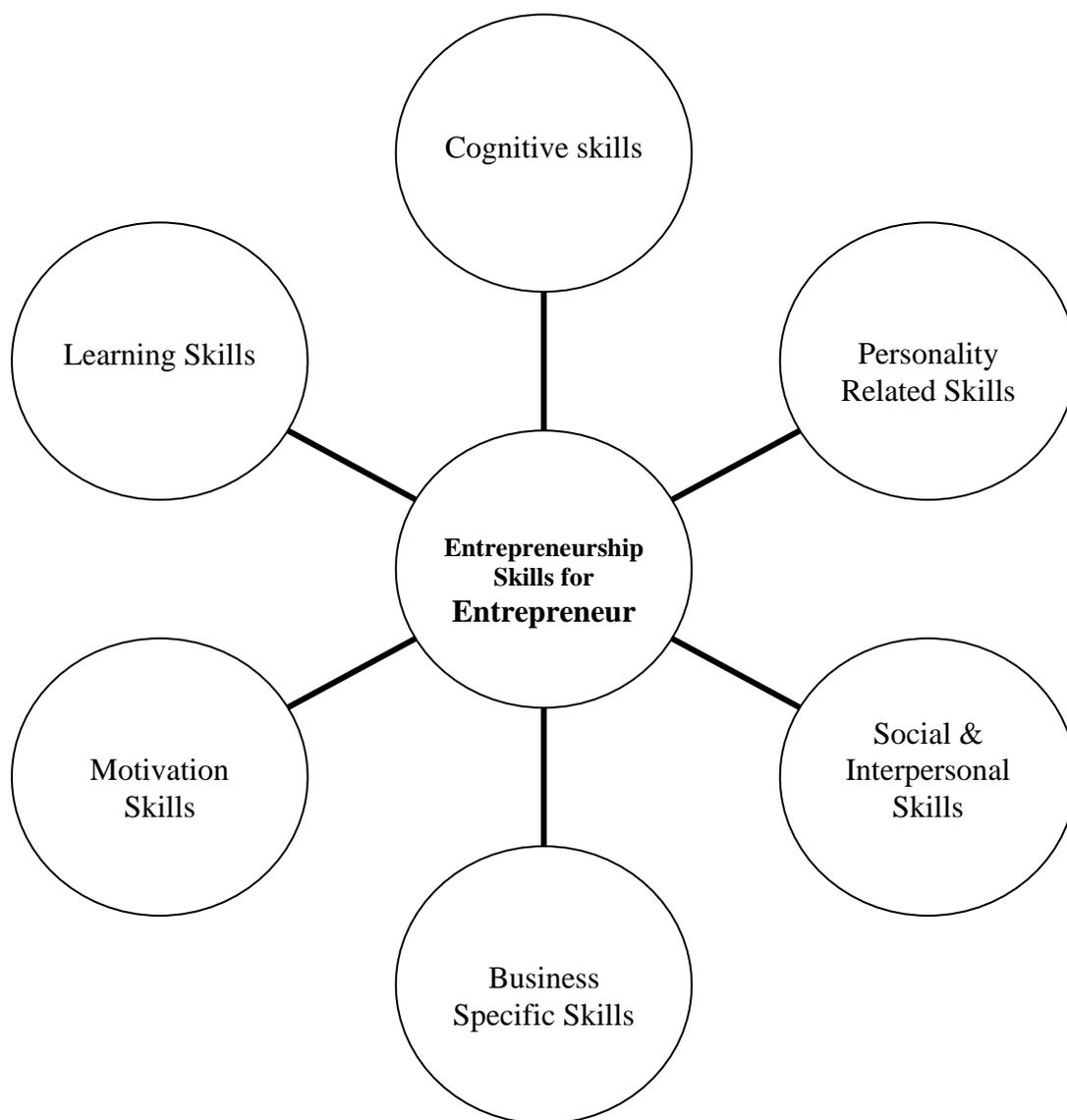


Table 4

Skills and Personal Attributes needed for Entrepreneurial Training in Nigeria

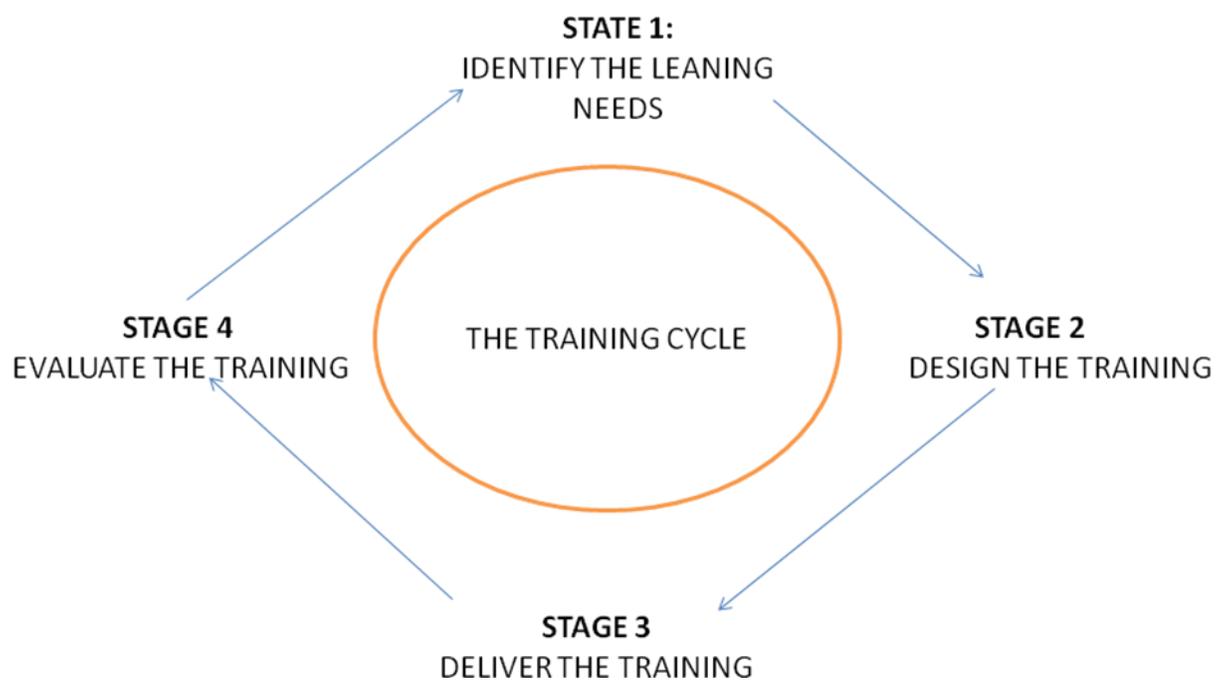
Entrepreneurship Skills for Entrepreneur	Skills Gaps Identified	Training Required
Cognitive Skills	Identification of opportunity; ability to perceive pattern in information in an environment, awareness of factors conducive to opportunity exploitation, Experience relevant to identification of opportunity; including the ability to acquire further information about a potential opportunity; domain knowledge and skills, Recognition of social need/market need, Ability to differentiate amongst opportunity/information, Decision making capability	Tacit knowledge' pattern recognition, Veridical perception, interpretation and discernment, Absorptive capacity, Domain knowledge, Social and Market knowledge experience, Right judgment, Decision making; problem formulation and diagnostic skills
Personality related skills	Innovative/creative ability to generate new ideas; ability to predict possibilities, Recognition of opportunity & ability to work out the means-end framework, Self-belief, self-awareness and ability to influence and create positive social change, Ability to manage risk and accept responsibilities in situation of uncertainty, Ability to endure & cope with difficulties	Alertness; critical thinking skills, Persuasiveness; social skills, leadership self-efficacy, Risk-propensity, responsibility, Resilience
Social & Interpersonal	Networking & social	Social competence;

time

Table continues

Figure 2

Training Cycle for Entrepreneurial Training



Appendix B: Initial Protocol/Interview question before Experts Revision

Nine experts on case study were contacted through Walden email after obtaining their qualifications from faculty expert directory (FED) of Walden University. The research question and the interview question presented to the experts for feedback is as follows:

Research Question before Revision

The one central research question in the study is; how can employees who are working for 1-3 years before retirement at the office of the head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement?

Interview Questions before Revisions

- 1) What does acquiring entrepreneurship skills and entrepreneurial training mean to you?
- 2) What is your impression on becoming entrepreneur after retirement?
- 3) What kind of skills and training would you like to acquire during employment period in order to become an entrepreneur after retirement?
- 4) **OR** What kind of skills and training would you want to be prepared for in order to become an entrepreneur after retirement?
- 5) How could you explain any contribution your previous skills acquired through trainings embarked upon at the civil service of the Federation prepared you for entrepreneurship role after retirement?

- 6) What are the methods that you consider most effective in imparting these entrepreneurship skills and entrepreneurial training on you (employees) that are most effective toward preparing you (employees) to become entrepreneurs after retirement?
- 7) How can you explain a period in your work life you have considered acquiring or have acquired any of these skills:
 - (a) Personal skills and attitude,
 - (b) Communication and computational skills,
 - (c) Technological literacy,
 - (d) Self-employability skills,
 - (e) Broad or specific occupational skills, and
 - (f) Lifelong learning skills?
- 8) What do you consider as the factors it takes to get you prepared for entrepreneurship skills and entrepreneurial training during employment, and prior to retirement?
- 9) What are some of the challenges that would confront you from acquiring entrepreneurship skills and training while working and before retirement?
- 10) What other elements or areas do you know we have not explored that could help in preparing you for entrepreneurship before retirement?

Feedback was gotten from three qualitative research subject matter experts. The experts were volunteer field test participants. The three experts are research matter experts of

case studies design and interviewing techniques. The three experts are also subject matter experts on entrepreneurship. The comments from the three experts have been incorporated into the revised research questions and the interview questions that may generate data capable of addressing the research question.

Appendix C: Final Interview Protocol/ Expert Validation

The response from the three qualitative research subject matter experts who volunteer to participate in the expert validation has helped in shaping the research questions as well as the interview questions:

Revised Research Question

The one central research question would inquire on how can employees who are working for 1-3 years before retirement at the office of the head of Civil Service of the Federation in Nigeria attain small-scale business information in preparation for entrepreneurship in retirement

Revised Interview Questions

- As you consider starting your own business after retiring from government service, what does attaining small-scale business information mean to you?
- What is your impression of becoming an entrepreneur at retirement?
- What information you would like to attain during your employment in order to become entrepreneur at retirement?
- How does your current role contribute to attaining that information that can prepare you for entrepreneurship at retirement?
- What are the means that you consider most effective in attaining small-scale business information that will most effectively prepare you to become entrepreneur at retirement?

- What knowledge have you attained that can prepare your for entrepreneurship in retirement?
- What education have you attained that can prepare your for entrepreneurship in retirement?
- What experience have you attain that can prepare you for entrepreneurship in retirement?
- What information on personal skills have you attained for preparation for entrepreneurship in retirement?
- What positive attitude have you attained for preparation for entrepreneurship in retirement?
- What information on communication skills have you attained for preparation for entrepreneurship in retirement?
- What information on accounting skills have you attained for preparation for entrepreneurship in retirement?
- What information on computer skills have you attained for preparation for entrepreneurship in retirement?
- What information on self-employability have you attained for preparation for entrepreneurship in retirement?
- What information on marketing skills have you attained for preparation for entrepreneurship in retirement?

- What information on continuous learning attitude have you attained for preparation for entrepreneurship in retirement?
- What other comments do you consider are the most effective information to be attained in preparation for entrepreneurship in retirement?
- What challenges do you anticipate that would prevent your attainment of small-scale business information that could lead to becoming entrepreneur?
- What other ideas do you have that would help to prepare you for entrepreneurship before retirement?

Appendix D: Focus Group Interview Protocol

The response from the three qualitative research subject matter experts has also helped in shaping the following focus group interview questions

1. What small scale business information did you consider relevant in preparation for entrepreneurship in retirement?
2. What do you consider as the possible means to attain the information relevant in preparation for entrepreneurship in retirement?
3. How will employees attain information on financing in preparation for entrepreneurship in retirement?
4. How will employees attain information on marketing in preparation for entrepreneurship in retirement?
5. How will employees attain information on legal framework in preparation for entrepreneurship at retirement?
6. What are some barriers that may hinder the attainment of information required for entrepreneurship preparedness during the final years of employment?
7. What types of support from the Office of the Head of Service are needed to enhance successful implementation of attainment of small-scale business information for employees who are having 1-3 years before retirement?

Appendix E: Sample of Letter of Cooperation as Approved by IRB

to send to Partner Organization

**The Head of Service
Office of the Head of Civil Service of the Federation,
Federal Secretariat, Phase II
Shehu Shagari Way,
Central District,
P.M.B 248, Abuja,
Nigeria**

Date: December 7, 2015
RE: Letter of Cooperation

Dear Samuel Aikhuomogbe,

Based on my review of your research proposal, I give permission for you to conduct the study entitled “ Preparing Employees for Entrepreneurship in Retirement: A case study of one Enterprise” within the Office of the Head of Civil Service of the Federation, Abuja, Nigeria. As part of this study, I authorize you to collect data related to the study from the following sources:

- Allowing the researcher to recruit 15 potential participants on site; participants will comprise employees who will be working for 1-3 years before retirement on level 15 (Assistant Director) to level 17 (Directors).
- Allowing the researcher to conduct a face-to-face interview on site among the 15 recruited participants.
- Allowing the researcher to recruit five (5) members on site from the 15 participants for Focus Group interview.

- Allowing the researcher to conduct focus group interview among the five members on site.
- Allowing the researcher to review the 15 potential participants' documents; as document review is part of the data collection procedure in the study. The researcher will request permission from the 15 potential participants through the consent form for the employees' information to be reviewed.

Individual's participation will be voluntary and at their own discretion.

We understand that our organization's responsibilities include:

- Grant you access to recruit participants for the study, at their office for a face-to-face interview
- Provide one on location room where you may interview individuals as well as the Focus Group during work hours
- Grant you access to the library to read organizational manuals and view blueprints as well as access to employees' documents as adequately approved by the HR Department. You may make copies of the material from the library but you may not remove the original manuals and blueprints from the site.

We reserve the right to withdraw from the study at any time if our circumstances change.

I confirm that I am authorized to approve research in this setting and that this plan complies with the organization's policies

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the student's supervising faculty/staff without permission from Walden University IRB.

Sincerely,

Signature of Authorization Official

Contact Information:

Appendix F: Expression of Interest E-mail to Potential Participants

Doctoral Research Study

My name is Samuel Aikhuomogbe and I am a doctoral student at Walden University. My field of focus is in Management with a specialty in Leadership and Organizational Change. The research is supervised by Dr. Richard Schuttler of the faculty of Management and Decision Making.

Your (organization name here) has given us permission to invite you to participate in this research study. The remainder of this email will provide information so that you can make an informed decision concerning participation.

What is the research about?

I am doing a research study to explore how employees who are working for 1-3 years at the Office of the Civil Service of the Federation can attain Small Scale Business Information required for Entrepreneurship in Retirement.

What does participation in this research study involve?

Participation in this study are be limited to 15 individuals employed within this ministry. Should you be selected as a final participant, participation would involve you participating in a semistructured interview and a focus group interview that would explore your opinion and experience on the subject matter. Each focus group will be made up of a mixture of ministry employees.

All assessment results will be kept confidential.

The interview process would take 40-50 minutes to complete. You are not required to participate in this study. Should you initially agree to participate, you also have the opportunity to withdraw at any time through the study.

Guarantee of confidentiality

All information obtained in this study is completely confidential unless disclosure is required by law. None of the individual interview results are made available to participating organizational leaders or the organization as a whole. The results of the study may be used, at an aggregate level, in reports, presentations and publications.

Individual participants will not be identified.

Confirmation of participation

By replying to this email using the phrase “(your name here) am interested in participating in this research”, you are agreeing that you have read this information. You

are also saying that you understand the intent of this research and that you know what you are being asked to do. Please print a copy of this consent information for your records. By responding to this email with this phrase included, you are giving consent for me to contact you should you be one of the fifteen (15) individuals selected to participate. Please respond no later than (date here).

I am happy to respond to any questions or concerns you have about the research. I can be reached at or at.