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TABLE OF CONTENTS

Journal of Early Childhood and Primary Education **Vol. 9, 2020**

MULTI-FACTOR SKILLS FOR LAYING A SOLID FOUNDATION FOR A LIFE OF LEARNING
Pai Obanya 1

TEACHER PREPARATION FOR 21ST CENTURY
Prof. Folashade R. Sulaimon 13

TEACHERS' PERCEPTION OF THE CAUSES AND PREVENTIONS OF VIOLENT PRACTICES AMONG PRIMARY SCHOOL PUPILS IN ILORIN METROPOLIS, KWARA STATE
Adeleye Olorunkunmi Oyunniyi 29

INFLUENCE OF SINGLE PARENTING ON ACADEMIC PERFORMANCE OF PRIMARY SCHOOL PUPILS NUMERACY IN MORO LOCAL GOVERNMENT, KWARA STATE
Lukman Ajanaku Hammed & Kayode Ezecheal Obafemi 42

ENHANCING ENTREPRENEURIAL PREPAREDNESS OF PRIMARY SCHOOL TEACHERS WHILE IN ACTIVE SERVICE
Stephen Olufemi Afolabi, Ph.D; Olayiwola G. Olorisade, Ph.D & Njoku Innocent C. 52

INFLUENCE OF SOCIAL INTERACTIONS ON THE ACADEMIC PERFORMANCE OF INTELLECTUAL DISABILITIES IN AN INCLUSIVE CLASSROOM: TEACHERS' PERCEPTION
Olubukola C. Dada, Ph.D 60

SUSTAINABLE ENGLISH LANGUAGE REFORMS IN NIGERIAN PRIMARY SCHOOLS: TEACHER PREPARATION AND CONTENT KNOWLEDGE ISSUES
Awolere, Olumoroti Olaniyi (Ph.D) 75

ASSESSMENT OF STRUCTURAL AND PROCESS QUALITIES IN PRIVATE AND PUBLIC EARLY CHILDHOOD EDUCATION CENTRES IN MORO LOCAL GOVERNMENT AREA OF KWARA STATE
Ekure Emmanuel 86

ENHANCING ENTREPRENEURIAL PREPAREDNESS OF PRIMARY SCHOOL TEACHERS WHILE IN ACTIVE SERVICE

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Abstract

The paper is a theoretical review of the investment opportunities available to primary school teachers in Nigeria, the place of entrepreneurship education in making the dream of teachers becoming entrepreneurs at retirement a reality and the possible factors limiting their opportunity of becoming successful entrepreneurs at retirement in Nigeria. It exposes the primary school teachers in Nigeria to the positive implications of early engagement in entrepreneurship and learning needs that would prepare them for entrepreneurial challenges been faced at retirement. Entrepreneur Education is revealed as an essential tool for preventing serving primary school teachers from precarious conditions of abject poverty, queuing for monthly pension or becoming redundant and dependent on their family members at retirement. Certain recommendations are made, which among others, is that the primary school teachers should be exposed to entrepreneurship education early enough while still in active service.

Keywords: Entrepreneurship Preparedness, Entrepreneurship Education, Investment Opportunity and primary school teachers

Introduction

Public entrepreneurial practices may be one of the best ways to improve government performance and meet citizens' demand efficiently and effectively. Besides, at retirement, many primary school teachers are unable to cope with economic challenge, cater for the family which coupled with their health challenge result to stress and sudden death. The major reason for this has been

attributed to none payment or late payment of pensions and gratuities due to economic challenge of the nation. It therefore becomes imperative for every primary school teachers to be acquainted with those employment opportunities through a carefully and well designed entrepreneurship education, while at work.

Entrepreneur is a French word which refers to a person that combines the three factors of production namely land, labour and capital for business and production purpose. He is an economic agent that uses all three means of production- land, labour and capital for business. He is an innovator, a risk bearer and exploiter of every availing opportunity to make his business succeed (Odey, 2013). In short, an Entreprencur is someone who has foresight and willingness to assume risk and take requisite action to make a profit. Jhingan (2003) in Olorisade (2014) said that the functions of an entrepreneur have undergone many changes in the hands of economists; Entrepreneur is passionate about his ideas and how he can proffer solutions to solve problems in unique way.

Entrepreneurship is the act of generating idea, identify opportunity, carrying out market survey and research, utilize and maintain resources, take risk and ensure profit maximization. Otokiti (2012) quoting Bob-Reiss (2000) described entrepreneurship as the recognition and pursuit of opportunity without regard to one's controlled resources with the confidence and assurance of success. That it is a process of creating something new with value ,devoting the necessary time and efforts, assuming the accompanying financial, psychological and social risks and receiving the monetary and personal independence. The importance of entrepreneur education is making of an entrepreneur from the early year of a child.

Entrepreneurship Education is a process of imparting creative and critical skills or knowledge necessary for people to develop a business sense as well as exposing people to the nutty- gritty of business in terms of planning, starting and funding a business. It is a veritable tool for propelling economic growth and a key driver of any economy. Today, wealth and a high majority of jobs are created by small businesses started by entrepreneurially minded individuals, many of whom go on to create big businesses. People who are exposed to entrepreneurship education frequently express the view that they have more opportunity to exercise creative freedoms, higher self- esteem, and an overall greater sense of control over their own lives.

Objectives of Entrepreneurship Education

The major objective of Entrepreneurship Education is to prepare youth and adults to succeed in an entrepreneurial economy. it is therefore a life- long process that should begin in the early year of a child through his life time. In other words, entrepreneurship education is designed to be taught at school and

post school levels. This implies that Entrepreneurship education is to be given to primary school teachers the strategies which are not captured in the blue print.

Awodun (2013) summarized the specific objectives of entrepreneurship education as follow:

- Identify and recognize opportunities;
- Take risks in a very calculated fashion that shifts the odd in their favour
- Balance the risk with potential reward
- Devise indigenous strategies to harness and utilize available limited resources and,
- Create enterprises to take advantage of the wave of technological innovations and numerous business opportunities in the business environment.(p.80)

Shapiro (1998) argued that Entrepreneurs are not 'born'....rather they 'become' through the experiences of their lives." Therefore, Entrepreneurship Education is aimed at providing leadership supports for those who teach the youths and adults about their career opportunities and the skills needed to be successful.

Wang, Rafiq, Xiaoqing and Zheng, (2014) investigated into the entrepreneurial preparedness: An exploratory case study of Chinese private enterprises. The paper advanced the conceptualization of entrepreneurial preparedness (EP), and study how EP occurs in new venture creation and management. The paper primarily drew evidence from an exploratory case study of two Chinese high-tech private enterprises operating in the healthcare industry in Beijing, following a two-stage sampling process: informal, purposive sampling; and formal, theoretical sampling. Qualitative data collected from multiple semi-structured interviews within each firm were analyzed using a thematic analytical framework. The findings reveal idiosyncrasies of EP in a particular context.

Through entrepreneurship education, people are equipped with the skills to explore business ideas and a variety of ways to plan the business. That is, through educational experience, people are opportune to gain greater depth and breadth of knowledge on business. This encourages them to create a unique business idea and carry the decision-making process through a complete business plan and operation of a business. It therefore becomes easy for students to learn how to become entrepreneurs to practice the art of running businesses.

According to Okogie (2012), in order to enhance the employability of Nigerian youths, the Federal Government took step at making concrete policy

actions needed to develop a more labour-market-curriculum. It was also admitted that in realization of the need to boost employment, micro enterprises must be encouraged through a life- long learning that would facilitate the development of a broader-based skill.

Investment Opportunities for Primary School Teachers

Opportunity refers to periods of time when the circumstances are right for doing something. Business opportunity therefore refers to the discovery of a product service for which there is sufficient market. Business opportunity is the first step to consider when establishing a business. That is, the first major responsibility of an entrepreneur is to identify investment opportunity. It is predicated on meeting the need for solving a problem in the society.

An investment opportunity represents the needs and wants of potential consumers that are not being presently met by existing enterprises and which the entrepreneur has the capacity to satisfy. It requires generating ideas on bridging the existing gap.

When ideas are generated, the next line of action is to start a venture/business in the current line of interest. This can also be established in line with ones hobby. However, no one should see any venture as degrading as long as it will fetch legitimate income. Osubor (2010) identified various sources of investment opportunities by individual to include Personal experience, Hobby and Prior work experience which could be in terms of the knowledge gained in the areas of marketing, customer's relation, product or breaking off from the existing business.

There are certain Agencies in Nigeria which are established to help interested entrepreneur to identify investment opportunities. Such Agencies include: the Nigeria Bank for Commerce and Industry (NBCI), the Industrial Development Centre, Nigeria Industry Development Bank, Commercial and Merchant Banks, Nigerian Bank for Agricultural and Cooperative Bank, Federal Institute of Industry Research, Raw Material Export Promotion Council etc. These agencies are to provide loans on some such investment ventures as

A. Educational activities (Daycare , Nursery, Primary school, Religious school, Secondary School, Continuing Education Centre, Coaching Centre, Vocational Training Centre, book writing)
B. Commercial Ventures (Trading (retail or wholesale), Business centre, Importing exporting, Printing, Transportation, clearing and forwarding, Agenc\
C. Small Scale Industry (Soap industry, pomade production, fruits processing, rice milling plant, livestock production, fish production,

flower plant nursery, grain production and processing, yam and cassava flour making plant, leather work, plastic project, furniture making venture, Gum/adhesive making, Grinding machine

D. Service Oriented Activities (Barbing, restaurant, brokerage, Estate valuers, Agency, Artisans, Fashion designing, insurance brokers, Hair salons, Polythene processing, patent medicine/pharmacy, interior decoration, painting, clinic/hospitals, upholstery etc

Steps to take when Starting a new Business

Otokiti (2012) highlighted the factors that come into play when starting a new business as follows:

1. Preparing feasibility study report
2. Getting personnel and technology
3. Deciding on the location of the business
4. Sourcing for funds
5. Deciding on the product packaging and brand name.

Three other factors include:

1. Risk taking. The risk that the product may be rejected, the risk of obtaining the right material, equipment and personnel, the marketing risk etc
2. Personal efforts of the entrepreneur. A dynamic and hardworking entrepreneur can easily succeed than the lazy one. diligence
3. Developing a product that is different or perceived to be different from the existing products. A product that is different in character in terms of newness or improvement of the existing one, packaging. Selecting site for the business, there should be consideration for the accessibility of raw materials, sources of power and market.

Entrepreneurship Education were developed: to prepare youth and adults to succeed in an entrepreneurial economy. Entrepreneurship Education is a life-long process that should begin in the early year of a child. In other words, entrepreneurship education should start from Pre- primary to University level education. Therefore, the role of Faculties or Colleges of education cannot be underrated.

Prevailing Factors limiting investment opportunities of primary school teachers in Nigeria

There are certain factors that constitute hindrances to primary school teachers becoming successful entrepreneur especially at retirement. Some of these problems are discussed below.

Lack of Special Laudable entrepreneurship initiatives for adults primary school teachers: Most programmes initiated by the government are mainly for Nigerian youths. Such include You-Win, Youth Empowerment, Central Bank Fund intervention which are all meant to provide training and seed money for youth entrepreneurs (Olorisade, 2014). There is no concrete policy to integrate the primary school teachers into entrepreneurship programmes of the government.

Time Constraints: Primary school teachers do claim that there is no adequate time for them to engage in entrepreneurship ventures. The teachers spend most of their time mostly in attending workshops, training, carrying out studies, preparing lesson notes, embarking on research or pursuing higher studies. They engage so much on the office work without much time to think or pursue a small scale business to prepare them for retirement.

Low Capital: Many primary school teachers believed that the money been paid to them as salaries are so small that they find it difficult to spare any amount for investment. This practice opposed to the view of Allen (2006) that it takes money to make money and raising money takes time.

Lack of Entrepreneurship Education: There is no orientation and entrepreneurship education that would have acquainted the primary school teachers with all the necessary steps and skills required to succeed in business.

Misplaced priorities: The Primary school teachers find it much easier and prefer to access loan facilities from their banks or cooperatives for purchase of cars and building houses. Instead of using such money for in small and medium Scale businesses.

Many retirees become dependent on their children which further pauperizes the youths and deter their business growth as much of the money earned by them are spent on their aged parents or relations who are already retired from active service.

Conclusion

Entrepreneurship Education is an essential tool that can reposition Nigerian Primary school teachers and make them productive even at retirement.

It is the only means by which the long queue for pension and increasing rate of death among the retirees can be averted. Yet, this has not been put in place which accounts for precarious position of Nigerian retirees.

Recommendations

The following recommendations will put the primary school teachers on a right track of becoming successful entrepreneurs before their retirement age.

1. This hopes to reduce the dependency ratio of the economy. In order words, the work force will no longer have many aged ones to cater for while the old ones will live comfortably at retirement from public service.
2. There is a need for entrepreneurship education to become institutionalized which both the youths and adults should benefit from. The first step both the Federal and State government should take is to allow every public officer to attend refresher course on entrepreneurship education at educational or vocational institution like the one established by Kwara State government at Ajase- Ipo where they will be taught vocational skills.
3. Special laudable entrepreneurship initiative and programmes similar to those created for the youths should be put in place for primary school teachers. This will sensitize them and expose them to various opportunities in investment and creativities.
4. The working time for public servant should be reduced and fixed for the hours of 7:00 am and 1:00pm between Monday and Friday. This will avail them the opportunity to engage in small and medium scale businesses.
5. The Primary school teachers should be paid an amount that is above living wage to include investment allowance. This should be referred to as investment allowance to help primary school teachers to run their businesses.
6. Banks should provide loan facilities for primary school teachers and ensure proper monitoring of funds to avoid misappropriation.

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