



ACADEMIC LEADERS APPLICATION OF ENTREPRENURIAL STRATEGIES FOR SUSTAINABILITY OF LIFE AFTER RETIREMENT

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Abstract

The paper concentrated on academic leaders' application of entrepreneurial strategies for sustainability of life after retiring from the university: A study of the University of Abuja, Abuja, Nigeria. Two research questions were raised to guide the study and survey research design was applied in the study. The population of the study was eight (8) retired academic leaders (professors, from 2018-2021, information from the University of Abuja, Abuja, Nigeria). The sample of the study was eight (8) retired professors sampled through purposive sampling technique. The research instrument was validated by two senior lecturers in the Department of Educational Management, University of Abuja. The reliability of the instrument was carried out by giving the questionnaire to five professors who were not part of the study to respond. Test-retest method was used to obtain data for analysis. Cronbach alpha was used to measure the internal consistency of the items on the instrument. Pearson Moment and Spearman RHO Correlation coefficient statistics were used to analyse the data. Reliability index score of 0.78 was obtained. Mean statistics was used to analyze the research questions. The findings of the study proved that the retired academic leaders did not have the knowledge of how entrepreneurship can help them to sustain life after retirement. They did not apply entrepreneurial strategies on any businesses for sustenance of life after retirement. Based on the findings, the researchers recommended that; academic leaders should endeavour to seek to acquire the knowledge of entrepreneurship businesses by consulting experts in the field of entrepreneurship education for coaching. They should also endeavour to apply

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**Related declarations are provided in the final section of this article.

Entrepreneurship strategies in practical business situations, this can enhance their businesses and boost their financial status.

Introduction

Entrepreneurship has cushioned austerity in the lives of many individuals. It has helped them through entrepreneurship education to acquire the knowledge of being creative, have the mental orientation to think on how to create wealth. Individuals can explore the knowledge of entrepreneurship by seeking for opportunities that can be utilized to establish entrepreneurial business enterprises which can bring financial gains to them. Entrepreneurship can aid individuals to be self-employed, provide job for others, have job satisfaction, generate and increase income, have great accomplishment in life and reduce worries. Eze-Anyi (2019) maintained that entrepreneurship is a mechanism that creates wealth and promotes employment opportunities. The researcher also posited that entrepreneurship education can provide knowledge and skill for individuals to invest in business opportunities and help them to manage their own business enterprises.

An academic leader who has retired from work can key into entrepreneurship, gain knowledge from it, apply it to personal ventures of choice and interest for life sustenance. After retirement, the retirees face many challenges, the major one being lack of financial capacity to maintain their status in the society and to keep their families. The family responsibilities can increase with no constant finances to cater for them. Sometimes these retirees are the only bread winners of their families and the extended families. Some of these academia sometimes retired to leave in oblivion, captured by diverse worries. This inter twined scenario can lead many of them to traumatic health hazard, bitter life experiences and sudden death. This could be averted by engaging in doing something worthwhile to keep them busy, provide a sort of income which will bring financial relief. These leaders can avail themselves in some money making business ventures. There is therefore need for them to know the various businesses or entrepreneurship and the strategies to successfully manage them.

It is germane for these leaders to have the knowledge of the aspect of entrepreneurship which will help to sustain their lives, that of the families and promote their wellbeing. Entrepreneurship according to Onyeachu (2015) is the process of developing in individuals the knowledge, skill and the mindset needed to create jobs and manage businesses, make decisions, geared their minds towards personal development, self-reliance, self-sustenance, and empowerment.

Entrepreneurship is for wealth creation and profit making. Udu and Oguebulu (2019) emphasized that individuals should learn some entrepreneurial strategies which will help them in job creation, wealth and profit making which can sustain them in times of need. These strategies include:

Need/Problem Identification

First and foremost there must be a dire need that one has to satisfy. An individual must check his or herself and be convinced that things are not right, that there is a problem he has to address, a need he has to fulfil. Alonso-Galicia, Mediaa-Vidal and Grande (2023) posited that before going into business one has to detect the problems and try to solve them.

Creative/Innovative Thinking

The academic retiree, has to creatively think of what he has to do or engaged with to generate income to change his financial status. Creativity is the ability to solve a problem in a situation or context of the problem (Igwe, 2017). It is a thinking process which result in the development of new ideas which through innovation can be practically applied. Hence, creativity is the development of new ideas while innovation is the practical application of the ideas. Creativity also involves analyzing a particular problem, selecting the dearth of available information to what is already known. It involves combining new and old information, evaluating new emerging ideas, communicating results to others to see how profitable they will be and getting the results for practical personal use. Thinking involves the use of existing information to provide further information with reference to the existing problem. Academic leaders therefore should construct creative thinking to generate new ideas needed to start a business (Ismael, Brownson and Akpan 2025, Bernard 2019).

Identifying Business Opportunity

Individuals or the retiring academic leaders should identify which businesses they are venturing into; are they production of goods, what type of goods, how are they to be produced, is it distribution of goods or products, buying and selling of goods or rendering services to the public or establishing any business of choice? One has to identify from the dearth of the business ventures available which one is he embarking on. At this juncture, the individual can consult a business consultant for enlightenment. Robert 1985 cited in Eze-Anyi (2019) maintained that a person can engage in a venture with the objective of creating wealth through production, distribution and selling of goods and services to the public. The researcher also added that an

individual should venture into product or business line that will meet with the need of the people. Such business should not face socio-cultural clash but should boost business continuity and buyers. When you identify your business opportunities, analyse them step by step you by being the experiences of others through networks, acquisition of knowledge, hence operationalize them and evaluate them (Schlichte 2024, Azam and Azam (2021).

Feasibility Study

Feasibility study should be carried out due to uncertainties in financial regulation and market behaviour in emerging economies. The academic leader need to comprehensively analyse whether ventures are viable under local conditions. This involves estimating the financial requirement (cost, capital, needs) and carefully consider the financial aspect before embarking on any business ventures (Mabrouk, Eldin, & Wagdi, 2025). Feasibility study has also to do with the location of the business. A business environment is vital because it determines the success of the business. For instance, if one is venturing into consultancy in education area as a business, one has to be aware of the prevalent socio-cultural, economic, geographical, transformation and personal value factor (Eze- Anyi 2019). These have to be studied to make sure that they do not constitute problem. Ebuk and Olowonefa (2019) averred that negligence of this essential business strategy can lead to business risk more than the individual can cope with. An individual can avoid any pitfall by developing and applying sound feasibility plan and consultancy. The goods should be such that meet with the need of the buyers. An individual can consult people who are already in his business field to tap from their experiences and knowledge. This will help him to avoid making costly mistakes which will jeopardize his business effort.

Financial Strategy

Ensure that you have a strong financial base enough to cater for the proposed business. That is, you should have adequate capital and credit. You can miss business opportunities coming up in your business line if your financial base is not strong thus adversely affecting your business growth. You may seek for financial aid or loan from the bank. Research, though has proven that no financial support was given to some business starters when sought for by some financial institutions(Etiubon and Udoh 2019). Do not be discouraged, people are different, yours will be different. As your business grow, you can acquire a sound financial expert to manage it. He will attend to your bankers and other sources of finance borrowing together with various financial activities which will boost your business performance and will be profit oriented. Never use

business money for any personal purpose except for business, be strict on financial use, disburse fund appropriately to finance business operations. Udo (2022) averred that individuals who are into Small Medium Entrepreneurship (SME) business should endeavour to keep capital structure, record keeping and working capital practices to support SME sustainability. The type of business embarked on will determine the type of labour required. Staff recruitment should be on certification (if need be) and on practical skill test, on the job selection and on trust. Encourage training and retraining of staff at the lowest cost to avoid high administrative cost. Adhere strictly to merit without sentiments. Make each staff to have their area of specialty, identify their job functions and let them to operate committedly on them. Ensure that their remuneration is prime and is paid on time to avoid negative attitude which can lead to industrial actions and disruption of production. Always pay staff salary to avoid any form of indisciplinary actions and disloyalty. Spell out their sanctions according to their misdemeanor, endeavor to motivate them in order to obtain best results.

Leadership

Relate cordially with your staff and customers, help them to learn from their job, to acquire skills and competences that can help them handle the job if left alone to perform their jobs. Leadership is to activate, direct and guide staff to accomplish the objectives and goals of the business (Lubis, Soegiarto, Pawisari, Haryono & Syamsurizal 2024, Karnanan and Marimuthu 2021). Leadership can lift a man's vision and performance to higher height and standard. This will make an individual to be accomplished and fulfilled in life. As a leader adopt a good management ability to handle people, money, inventories, goods or merchandise, formulate good policy and incorporate business training and development. Delegate responsibilities to enable staff avoid the attitude of "I can do it all". Always minimize the rate of risk in the business by identifying all the business risks especially those of a substantial nature, use adequate insurance to cater for those to be insured. Appreciate the sovereignty of the consumer in business, sell good products or provide good services that the public will be interested to buy or will be in need of. Be cordially related to your customers, appreciate their sovereignty because their patronage will lead to the continuity of the business. Personal savings and investment, for a business to commence, you must have initial capital. Ensure that scarce resources are appropriately channeled for maximum use. There can be future diversification to enlarge the scope of your business if opportunity arise. All profits should be ploughed back into shares, and into investment of higher interest yielding.

Avoid Over-trading: Do not expand your business scope when there is no enough funds to do so. Hence, over trading should be discouraged to avoid lack of cash flow, inadequate funds, economic depression, and liquidation. Let your ambiguous target sales offer be equal to ambiguous target profit.

Economic Role: Ensure that all economic policies by the government do not affect the smooth running of the business hence, pay your tax especially VATs regularly, file annual forms and do correct budgeting

Selling on Credit/Debit: Minimize selling on credit and high debt involvement should be discouraged to avoid financial loss, credit should be done moderately. Have records of debts and make sure they are paid when due.

Commitment Perseverance and Discipline: Be committed and focused on what you are doing with great perseverance, do not be pessimistic and discouraged even if it warrants taking risk. Be disciplined especially when it comes to money, do not use business money to run your home or any other thing except for business.

Product/Services Presentation: Be courageous and encouraged to present your products, and services, etcetera. with a fantastic attractive packaging, and see how it flies, huge amount profit is awaiting you, so be encouraged to start.

Statement of the Problem

Individuals have to be proactive to face life with the mind of not giving up at any point in life. When condition of life is unbearable, one has to think creatively and be innovative to put your ideas into practice. Many retirees are facing conditions of giving up in life due to not having sources to sustain their financial base so as to cope up with their dearth of financial responsibilities. There should be a way out, that is why entrepreneurship is introduced to cushion austere life. Entrepreneurship can help people especially the academic leaders who have retired to utilize their dearth of knowledge to think creatively, apply innovative ideas to reach positive and successful decision for their lives. They can start a business of their choice, apply all entrepreneurial strategies for it to work. The onus of the matter is whether the retired academic leaders have sauntered out of their area of specialty to involve in any business undertaking. Do these academic retirees have the knowledge of entrepreneurship and have they applied the entrepreneurial strategies to any business of their choice to sustain their lives after retiring from work? These questions have motivated the researchers to carry out this research.

Research Purpose

The focus of this research paper is on academic leaders' application of entrepreneurial strategies for sustainability of life after retirement. Specifically, the researcher wants to:

1. Find out whether retired academic leaders have the knowledge to apply entrepreneurship to sustain life after retirement.
2. Examine whether academic leaders have applied entrepreneurial business strategies to any business of choice to sustain their lives after retirement.

Research Questions

Two research questions were set to guide the study:

1. Have retired academic leaders the knowledge to apply entrepreneurship to sustain life after retirement?
2. Have retired academic leaders apply entrepreneurial business strategies to any business of choice to sustain their lives after retirement?

Methodology

The researchers used survey research design for the study. This design enabled them to sample respondents from the population for the study (Couper et al 2024). The population of the study was eight (8) retired academic leaders (professors, from 2018-2021 session, University of Abuja). The sample of the study was eight (8) retired professors obtained by using purposive sampling technique. Questionnaire on "Academic Leaders Application of Entrepreneurial Strategies for Sustainability of Life (ALAESSL)" was used to collect information from the respondents. The information received from these respondents was converted to data and was used for analysis. The questionnaire was validated by professors from different faculties in the University of Abuja, Nigeria. The reliability of the questionnaire was obtained by conducting a pilot study. Five (5) copies of questionnaire were responded by the professors who were not part of the study. Cronbach alpha was used to obtain the internal consistency of the instrument items. The reliability index of 0.78 was obtained using Pearson and Spearman RHO Rank Order Correlation coefficient. Mean statistics was used to analyze the research questions. Mean scores of 2.50 and above were adjudged as agreed whereas 2.49 and below were adjudged as disagreed. Sectional

mean scores of 2.50 and above were considered as accepted while sectional mean score of 2.49 and below were adjudged as rejected.

Data Analysis

Research Question One: Have retired academic leaders the knowledge to apply entrepreneurship to sustain life after retirement?

Table 1: Retired Academic Leaders having knowledge to Apply Entrepreneurship to Sustain their Life after Retirement

N=8

S/N	Indicators of Retired Academic Leaders having Knowledge to Sustain Life after Retirement	SA	A	D	SD	\bar{x}	Decision
	You have:						
1	Identified business sources to make wealth after retirement	4	2	1	1	3.13	Agreed
2	Identified business opportunities to utilize business ventures for financial gain	1	1	3	3	2.00	Disagreed
3	Developed skills to empower yourself on a particular business to accrue financial benefits	0	2	3	3	1.88	Disagreed
4	Consult experience entrepreneurs and consultants to start a personal business for sustenance	1	2	3	2	2.55	Disagreed
5	Developed a mindset to create job for self sustainability	1	0	3	4	1.75	Disagreed
	Sectional Mean					2.20	Rejected

Respondents in item 1 agreed with the mean score of 3.13 that they have identified sources of wealth after retirement. Respondents in items 2-5 disagreed with the mean scores of 2.00, 1.88, 2.25 and 1.75 respectively that they have: identified business opportunities to utilize business ventures for financial gain, develop skills to empower themselves on a particular business to accrue financial benefits, consult experience entrepreneurs and consultants to start a personal business for sustenance and to develop a mindset to create job for self-sustainability. All the respondents rejected with the sectional mean score of 2.20 that the retired academic leaders have the knowledge on how entrepreneurship can be applied to help them to sustain lives after retirement.

Research Question Two: Have academic leaders applied entrepreneurial strategies on any business of choice for sustenance of life after retirement?

Table 2: Academic Leaders Application of Entrepreneurial Strategies to any Business of choice for Sustenance of Life after Retirement

N=8

S/N	Indicators of Academic Leaders Application of Entrepreneurial Strategies to any Business of Choice for Sustenance of Life after Retirement	SA	A	D	SD	\bar{x}	Decision
	You have applied entrepreneurial business strategies for life sustenance by :						
1	Identifying financial need as a problem	2	4	0	2	2.75	Agreed
2	Thinking creatively and innovatively to choose a business of your choice	1	2	3	2	2.25	Disagreed
3	Carrying out feasibility study to find suitable location for your business	2	0	3	3	2.13	Disagreed
4	Consulting experienced entrepreneurs to guide you on the chosen business	0	1	5	2	1.88	Disagreed
5	You have enough finance to start the business of your choice	3	4	0	1	3.13	Agreed
6	You have identified the business risks as to avoid them	1	2	3	2	2.25	Disagreed
7	You are focused and committed to your business	1	1	3	3	2.00	Disagreed
8	You have not given out your product on debt	2	3	1	2	2.63	Agreed
9	You are disciplined on the issue of finance	1	1	4	2	2.13	Disagreed
10	You have ploughed back the business profit into business to enlarge it	0	2	3	3	1.88	Disagreed
	Sectional Mean					2.30	Rejected

Some of the respondents in items 1,5 and 8 agreed with the mean scores of 2.72, 3.13 and 2.63 that they have applied these strategies for life sustenance: by identifying their financial need as a problem, they have enough finance to start the business of their choice and they have not given out their product on debt. Some of the respondents in items 2, 3, 4, 6, 7, 9 and 10 disagreed with the mean scores of 2.25, 2.13, 1.88, 2.25, 2.00, 2.13 and 1.88 respectively that they have applied

these strategies for life sustenance: think creatively and innovatively to choose a business of their choices, carryout feasibility study to find suitable location for their business, consult experienced entrepreneurs to guide them on the chosen business, have identified the business risks as to avoid them, they are focused and committed to their business, they are disciplined on the issue of finance and that they have ploughed back the business profit into business to enlarge it. All the academic leaders rejected that they have applied entrepreneurial strategies to carry out any businesses of their choice for sustenance of life after retirement with the sectional mean score of 2.30.

Discussion of Findings

The finding of research question one proved that retired academic leaders do not have the knowledge of entrepreneurship to sustain life after retiring from work. The research question two revealed that academic leaders did not apply any entrepreneurial strategies to business of choice for sustainability of life after retirement. Researchers emphatically advised that individuals should involve themselves in lucrative entrepreneurship investment, create wealth and sustain themselves, families and maintain their financial status (Ani 2019 & Onyeachu 2015). Udu and Oguebulu (2019) maintained that individuals should learn and apply entrepreneurial strategies which will help them to establish jobs, make profit and create wealth to sustain themselves in austerity. Eze-Anyi (2019) averred that entrepreneurship will aid individuals in wealth creation.

Conclusion

Based on the findings of the study the researchers concluded that the retired academic leaders did not have knowledge of entrepreneurship nor did they apply entrepreneurship strategies to engage in any entrepreneurial investments to generate finance to sustain life after retirement.

Recommendations

Based on the findings of the study, the researchers recommended that; academic leaders from universities or any higher institutions should have fair knowledge of entrepreneurship by consulting entrepreneurship business consultants to coach them on entrepreneurship business.

They should learn to apply entrepreneurial strategies on any businesses of choice so as to generate fund to sustain themselves after retirement.

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