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NIGERIAN ARMED FORCES RESETTLEMENT CENTRE AND THE PRE-RETIREMENT ENTREPRENEURSHIP TRAINING OF VETERANS' OCCUPATION

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ABSTRACT

This study examined Nigerian Armed Forces Resettlement Centre (NAFRC) and the pre-retirement entrepreneurship training (PET) of veterans' occupation. The study adopted a descriptive survey design. The study was undertaken at the NAFRC Oshodi, Lagos State and, at six (06) veterans' clusters domiciled across the six (06) geo-political zones of Nigeria. A sample size of 404 graduating and the past participants were engaged in focus group discussions and interviews. The qualitative research objectives include: to examine the level of capacity and capability of NAFRC in conducting the PET; and, to examine the curriculum and duration of the training programme. The outcomes are that NAFRC has adequate capacity and capability to effectively train 500 personnel annually, as participants averred that NAFRC now have a very good training programme and trainers who taught them how to identify business opportunities, make business plans and proposals, but training does not still capture the interests of the participants who might be willing able and ready to take-up bridge employment afterwards; the PET scheme now has a good curriculum placing high premiums on technological applications such as IT, online surfing and marketing of their skills or products and enough personnel in each department to conduct the programme. The study concluded that the DHQ should sustain the on-going efforts to reposition NAFRC capacity and capability for conducting PET scheme. The study recommended among others that the establishment of a NAFRC PET Alumni Cooperative; and extension of duration of the PET scheme to one year among others.

Keywords: Nigerian Armed Forces, Resettlement Centre, Pre-Retirement, Entrepreneurship, Training, Veterans, Occupation.

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INTRODUCTION

Retirement is an inevitable end in the lives of many workers. As such, retirement brings about major changes in the life of an individual. For military veterans, retirement is transition into civilian world which occur with a complex and dynamic network of relationships, programs, services and benefits. As a result of this, transition planning and assistance is needed for military retirees or veterans to be able to cope with life after service (Lawrence, 2018). According to Lawrence (2018), transition from military to civilian life requires that service members of the armed forces and their families explore and embark on endeavours that will allow them fit into the civilian world upon leaving active duty. This is because, every year, millions of military personnel all over the world retire from military service and return to life as civilians. Based on this, one of the transition programs to assist veterans is through pre-retirement entrepreneurship training. This training helps to prepare military retirees in understanding the business world in a bid to establish a viable veterans' occupation.

Entrepreneurship training involves a structured program that aims to equip participants with the necessary skillset and mindset for identifying and launching new business ventures (Katz, 2007). Entrepreneurship plays a critical role in boosting economic growth and development (Wong et al., 2005). As such, policymakers have been focusing their efforts on entrepreneurship promotion. Promoting entrepreneurship goes beyond assisting incumbent entrepreneurs and business owners; it also encompasses inculcating an enterprising spirit in people. Entrepreneurship training is regarded as a practical means to promote entrepreneurship in a nation (Peterman & Kennedy, 2003). It is in view of this that many organizations including the armed forces embark on pre-retirement entrepreneurship training to increase the capacity of their workforce in business development and management especially after active service.

Veterans' occupation on the other hand entails the involvement of retired military personnel in business ventures in a bid to sustain their means of livelihood and create employment in the economy. For veterans, the possibility of establishing a successful business venture through entrepreneurship training is based on the vast experience in discipline, courage and tactical skills acquired which are necessary for the post-retirement life. These skills acquired during active service could be useful in the post retirement era. Fallon (2020) who examined some businesses established by former members of the United States armed forces concluded that military veterans are well-suited to undertake entrepreneurship training. He further stated that during their time in the Armed Forces, military service members gain a variety of skills that are essential to entrepreneurship training. They learn to build and lead a team, solve problems quickly and execute under immense pressure. As such, many current and former military personnel choose to start their own veterans' occupation by getting involved in entrepreneurship training.

Globally, many nations have prioritized pre-retirement entrepreneurship training in a bid to encourage the establishment of veterans' occupation after military service. In February 2017, the number of veterans in the USA stood at 20.7 million (Sobota, 2017). As a result of the pre-retirement entrepreneurship training given to the retired military personnel, veterans had majority ownership interests in 2.52 million businesses in 2012. Overall, it was estimated that 9.1 percent of all U.S. businesses were veteran-owned. These were in the areas of mining, quarrying, oil and gas group, accommodation and food services industry, finance and insurance, transportation and warehousing, construction, agriculture, forestry and fishing, utilities, professional, scientific, and technical services as well as manufacturing (Sobota, 2017). Therefore, pre-retirement

entrepreneurship training has aided veterans' occupation in the USA.

In a study on entrepreneurial aspirations and expectations of Sri Lanka military veterans, Perera et al. (2017) found that returning to civilian life presents new opportunities and challenges for veterans. Many veterans look forward to life after the military service. In view of this, the government of Sri Lanka through the Ministry of Defence established pre-retirement entrepreneurship training programmes to aid veterans' occupation. Between 2015 and 2020, more than 20,000 veterans were incorporated into the programme. In addition, over 4,000 businesses were established by the veterans. This allowed for sustenance of livelihood by retired military personnel. As such, pre-retirement entrepreneurship training has helped in veterans' occupation in Sri Lanka.

Statement of the Problem

The transition from active military service life to civilian life may never be the same for all retiring military personnel. Differences may arise from the age, medical conditions, available resources to the retiree, the new environment and disposition of the retiree to life outside military setting among others. However, since servicemen retire on average 15-20 years earlier than civilians serving in civil workplaces, many servicemen are often still young and willing to get other jobs or start-up business after retirement. Although, many of them find starting a business often challenging and an unsuccessful experience (Brown & Gross, 2011). As noted by Dingemans et al. (2015), some retired military personnel have gone through psychological, sociological and economic challenges upon retirement from service as a result of joblessness, rejection and social stigmatization from the community. Adjusting to a new life upon retirement is a huge challenge, particularly with regard to the individual's financial and economic condition (Yusuf & Minai, 2016).

As a follow up to the curriculum and the trainings challenges, during the graduation of course 01/2022, the Commandant of NAFRC, Air Vice Marshal Idi Lubo, in his welcome address explained that in a bid to reposition the centre to function in line with current realities in vocational and skill acquisition training, the Chief of Defence Staff (CDS) directed the review of the NAFRC Curriculum which was already being implemented that saw a merger of some of the workshops and the introduction of Event Management Workshop amongst others. He stated that in order to enhance the quality and content of our training, this centre is presently in partnership with various organisations for the delivery of vocational and skill acquisition training. It is in this line that the centre is currently making efforts to enter into partnership with the Songhai Centre in the Republic of Benin for delivery of lectures to the Trainees and for the conduct of Train-The-Trainer courses for our instructors (This Day, 2022).

The foregoing therefore suggests the need to examine the effectiveness of the pre-retirement entrepreneurship training provided by NAFRC at Oshodi in equipping the retiring military personnel in respect to veterans' occupations in line with its vision and mission of being a world class training institution capable of repositioning ex-service men and women to cope with the challenges of service in their post service life; and to consistently provide quality training geared towards preparing Nigerian Armed Forces personnel to face the challenges of re-integrating into the civil life (Ministry of Defence, 2021).

Aim and Objectives of the Study

The aim of the study is to examine how Nigerian Armed Forces Resettlement Centre and pre-retirement entrepreneurship training of veterans' occupation was carried out. Specifically, two objectives guided the study:

- Analyse the level of capacity and capability of the NAFRC in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans' occupation.
- Review the effectiveness of the curriculum and duration of the NAFRC pre-retirement entrepreneurship training towards attaining optimum veterans' occupation.

Research Questions

The following research questions have been posed to guide the study:

- What is the level of capacity and capability of the NAFRC in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans' occupation?
- How effective is the curriculum and duration of the NAFRC pre-retirement entrepreneurship training towards attaining optimum veterans' occupation?

Significance of the Study

The study is deemed important because it examines the impact which the military pre-retirement skills acquisition scheme through the NAFRC has had on the retired military personnel over the years (2002-2022). The retired military personnel usually thrive in business through discipline acquired in the course of their military career, which is one of the pre-requisites to becoming a successful entrepreneur, especially in the early years of business operations and the pre-retirement entrepreneurship training usually given to the retiring military personnel. It is important that this study assess the factors limiting the effectiveness of the NAFRC scheme and make recommendations accordingly. The finding from the study will be useful to policy makers and concerned stakeholders on how to improve the overall impact of the pre-retirement entrepreneurship training provided at the NAFRC centre. The outcome of the study is expected to provide valuable information to military authorities and other stakeholders working on the welfare of military retirees. The study would also be beneficial to the Ministry of Defence, the Defence Headquarters (in its oversight functions) and the NAFRC administrators working to overcome the challenges of unemployment after completing military pre-retirement entrepreneurship training. Finally, the outcome will contribute to the growing body of knowledge in the pre-retirement entrepreneurship training of military personnel and researchers can benefit from the study. This can serve as a reference source for the research to be performed in relation to the study area.

REVIEW OF RELEVANT LITERATURE

Entrepreneurship

While no universal definition for “entrepreneurship” exists, several entities have promulgated their understanding of this term. The Organisation for Economic Co-operation and Development(OECD) defined entrepreneurship as human action in pursuit of *new* products, processes, or markets (Ahmad & Hoffman, 2008), while the World Bank described it as commercial activities in the *formal* sector. Monitor (2009) only focused on *high-growth* entrepreneurship; the Global Entrepreneurship. Monitor (200) defined it as creation of a *new* business venture, both formal and informal; and Acs and Szerb (2009) who created the Global Entrepreneurship Index, define it as a dynamic interaction of entrepreneurial *attitudes, activity, and aspiration* that vary across stages of economic development (emphasis added in each definition).

Recognizing the differences in focus and scope of each definitions above. Badal (2010) defined “entrepreneurship” as activity initiated to create value by providing products and services to a market, fulfilling an unsatisfied demand. The activity can include initiating and developing a new product/service (innovative) or replicating products/ services that already exist, thus creating competition (replicative). Badal’s framework covers businesses in the informal and formal sector. We specifically include replicative products and services because in many developing economies, replicative or imitative entrepreneurs provide competition and increase product supply, thus generating economic growth (Minniti & Lévesque, 2008).

Badal defined “entrepreneur” as an individual who proactively seeks to generate value through expansion of economic activity and who creatively responds to challenges and needs encountered in the process of accomplishing this outcome. The terms “proactively seeks” and “creatively responds” capture the talent approach to entrepreneurship, which identifies areas of strength and weakness to assess the entrepreneurial potential of an individual. It clearly distinguishes those who have the entrepreneurial talent to succeed from those who do not.

Entrepreneurship is the creation or extraction of value. With this definition, entrepreneurship is viewed as change, generally entailing risk beyond what is normally encountered in starting a business, which may include other values than simply economic ones.

An entrepreneur is an individual who creates a new business, bearing most of the risks and enjoying most of the rewards. The process of setting up a business is known as entrepreneurship. The entrepreneur is commonly seen as an innovator, a source of new ideas, goods, services, and business/or procedures.

More narrow definitions have described entrepreneurship as the process of designing, launching and running a new business, which is often similar to a small business, or as the capacity and willingness to develop, organize and manage a business venture along with any of its risks to make a profit. The people who create these businesses are often referred to as entrepreneurs. While definitions of entrepreneurship typically focus on the launching and running of businesses, due to the high risks involved in launching a start-up, a significant proportion of start-up businesses have to close due to lack of funding, bad business decisions, government policies, an economic crisis, lack of market demand, or a combination of all of these.

As an academic field, entrepreneurship accommodates different schools of thought. It has been studied within disciplines such as economics, sociology and economic history. Some view

entrepreneurship as allocated to the entrepreneur. Entrepreneurship is an act of being an entrepreneur, or the owner or manager of a business enterprise who, by risk and initiative, attempts to make profits. Entrepreneurs act as managers and oversee the launch and growth of an enterprise. Entrepreneurship is the process by which either an individual or a team identifies a business opportunity and acquires and deploys the necessary resources required for its exploitation. Early-19th-century French economist Jean-Baptiste Say provided a broad definition of entrepreneurship, saying that it shifts economic resources out of an area of lower and into an area of higher productivity and greater yield. Entrepreneurs create something new, something different—they change or transmute values. Regardless of the firm size, big or small, they can take part in entrepreneurship opportunities. The opportunity to become an entrepreneur requires four criteria. First, there must be opportunities or situations to recombine resources to generate profit. Second, entrepreneurship requires differences between people, such as preferential access to certain individuals or the ability to recognize information about opportunities. Third, taking on risk is a necessity. Fourth, the entrepreneurial process requires the organization of people and resources. An entrepreneur uses their time, energy, and resources into creating value for others. They are rewarded for this effort monetarily and therefore both the consumer of the value created and the entrepreneur are benefitted.

The entrepreneur is a factor in and the study of entrepreneurship reaches back to the work of Richard Cantillon and Adam Smith in the late 17th and early 18th centuries. However, entrepreneurship was largely ignored theoretically until the late 19th and early 20th centuries and empirically until a profound resurgence in business and economics since the late 1970s. In the 20th century, the understanding of entrepreneurship owes much to the work of economist Joseph Schumpeter in the 1930s and other Austrian economists such as Carl Menger, Ludwig von Mises and Friedrich von Hayek. According to Schumpeter, an entrepreneur is a person who is willing and able to convert a new idea or invention into a successful innovation. Entrepreneurship employs what Schumpeter called "the gale of creative destruction" to replace in whole or in part inferior innovations across markets and industries, simultaneously creating new products including new business models. In this way, creative destruction is largely responsible for the dynamism of industries and long-run economic growth. The supposition that entrepreneurship leads to economic growth is an interpretation of the residual in endogenous growth theory and as such is hotly debated in academic economics. An alternative description posited by Israel Kirzner suggests that the majority of innovations may be much more incremental improvements such as the replacement of paper with plastic in the making of drinking straws.

THEORETICAL FRAMEWORK

Burgess's Activity Theory

The Burgess's Activity Theory, postulated by Tensley and Tenstey (1987) is one of the most popular theories of retirement. According to this theory, individuals with a large number of roles are believed to be better equipped to cope with the loss of single role and interpersonal activity which is regarded as a key feature of successful retirement. New activities tend to compensate for roles that are lost as the individual ages, while leisure values tend to replace work values in maintaining activity level. The activity theory of aging postulates that older adults are happiest when they stay active and maintain social interactions with other people after service. The activities, especially those that are meaningful, helps the retiree to replace and situate lost life

roles after retirement from active service, which invariably helps them resist the social pressures that challenge them after retirement and limits them from the society.

The theory assumes a relationship between the socio-economic status (mainly income) of households and the distance from the Central Business District (CBD). Further from the CBD, the better the quality of housing, but the longer the commuting time. Activity theory also helps retirees to deal with the context issues of they face. It offers an perfect outline, background and framework for the design of context-aware systems by providing guidance on what elements of context to consider that might affect their retirement role, and the theory supports the implementation retirement process and routine after service.

The relevance of the theory to the study is that the Burgess's Activity theory is relevant because it shows that an individual who suffers job loss will seek for a substitute in order to remain relevant and keep fit, which is in line with what pre-retirement planning and counselling is all about. Without activity, the human machine remains unexploited, unchallenged and deteriorates faster than it should.

Pre-Retirement Entrepreneurship Training for Armed Forces

Retirement is like any transition that must be seen in the context of individual life's journey. It is a natural process of self-renewal and a process of disorientation and reorientation that marks the individual turning point in the path of growth. The life of military personnel during the service and after the service is not the same. While some continue to accept life as it is with meagre income from pension allowance, some search for new jobs and others tend to engage in entrepreneurial businesses to generate more income for themselves and for their families.

Ojo and Fakokunde (2021) investigated the innovative schemes and entrepreneurship culture at the Nigerian Armed Forces Resettlement Centre, Lagos. Through a mixed methodology, the study unveiled the military enterprise and entrepreneurship of the centre. According to the study, some tension exists between the military culture and entrepreneurship culture at the centre. Suggestions are offered to improve on the centre's service delivery. Generally, there is a need for NAFRC to further enhance its dynamic collaborative efforts, involve more in skills mapping of both its trainers and trainees, boost its mentoring capacity, and provide employment support through rigorous articulation of the value of retired military personnel to potential employers or funders. It is also suggested that NAFRC should liaise with other relevant stakeholders to support projects that deliver long-term solutions to the challenges faced by the retired military personnel community. The combination of all these activities will enable NAFRC to realise its vision and mission.

Tar and Wapmuk (2021) focused on entrepreneurial training (ET) in the Nigerian armed forces and its significance for post-retirement era. Though it remains a much underemphasised area in most organisations, ET of the armed forces is the main fulcrum for their retirement preparation, if they are to achieve self-reliance as veterans. The study revealed that the retirement training provided for the armed forces differs from one country to the other. They are either prepared towards seeking to bridge employment or in the alternative, to train them to learn how to start a new business. The study concluded that despite the challenges that characterise the business environment in Nigeria, there are vast business opportunities, which ET can focus on for the Nigerian military for self-reliance in post-retirement.

Ojo (2021) in his book titled "Global Perspectives on Military Entrepreneurship and Innovation" builds on existing theoretical and empirical studies in the areas of entrepreneurship

and military business and enterprise to interrogate the concepts of military entrepreneurship, veteran entrepreneurship, military spouse entrepreneurship (or military women entrepreneurship) and retirees' entrepreneurship. The book is a collection of studies on military entrepreneurship, treating the subject with emphasis on metacognition and interrogates differences in metacognitive processing across cultures and values relating to military entrepreneurship. The chapters cover various concepts in military entrepreneurship and promote entrepreneurship research within the military ecosystem. The findings of the book showed that most military entrepreneurship training programmes do not incorporate technological advancement as part of the training curriculum.

Bryant (2021) revealed that military veterans own nearly 10 per cent of businesses in the United States and are substantially more likely to become entrepreneurs and start their own businesses than their civilian counterparts who lack military experience. The purpose of this study was to explore what traits, factors, and training may have impacted the likelihood and probability of a veteran service-member becoming an entrepreneur and making the decision to start their own business or become self-employed. Through this research a theme of 5 skills and character traits emerged; communication, flexibility, leadership, problem solving, and risk management. These traits and skills are inherent in some individuals but can be developed through training and working experience. Military veterans gain an advantage over civilian peers and counterparts due to the emphasis on training and professional development around those 5 key areas while involved in military service. The finding of the book showed that the skills of communication, flexibility, leadership, problem solving and risk management greatly impact one's ability to operate a business and successfully navigate business practices while enhancing the comfortability of an individual in taking on an entrepreneurial role.

Heather (2018) in his book titled "Military Entrepreneurs" stated that Entrepreneurs who work and create businesses related to military services are instrumental in ensuring duty members and civilians are able to stay safe and protect themselves. From medical training methods to smart military vehicles and robotic technologies, this exciting title introduces readers to the ways entrepreneurs innovate in the military field. Detailed case studies of successful entrepreneurs and a hands-on project help readers understand the principles of entrepreneurship. The finding of the book showed that with adequate funding and training, many military personnel would thrive and succeed in various businesses. Entrepreneurial training and career path of retired military personnel as entrepreneurs were conducted by Yusufa and Minaib (2016) in Nigeria. They noted that most of the retired military personnel in Nigeria have been increasingly involved in various post-career transitions into self-employment businesses such as small scale businesses and agriculture. This is probably being explained by entrepreneurial training usually given to the retiring military personnel prior to their retirement, need to overcome burdensome to earn additional income, and the need to get involve in a particular job which they are unable to pursue while in the military service. Their finding showed that majority of the retiring personnel indicates the desire to become agricultural entrepreneurs due largely to its requirement of less skill and need to exploit the readily available market.

Hassanuddin (2015) through qualitative research method examined the implementation and effectiveness of the pre-retirement programme for retired army in Malaysia. The data for the study was collected through interview and analysed through statistical analysis. The research finding showed that there are several factors leading to the challenge facing the military or former military member in their readiness mentally, skilfully, knowledge and experience to cope

with civilian life. The factors, according to the study came from various sources of their life and engagement as military personnel and adjusting to the reality ahead.

Hainz et al. (2017) carried out a comparative assessment of the potential strengths and vulnerabilities of veteran who are self-employed and those that works as employees based on their demographic, military service history, and psychosocial characteristics. Results indicated that self-employed veterans were older and more educated and more likely to utilize veteran affairs (VA) healthcare. Self-employed veterans were more likely to serve in Vietnam and to serve in the military for fewer years. Although reporting more lifetime traumas, self-employed veterans did not experience higher rates of current or lifetime psychopathology or lower perceived quality of life. Moreover, self-employed veterans demonstrated higher levels of gratitude, community integration, and altruistic service to others. Findings according to the authors have potential to inform human resources management strategies and vocational training and reintegration initiatives for veterans.

Terziev (2017) examined the perception on social adaptation of the military, discharged from military service in Bulgaria. The study posited that the social adaptation of the military released from military service and passing in stock should be regarded as part of a comprehensive system for social work and protection of intellectual capital in Bulgaria that is in possession of value adding knowledge and skills. As soldiers are part of this capital, of the quality of social work carried out for adaptation to civilian life, possibilities for their smooth adaptation to civilian life and effective use of their skills and competencies carrying value and competitive advantage are determined.

Smaliukienė (2013) evaluated the entrepreneurship opportunities after military career as practice in Central and Eastern versus Western Europe. The finding indicated the lack of entrepreneurship development policies for early retired servicemen, while service in military often provides highly specific competencies that can be adapted as transferable expertise and knowledge for entrepreneurship. The study suggested the need to include entrepreneurship skills development in the reintegration programs of early retired servicemen. Development of entrepreneurship skills may prepare servicemen, who are being dismissed from the service, for new economic activities, as well as create conditions for their successful reintegration into civilian life.

Mani (2011) examined the military entrepreneurs' patterns in Latin America. Mani posited that to assess the implications of military entrepreneurship, we should base the analysis on a careful examination of the factors in the military that motivated its economic activities, but we should also pay close attention to the societal and political dynamics that enabled it. Implementing effective policy responses to diminish the negative consequences of military entrepreneurship may prove difficult to achieve without firm and consistent pressure. The best remedies; democratically accountable political leaders, an effective and autonomous state bureaucracy, and the reduction of social and economic problems that historically have enabled the military's role in the economy are rarely created in the short term.

Perera et al. (2017) examined the Sri Lanka military veterans entrepreneurship aspirations through case study and quantitative research method which consist of veterans retired between 2014 and 2016. The case study analysis showed that success of the post military career is mainly due to the training and other attributes gained during his military service. They are of highly influential in the military veteran's transitioning from the military career into successful entrepreneur. Also, the study revealed that the majority of the retired military veterans aspired to fulfil the expectations that had not been achieved during their military life.

Factors that Influence Veteran Entrepreneurship

Successful entrepreneurship is often associated with distinguishable characteristics, such as tendency to engage in risks, creativity, and leadership (Boldon et al., 2016). Thompson et al. (2000) described these characteristics as being necessary to successful entrepreneurship because they pair well with being a visionary, being capable of operationalizing an idea, and being willing to partake in risks often associated with building from an idea to a sustainable business. Several researchers found that veterans possess many of these characteristics.

Jim-Suleiman et al. (2021) reviewed literature on veteran entrepreneurship to enable an understanding of veteran experiences in the enterprise journey. The paper reviews the literature on motivations of veteran entrepreneurship and the factors influencing veteran enterprises around the world. The review identified that both pull and push factors motivate veterans into entrepreneurship. The pull factors include all inherent conditions like the personality trait, personal background, and professional experience; while the push motivators are the external and usually unpleasant experiences like early retirement due to disability in service, post-retirement economic hardship, business environment, and government regulations. The review also identified five (5) factors that influence veterans entrepreneurship such as veterans' personal characteristics, military skills prior to hanging up the booths, accessibility to required finances for start-up, social network during the military, and the availability of programs and services to support veterans entrepreneurial activity.

Henry et al. (2005) and Zimmerer and Scarborough (1998) asserted that entrepreneurship is a discipline that can be learned. Thus, it could be possible that some of the skills learned in the military may instil an interest in entrepreneurship.

Hope et al. (2011) investigated whether military service has a statistically significant impact on veteran entrepreneurship using three complementary data sources. The outcome showed that self-employment is negatively correlated with the length of military service. This result suggested that higher rates of self-employment among veterans are due to individual characteristics, rather than training, education or other qualities imparted by military service. An exception to this negative correlation occurs among career military retirees (those with more than twenty years of military service); in this subgroup of veterans, self-employment increases with years of military service. The authors posited that this relationship may result from a wealth effect—military retirees with longer careers receive larger military pensions and may be financially better able to pursue self-employment.

Caliendo et al. (2014) investigated the influence of the personality of individuals on the entry and exit decision from self-employment. They found that openness to experience, extraversion, and risk tolerance affect entry, while agreeableness or different parameter values of risk tolerance affect exit from self-employment, and finally, locus of control affects both entry and exit decisions.

According to Pittaway (2010), dealing with a chaotic situation, knowing that the first plan might not work, and being willing to adapt are essential characteristics attributes of military personnel and as well necessary features of entrepreneurs. Thus, personal characteristics are pivotal to business success since they dovetail with foresight, idea operationalization ability, and risk tolerance often associated with business ideation to a sustainable business.

Heinz et al. (2017) investigated the potential strengths and vulnerabilities of veteran entrepreneurs and the study utilized data from a large, nationally representative sample to

profile self-employed veterans (n=230) and compare them to veterans who work as employees (n=1,055) with respect to demographic, military service history, and psychosocial characteristics. Results indicated that self-employed veterans were older and more educated and more likely to utilize best healthcare system. Self-employed veterans were more likely to serve in Vietnam and to serve in the military for fewer years. No differences were noted in perceived military experience, level of combat exposure, or military branch served as a function of self-employment. Although reporting more lifetime traumas, self-employed veterans did not experience higher rates of current or lifetime psychopathology or lower perceived quality of life. Potential protective resilience-promoting factors may be associated with the higher levels of openness, extraversion, optimism, achievement-orientation (purpose in life), and greater need for autonomy and professional development observed among self-employed veterans. Moreover, self-employed veterans demonstrated higher levels of gratitude, community integration, and altruistic service to others. Findings have potential to inform human resources management strategies and vocational training and reintegration initiatives for veterans.

According to Tar and Wapmuk (2021), factors on various levels, including individual, household, job, organizational, and macro level variables are expected to influence the availability of and changes in individual resources, which are described as the driving mechanism behind changes in well-being. Emotional, motivational, social, physical, cognitive, and financial resources are suggested to be of particular importance in this process. Resources are described as means or assets that can be used to cope with challenges associated with the transition. Resources are assumed to be key elements because they define the conditions of retirement and influence what people are able to do physically and what they can afford financially in retirement.

Status/Standard of Equipment and Learning Environment to Aid NAFRC

The standard of equipment has become essential to the modern learning experience, with more and more trainers or teachers leveraging on the devices and software every day to help participants engage more effectively in training programmes. The sophistication and increase in the standard of equipment has led participants to expect it as a key component of their curriculum. Adequate funding is expected to help both trainees and trainers take advantage of learning tools in the 21st century and beyond. However, it can be difficult to precisely articulate where to invest the resources for maximum impact (Ololube, 2009).

The use of multifunctional and cost-effective equipment for basic and further training in centres, are essential to complete training and learning. The design, layout and equipping of training rooms or complete learning centres are of great importance. The equipment should be able to offer attractive solutions for participants learning, because NAFRC need many practical details that make teaching and learning easier (Ololube, 2011).

In line with the vision NAFRC to be a world class training institution capable of transitioning retirees to cope with the global economic and business challenges of post service life, NAFRC was essentially established to provide military personnel who are participants with relevant vocational and entrepreneurial training to enhance participants to live a productive and fulfilling life during retirement. During the training programmes, it is expected that the needed equipment for vocational courses, which comprises management, fashion design, shoe making, laundry, fine arts, photography, printing, soap making, agriculture, wood work, building and

civil works, electrical and electronics, fabrication and welding, are provided in adequate numbers to facilitate the training programmes. Surprisingly, the equipment are in short supply (Ojo, 2021).

The impacts of the inadequate training facilities of the training equipment are the major challenges of the NAFRC. The printers, laminating machine, scanner, automatic typewriter, word processing equipment, etc. are the training facilities in short supply. Poor learning environment, lack of equipment, lack of electricity, lack of maintenance, lack of interest, outdated technology, etc. are the problem associated with the provision of adequate facilities on the productive training programme. An unsafe learning environment, results in low production, increased expenses, accidents, were the effects of inadequate training facilities of NAFRC (Ojo & Fakokunde, 2021; Tar & Wapmuk, 2021). As such, military retirees face challenges towards building a second career after retirement (Chukwu, 2021).

METHODS

Research Design

The research design adopted is descriptive survey using qualitative data. The Questionnaire matrix was used to elicit information from respondents. The questionnaire adopted for the study made use of closed-ended format and was divided into sections; *Section A*: the section captured the demographic details of the respondents so as to be able to describe respondents in terms of gender, age, rank, state origin, income, ethnicity and religion. *Section B*: the section set out questions that provided answers to the research questions.

Area of the Study

The study was undertaken partly at the NAFRC located in Oshodi, Lagos State, Nigeria. Lagos is situated within latitudes 6°23'N and 6°41'N and longitudes 2°42'E and 3°42'E. The coastal state of Lagos lies in south-western region of Nigeria, on the Atlantic coast. The NAFRC was established as a world class training institution capable of repositioning ex-service men and women to cope with challenges of businesses/occupations in their post service life. The institution has been providing quality training, geared towards preparing Nigerian Armed Forces personnel to face the challenges of re-integrating into civil life. The vocational and ET are in areas such as mechanized farming, soap making, shoe and leather works, foundry, welding, poultry, furniture making among other skills. The other areas of study include the six selected identified veteran clusters in Abuja, Bauchi, Kaduna, Lagos, Onitsha, and Warri. These locations were chosen based on security situation and belonging to the Nigeria's six (06) geo-political zones of North Central, North East, North West, South West, South East and South South regions to ensure spread and even representation.

Source of Data

The study would source its data from both primary and secondary sources:

Primary Data: The primary data was obtained with the aid of the interviews and focussed group discussions with past participants and current half-year 2023 graduating participants.

Secondary Data: For this study, such data include the contact records of the retired military personnel, record of the scheme activities for every personnel, the scheme achievement over the years and their feedbacks records on the relevance of the NAFRC scheme on the current employment of retired military personnel. Secondary data that was used for this study will also include the published reports, facts and data from NAFRC, DHQ, Central Bank of Nigeria (CBN), and NBS etc.

Population of the Study

The population of the study comprised of retired military personnel that participated in pre-retirement entrepreneurship training and vocational training programme course at the Nigerian Armed Forces Resettlement Centre, Oshodi- Lagos. The Centre annual intake is 500 military personnel which imply that between the period of 2002 and June 2023, the Centre intake was 10,500 military personnel, hence, the population of the study.

Sample Size

For the intent of this study, the research respondents were collected at the Nigerian Armed Forces Resettlement Centre, Oshodi, Lagos, Nigeria where every retiring personnel is expected to partake in the pre-retirement entrepreneurship training and vocational training programme course. Additionally, respondents were selected based on exclusion/inclusion criteria at some known veteran clusters covering the six (06) geo-political zones of Nigeria. Using Taro Yamane (1967) at 95% confidence level and an error limit of 10% as a means to ascertain the sample size of the research drawn from the projected population of 10,500 was adopted. Therefore, the sample size was 404.

Sampling Technique

For this study, a simple random sampling technique was adopted to select respondents from the study area. The respondents (404 participant military personnel) were shared across the years of study while the records of the then participants (at the centre) were retrieved from the NAFRC Scheme. In achieving the randomness of the sampling, contacted personnel will be entitled to one-time participation in the study and each will be selected once.

Research Instruments

A questionnaire matrix was used as a guide during the interviews and focus group discussions to elicit information from respondents. The instrument (questionnaire) for the study is titled “Pre-Retirement Entrepreneurship Training and Veterans’ Occupation: A Tracer Study of Nigerian Armed Forces Resettlement Centre from 2002 to June 2023 and was sectionalized into two:

Section A: The section captured the demographic details of the respondents in a manner that it captured the intended objectives of the study as well as the demographic details of the respondents (Military personnel) so as to be able to describe respondents in terms of gender, age, and religion.

Section B: The section sets out questions that provided answers to the research questions that includes the level of capacity and capability of the NAFRC in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans' occupation (Four items), how effective is the curriculum and duration of the NAFRC pre-retirement entrepreneurship training towards attaining optimum veterans' occupation (Four items), the impact of the pre-retirement entrepreneurship training by NAFRC on the business performance of the ex-military personnel that participated in the scheme (Four items), and the factors limiting the NAFRC in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans' occupation (Four items).

Validity of Research Instruments

The questionnaire was presented to the three experts in data analyst to examine the instrument and they made corrections based on the language of the instrument, to make it more appropriate and for final approval for data to be collected from Ex-military personnel's between 2002-2022 and 1st half year 2023 graduating participants. Their corrections were effected to make the instrument valid to be able to elicit the needed information that aided the analysis of the study.

Reliability of the Instrument

For reliability of the instrument to be ascertained, a trial testing was conducted. Using Cronbach Alpha test of reliability, the reliability of the questionnaire was carried out. Using this technique ensures that the internal consistency of the 27 items was adequate to guarantee continuity, thus, a Cronbach Alpha reliability estimate of .858 was realised.

Data Collection

Focus group discussions were conducted with the respondents that trained at the Centre, from 2002-2022 for pre-retirement entrepreneurial and vocational training programmes, the exercise took place between July and August 2023. The 2nd part of the exercise was conducted in June 2023 during the Graduation Ceremony Week of Course 01/2023. The researcher and his assistants personally delivered the interview/discussion to the respondents (retired and retiring military personnel). The questionnaire was a closed-ended questionnaire. The questionnaire matrix was employed because it ensures uniformity of responses.

Additionally, the researcher procured the services of 10 research assistants to assist in data collection at the Centre. The assistants comprised of National Youth Service Corp (NYSC) members and junior instructors at the NAFRC, Oshodi-Lagos. Video clips and photographs of the researcher and interviewees are contained in Appendix III. The assistants were fluent in Pidgin English and military slangs to enhance smooth interaction between and among participants. The research assistants were trained by the researcher on how to administer the questionnaires to elicit responses and the needed information from the respondents. Thereafter, they engage the ex-participants in close-ended discussions either in persons or through telephone lines provided at the NAFRC Alumni database. Further to which visits were made to various veteran clusters in Abuja, Bauchi, Kaduna, Lagos, Onitsha, and Warri. Lastly, prior to the collection of data from the field, the study areas were mapped in order to identify the categories of respondents and states of residence as well as their present employment status.

Data Analysis

Responses on the items statement 1-8 of the research instrument, the matrix, were tallied along “dissent=-1, suggest dissent-1/2, non-response=0, suggest agreement=1/2, agree=1.” The mean scores were used to determine the percentage of agreement or disagreement of the rated items.

RESULTS

Research Question 1: What is the level of capacity and capability of the Armed Forces Resettlement Centre (NAFRC) in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans’ occupation?

Table 2: Focus group discussions and interviews held with former participants of the pre-retirement entrepreneurship training on capacity and capability of the armed forces resettlement centre (NAFRC) in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans’ occupation

RQ1	What is the level of capacity and capability of the Armed Forces Resettlement Centre (NAFRC) in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans’ occupation?	ABUJA AREA Group A	BAUCHI AREA Group B	KADUNA AREA Group C	LAGOS AREA Group D	ONITSHA AREA Group E	WARRI AREA Group F
1	The Nigeria Military has a standard/functional pre-retirement entrepreneurship training program at the NAFRC which help you identify business opportunities?	SA	NR	SA	NR	NR	NR
2	NAFRC teaches personnel about business plans and proposals	SA	SD	A	NR	NR	NR
3	NAFRC provide good guidance about funding your business.	SA	SD	A	NR	NR	NR
4	Participants benefit immensely from training programme for establishing business.	SA	SD	SA	NR	NR	NR

Table 2 Findings on Question 1.

Key to responses:

A = Indicated agreement (i.e., verbal or nonverbal)

D = Indicated dissent (i.e., verbal or nonverbal)

SA = Provided significant statement or example suggesting agreement

SD = Provided significant statement or example suggesting dissent

NR = Did not indicate agreement or dissent (i.e., non-response)

The response from ex-participants in various locations visited indicated they rarely agreed that NAFRC had a good pre-retirement training programme, this is based on the functionality and

impact on their businesses; as only the Abuja Group agreed and Kaduna Group suggested agreement. In this regard, only the Abuja Group suggested agreement, while the Lagos, Onitsha, and Warri Groups did not indicate agreement nor dissent.

The retired personnel mostly disagreed that NAFRC training taught them about business plans and how to fund their businesses; as only the Kaduna Group agreed while the Abuja Group suggested agreement. They all agreed that their previous military service experiences and individual talents is what has shaped their businesses. It was only the Abuja Group that suggested agreement and agreed that military personnel (ex-participants) benefitted from the programme immensely through the skill training programme and other activities put in place for them. When asked, the Abuja and Kaduna Groups revealed that they trained recently at the Centre in the last three years.

Research Question 2: How effective is the curriculum and duration of the NAFRC pre-retirement entrepreneurship training towards attaining optimum veterans' occupation?

Table 2: Focus group discussions and interviews held with former participants of the pre-retirement entrepreneurship training on curriculum and duration of the armed forces resettlement centre (NAFRC) in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans' occupation

RQ2	How effective is the curriculum and duration of the NAFRC pre-retirement entrepreneurship training towards attaining optimum veterans' occupation	ABUJA AREA Group A	BAUCHI AREA Group B	KADUNA AREA Group C	LAGOS AREA Group D	ONITSHA AREA Group E	WARRI AREA Group F
5.	The NAFRC has a standard curriculum with emphasis on technological applications like IT, on-line business surfing and marketing of your skills or businesses	A	SD	A	SA	SD	SD
6.	The NAFRC also involved the services of external resources or resource persons like the YabaTech and EMPRETECH that standardized the training and offered certificates.	SA	SD	A	SD	NR	NR
7.	The NAFRC PET include counselling and mentoring sessions by experts.	SA	SD	SA	SD	SD	SD
8.	The 6-month duration of NAFRC Pre-Retirement programme is adequate.	SD	D	SD	D	D	D

Table 2 Findings on Question 2.

Key to responses:

A = Indicated agreement (i.e., verbal or nonverbal)

D = Indicated dissent (i.e., verbal or nonverbal)

SA = Provided significant statement or example suggesting agreement
SD = Provided significant statement or example suggesting dissent
NR = Did not indicate agreement or dissent (i.e., non-response)

The retired soldiers gave their different opinions concerning the effectiveness of curriculum and adequacy of time duration the training. Opinions were divided on the issue of standard curriculum with technological innovations, as both Abuja and Kaduna Groups agreed while the Lagos Group suggested agreements but the trio of Onitsha, Bauchi and Warri suggested disagreement. They provided significant statement that most of them were not computer literate and there was no time to learn during the six month course. The groups mostly disagreed there were collaborations with other agencies like what obtains now; while the Abuja Group suggested agreement and a few out of the Kaduna Group also suggested agreement there were collaboration with other stakeholders for the technical aspects. It was only the Abuja and Kaduna groups that suggested agreement that the NAFRC training include counselling and mentoring; as the four other Groups suggested disagreement citing the lack of time for counselling and mentoring. The ex-participants mostly disagreed that the six (06) months was enough for the training during their times on PET course. Thus, there is a general notion that the six month duration of the PET course is inadequate.

DISCUSSION OF RESULT

The Level of Capacity and Capability of NAFRC Training Needed to Aid the Establishment of Veterans' Occupation

The findings from the results on what the level of capacity and capability of the NAFRC in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans' occupation revealed that actually the level of capacity and capability of the NAFRC in conducting pre-retirement entrepreneurship training needed to aid the establishment of veterans' occupation was poorly managed. But with the recent efforts made by military authorities the situation has changed the narratives for the better.

Part A-Past Participants

The ex-participants in various locations visited said they rarely agreed that NAFRC had a good pre-retirement training programme, based on their functional PET scheme which helps participants to identify business opportunities, manpower strengths and facilities held. While only the Abuja Group suggested agreement that NAFRC was an institution with functional PET scheme during their own time (2001-2022) on the Course. In this regard, only the Bauchi Group suggested agreement, while the Jos and Kaduna Groups did not indicate agreement nor dissent.

The retired personnel did not unanimously agreed that NAFRC is a training institution with a functional PET scheme and professional instructors that are well experienced and taught participants about business plans and proposals; as only the Bauchi Group suggested disagreement. It was only the Abuja Group that suggested that military personnel (ex-participants) benefit immensely from the programme through the skills training programme and other activities put in place for them. When asked, the Abuja Group revealed that they trained recently at the Centre in the last three years.

The information gathered revealed that respondents, who are retired soldiers, were of the view that the Nigeria Military does not have a functional pre-retirement entrepreneurship training program at the NAFRC for retiring military personnel which enables them to identify opportunities. They equally decline comment that NAFRC taught personnel about business plans, proposals. The respondents mostly disagree that military personnel (participants) benefit from the programme immensely.

This study is also in line with Stawasz (2021) whose paper is based on the results of a conducted research, carried out an analysis and evaluation of the importance of selected determinants of competitiveness of small innovative enterprises operating in international markets and using business advice services. The study presented an analysis of the results of a survey conducted among 67 small, innovative enterprises operating in international markets and at the same time using business advice services, carried out with the use of the CATI method. The conducted analysis has shown that the poor use of capable business advice extends the scope of determinants of competitiveness of enterprises operating in international markets, because business capacity and capability advice can be considered an effective factor in improving the competitiveness of entrepreneurs already characterized by high competitiveness, which means that a high level of competitiveness favours the effectiveness of the use of business advice. An important conclusion reached by the author is the existence of a positive relationship between business advice and entrepreneurs' capacity to absorb business knowledge. Therefore, improving the competitiveness of entrepreneurs require using business advice and improving the business knowledge absorptive capacity.

In the same vein, Ololube (2019) noted that capacity is the current ability in NAFRC whilst capability in NAFRC refers to the level of the ability that is demonstrated under the right conditions, but it is sad to state that NAFRC does not have either. However, capacity is important than the capability because if NAFRC cannot deliver then reputational and financial damage keep occurring in NAFRC and its participants undergoing training. Nonetheless, capability in training has several conclusive objectives. The aim of capability is not just to develop participants' skills, and boost confidence, increase business security, and stimulate participants to think beyond their role so that they can meet future business challenges in multiple ways that adds value to their business on graduation from NAFRC. Capabilities in the context of this study go beyond the competencies required. Essentially, it involves the trainers' ability to measure their potential in terms of outcome of the participants and it covers all dimensions of their fitness for their role in NAFRC, which includes the trainers current skill set; their ability to develop and apply the skills, their related skills; the trainers experience; their professional global networks; the confidence which the trainers have in doing their job properly; and personal attributes that relates to their training role (Khouri, 2021).

PART B-Current Participants

The trainees in various group said they agreed that NAFRC now has a functional entrepreneurship training programme, based on the trainers' strengths and facilities held. This is further evident as the institution currently partners with and engages the services of different experts; including EMPRETEC Limited, Yaba Tech and Pan-African University (PAU) among others. While these vendors issue certificates for their modules on completion; a gesture that is capable of helping the participants to establish their businesses and thereafter the certificates could be used to secure seed funds. They all agreed that military personnel (participants) benefits

from the programme immensely through the skill training programme, counselling, IT programme and other activities put in place for them. Most participants agreed that the motivation by the military authorities is fair; and a female participant stated that from her experience in her workshop, all materials needed for learning were provided by NAFRC. However, some participants opined further that they could be better motivated through counselling, seminars and other means.

Thus, the foregoing information gathered from the graduating participants of 01/2023 revealed that respondents were of the view that the Nigeria Military currently have a functional pre-retirement entrepreneurship training program at the NAFRC for retiring military personnel. The training now covers how to identify business opportunities, seek a business advice and plan as well as skills marketing. This contradiction is a reflection of the current realities on ground following the observation made by the NAFRC authorities and as reflected in the Commandants remarks during the Graduation Ceremony in 2022, that concerted efforts were been made to reposition the centre based on the previously observed challenges in the curriculum and the trainings. It is in this line that the centre is currently making efforts to enter into partnership with the Songhai Centre in the Republic of Benin for delivery of lectures to the Trainees and for the conduct of Train-The-Trainer courses for our instructors (ThisDay, 2022).

The Curriculum and Duration of the NAFRC Training Towards Attaining Optimum Veterans' Occupation

The outcomes of the results on how effective are the curriculum and duration of the NAFRC pre-retirement entrepreneurship training towards attaining optimum veterans' occupation revealed that the two categories of respondents, the past and outgoing participants disagreed that the curriculum and duration of the NAFRC pre-retirement entrepreneurship training is apt and geared towards attaining optimum veterans' occupation as reflected below.

Part A-Past Participants

The retired soldiers gave their different opinions concerning the time duration and its effectiveness of the training. Opinions were divided on the issue of standard curriculum with technological innovations, as both Abuja and Kaduna Groups suggested agreements while the Bauchi, Lagos, Onitsha and Warri groups disagreed. They provided significant statements that most of them were not computer literate and there was no time to learn during the six month course. They mostly agreed that they did not have time for counselling and awareness about the programme, as only the Lagos Group provided significant evidence that they were counselled about the relevance of the PET with respect to the previous military experiences. It was only the Abuja Group that agreed while the Kaduna suggested agreement that the NAFRC training shaped their entrepreneurship endeavour; as the four other Groups concur that their military experiences and specialties is what guide their current engagements. The ex-participants mostly disagreed that they had enough trainers during their times on PET course. The groups mostly disagreed there were collaborations with other agencies during their own time on training like what obtains now; while the Abuja Group agreed there were collaboration with other stakeholders since most of them trained recently at NAFRC.

The respondents did not agree that the NAFRC have a standard curriculum for the teaching of retiring military personnel; and that the 6-month duration of NAFRC Pre-Retirement

programme is adequate. The respondents further did not agree that NAFRC also involves the services of external resources or resource persons, e.g., EMPRETEC and Shongai to standardise their entrepreneurial skill trainings; since this was a new development at NAFRC.

This argument is in line with Ministry of Defence statement which stated that as a follow up to the curriculum and the trainings challenges, during the graduation of course 2021/2022, the Commandant of NAFRC, Air Vice Marshal Idi Lubo, in his welcome address also explained that the Chief of Defence Staff (CDS) directed the review of the NAFRC Curriculum which was already being implemented that saw a merger of some of the workshops and the introduction of Event Management Workshop amongst others(ThisDay,2022).

The foregoing therefore suggested the need to examine the effectiveness of the pre-retirement entrepreneurship training curriculum provided by NAFRC at Oshodi in equipping the retiring military personnel in respect to veterans' occupations in line with its vision and mission of being a world class training institution capable of repositioning ex-service men and women to cope with the challenges of businesses/occupations in their post service life; and to consistently provide quality training geared towards preparing Nigerian Armed Forces personnel to face the challenges of re-integrating into the civil life (Ministry of Defence, 2021). Despite the establishment and operation of NAFRC, the authorities of the Centre through its internal mechanism of evaluating its progress over the years observed that considerable gaps still exist in the ability of ex-participants to transform into successful entrepreneurs after retirement in spite of their training. The difficulties faced by some retired military personnel contrasted the position that pre-retirement entrepreneurship training fuels the passion in the individual for creating and implementing new business ideas.

Likewise, Ojo (cf., 2021) in his book titled "Global Perspectives on Military Entrepreneurship and Innovation" builds on existing theoretical and empirical studies in the areas of entrepreneurship and military business and enterprise to interrogate the concepts of military entrepreneurship, veteran entrepreneurship, military spouse entrepreneurship (or military women entrepreneurship) and retirees' entrepreneurship. The book is a collection of studies on military entrepreneurship, treating the subject with emphasis on metacognition and interrogates differences in metacognitive processing across cultures and values relating to military entrepreneurship. The chapters cover various concepts in military entrepreneurship and promote entrepreneurship research within the military ecosystem. The findings of the book showed that most military entrepreneurship training programmes do not incorporate technological advancement as part of the training curriculum.

PART B-Current Participants

The retiring soldiers gave their different opinions concerning the time duration and its effects on the training. According to a Master Warrant Officer, "the standard curriculum for teaching of the retiring military personnel can't be achieved due to the short duration of time for training. Reiterating that the training institution could extend the duration for better learning and practices, noting that some departments like the agricultural wing offers over 16 courses and the lecturer barely utilize it before their Graduation Ceremony".

Their views that the 6-month duration is short agrees with Chinyere (2019) and Chukwu (2021), when referring to the success of entrepreneurship programs, argued that the frameworks of each programme should encourage younger people (students and employees) to develop entrepreneurship and innovation, considering, however, that knowledge about the

operationalization and measurement of the entrepreneurial potential is still scarce and not sufficiently systematized. This is why the participants noted that most modules were not covered in details.

On the other hand, some said they believed that the six months training is enough to acquire whatever skill that would aid them after retirement. Similarly, their view is in agreement with Beugre (2017) that determined the number of employees and customers before and after the entrepreneurs participated in a 6-month program. By the end of the intervention, a greater increase in the number of employees and customers was observed in the enterprises of experimental group participants than in control group participants. Furthermore, a comparison between pre- and post-intervention data on enterprises of experimental group participants revealed a significant difference. Similarly, in their review, Maina (2014) pointed out that participation in entrepreneurship education programs promotes the increase of enterprise growth rates.

CONCLUSION

Several factors make the ET programmes not to be successful in Nigeria because targets are not reached in line with the vision of the ET. The individual career choice is influenced by psychological and sociological factors. This theory views that the individual is influenced by certain contextual factors which guide the individual career development over a period of time. The individual plans towards retirement and post-retirement career, in particular, self-efficacy and outcome expectations influence the individual career intentions. The outcome of the study indicated that:

On the adequacy of the level of capacity and capability of the NAFRC in conducting pre-retirement entrepreneurship training, the graduating participants of 01/2023 averred that the Nigeria Military currently have a functional pre-retirement entrepreneurship training program at the NAFRC for retiring military personnel as opposed to the views of the past participants. This contradiction is a reflection of the current realities on ground following concerted efforts been made to reposition the centre. But there is the need to sustain the efforts in line with global best practices.

The two categories of participants agreed that the 6-month duration is short, but yet encourages participants to develop entrepreneurial intentions and would assist them to establish their own businesses. They noted that the NAFRC has a standard curriculum for teaching of the retiring military personnel which couldn't be fully achieved due to the short duration of time for training. Reiterating further that NAFRC authorities could consider extending the duration for better learning and practices.

Recommendations

The following recommendations were made in line with the study's major findings:

- The Defence Headquarters (DHQ) should sustain the ongoing efforts to reposition NAFRC for increased capacity and capability effectiveness in conducting PET schemes.
- The DHQ should cause Services to employ professional psychologists and career counsellors to map personnel's military background with entrepreneurship training needs.

- The DHQ should approve the extension of 6-month duration to one year for full coverage of curriculum for the PET scheme.

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