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## Keeping it in the Family: Exploring Igbo Ethnic Entrepreneurial Behaviour in Nigeria

### Abstract

**Purpose** – This study examines the attributes of the Igbos in Eastern Nigeria and the underlying factors influencing their entrepreneurial behaviour. More specifically, the study highlights the links between family, culture, institution and entrepreneurial behaviour in the African context.

**Design/methodology/approach** – This article is based on a qualitative research method by interviewing 50 entrepreneurs and community leaders of the Igbo nation. Igbos have been described as ‘naturally enterprising and ingenious’ and can be found throughout Nigeria and West Africa. Understanding the vagaries of ethnic entrepreneurship can arguably only be achieved through research that is undertaken within these socio-historically rich, traditional and cultural contexts.

**Findings** – Linked to social learning theory, Igbo families provide an entrepreneurial leadership platform which influences youths through role models, providing mastery experiences, and socialization. The extended family provides a safe environment for risk-taking, creativity and innovation. Also, an informal apprenticeship system provides entrepreneurial learning that prepares the younger generation to take to business as a way of life.

**Research limitations** – The study is based on a relatively small sample size of 50 respondents, which makes it difficult to generalise the findings despite the benefits of the research methods adopted in the study. Also, there are limitations to the extension of the findings to a generalized Igbo population comprising individuals who may, or may not, behave entrepreneurially.

**Practical implications** – There are significant practical implications, both Nationally and Internationally, for policy-makers that are concerned with developing jobs for the growing population of unemployed youths and inclusive entrepreneurship in Nigeria.

**Originality/value** – The research has three main contributions. First, it valorizes indigenous knowledge of family and institutional entrepreneurial behaviour in an African context. Second, it highlights the importance of the linked institutions of the extended family and the informal apprenticeship system in Igbo culture. Finally, it provides a model and an explanation of how the Igbo culture nurtures and develops transgenerational entrepreneurial behaviour.

**Keywords:** Entrepreneurship, Ethnic Groups, Institutions, Institutional Theory, Family Firms

### Introduction

This study explores the links between the Igbo ethnic family, institutions and entrepreneurial behaviour. Institutional theory has long struggled to explain the action and agency inherent in entrepreneurship (Sine and David, 2010). As North (1990) observed, institutions govern individual behaviour and, together with social and cultural elements, determines own behaviour (Anggadwita, Ramadani and Ratten, 2017). Several studies have shown that entrepreneurship is inextricably linked to institutions and family (Aldrich and Cliff, 2003; Williams *et al.*, 2013). Social learning theories explain human behaviour concerning continuous reciprocal interaction between cognitive, behavioural, and environmental influences. Bandura (1977) posits that people learn from one another via observation, imitation and modelling. Anggadwita, Ramadani and Ratten (2017) note that socio-cultural

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3 systems generate an intangible element that may affect a person's behaviour, relationships,  
4 perceptions, ways of life and survival. Several scholars have discussed the influence of  
5 family in entrepreneurship in context, yet more work is needed to unpick how family  
6 dynamics influence the initial steps in an entrepreneurial process (Alberts *et al.*, 2017). Much  
7 of what is known regarding entrepreneurial behaviour is based on Western, not African  
8 values. Hence, a growing number of scholars have repeatedly highlighted the need to study  
9 entrepreneurial behaviour from a non-Western conceptualisation of entrepreneurship  
10 (Newbery, Siwale and Henley, 2017).

11 By acting entrepreneurially and being among the first to discover new businesses and  
12 services, enter new markets, or adopt innovative new technologies, 'Igbos' have been  
13 described as a "naturally enterprising and ingenious people" (Meagher, 2010). Despite  
14 recognition of Igbo entrepreneurship behaviour from many perspectives, empirical studies  
15 remain scarce. Prior entrepreneurship research focuses on the effect of cultural systems at  
16 national or African level (Ajekwu, 2017; Ojiaku, 2015, Olakunle, Iseolorunkanmi and Segun,  
17 2016), social networks and informal economy (Meagher, 2010) and cluster development  
18 (Oyeyinka, 2017; Madichie and Nkamnebe, 2010a). However, these studies do not explain  
19 the process of how Igbos nurture and develop transgenerational entrepreneurial behaviour. In  
20 order to bridge this gap, this article adopts a qualitative approach to theorise entrepreneurial  
21 behaviour of the Igbos and the elements contributing to their entrepreneurial culture based on  
22 interviews with 50 business owners and community leaders. Our article thus addresses three  
23 questions:  
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26 *RQ1.* What are the cultural rules that dictate Igbo entrepreneurship?

27 *RQ2.* What are the ethnic entrepreneurship characteristics of the Igbos?

28 *RQ3.* What motivates the Igbo's towards business and self-employment?  
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31 By exploring these questions and others, we hope to contribute to knowledge on ethnic and  
32 family-based behaviour in the under-theorised setting and institutional uncertainty of Nigeria.  
33 First, we add to knowledge on ethnic entrepreneurial behaviour that is not based on Western  
34 values and assumptions. Second, we examine how the extended family and local institutions  
35 act to shape entrepreneurial behaviour, risk-taking, learning and innovation. In doing so, we  
36 highlight how familiness (see, e.g., Kansikas *et al.*, 2012) enabled Igbo entrepreneurs to  
37 overcome the barriers created by Institutional factors and successfully established a dynamic  
38 business culture. Research has long highlighted the relevance of context for the family in new  
39 venture creation and venture success (Arregle *et al.*, 2015; Chua *et al.*, 2011; Powell and  
40 Eddleston, 2013) either by offering access to resources and information or by interfering with  
41 work (Zhu, Burmeister-Lamp and Hsu, 2017). Third, our study theorises Igbo entrepreneurial  
42 behavioural context and in doing so, provides an understanding of how this behaviour is  
43 developed and transmitted across generations.  
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45 This study is structured as follows: Firstly, the article discusses the literature and  
46 arguments on the relationship between family, institutions and entrepreneurial behaviour,  
47 outlining the institutional factors in the Nigerian and Igbo context. Secondly, it describes an  
48 interpretive design that valorises the voice of the indigenous people. Thirdly, based on  
49 qualitative research methods, this study examines the relationship between family, institution  
50 and entrepreneurship and applies this logic to developing an Igbo entrepreneurial behavioural  
51 framework. Finally, the article concludes with a discussion, contributions, limitations and  
52 implications for future research.  
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## 54 **Literature Review**

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This section is divided into three parts. First, we explore the literature with the aim of offering insights into the current understanding of the influence of institution and culture on entrepreneurial behaviour. Second, we analyse the regulative institutional context in Nigeria. These regulative factors are both barriers to formal business creation and catalysts for Igbo entrepreneurship. Third, we explore Igbo culture and how the family as an informal institution is paramount in shaping entrepreneurial behaviours.

#### *Institution, Culture and Entrepreneurship*

The extent and nature of entrepreneurial opportunities and activities differ significantly across nations (Boettke and Coyne, 2009). This has been attributed to institutional, social and cultural differences (Ajekwe, 2017). Institutional context is an important concept for understanding the role of entrepreneurship in economic life. Institutions are the finely woven web of values, norms, perceptions and routines that shape social interactions by creating the behavioural expectations that guide individual behaviour (DiMaggio and Powell, 1991). The literature indicates that institutions are maintained through repeated endorsement by individuals engaging in social interactions which become entrenched when people perform the patterns of behaviour encrypted in them until any other behaviour becomes unthinkable (Seo and Creed, 2002). The term 'institutional void' was initially employed to describe contexts lacking institutions such as business regulations, a banking and financial system, legal systems, etc. Institutional voids represent environments in which extant institutions are unavailable or insufficient in guiding actors' behaviour (Mair, Marti and Ventresca, 2012). It has been proven that Institutions are influenced by, and in turn influence, culture, social norms and the rules which govern the conduct of economic activity and social interactions (Scott, 2008).

Bandura's (1977) social learning theory has often been called a bridge between behaviourist and cognitive learning because it encompasses attention, memory, and motivation. Most human behaviour is learned observationally through modelling: from observing others, one forms an idea of how new behaviours are performed, and on later occasions, this coded information serves as a guide for action (Bandura, 1977). The theory states that individuals that are observed are called models. In society, young people are surrounded by many influential models, such as parents within the family, characters on children's TV, friends within their peer group and teachers at school. According to Bandura's theory, these models provide examples of behaviour to observe and imitate, e.g., masculine and feminine, pro and anti-social, etc. People are naturally inclined to imitate, explore, take on and internalize ambient social roles, knowledge, skills and practices to the point that they become inherent descriptors of themselves (Kirkley, 2016). In this regard, several authors have attempted to examine ethnic entrepreneurship (Deakins *et al.*, 2015; Jones and Ram, 2014; Ram *et al.*, 2012).

Boettke and Coyne (2009) argue that some cultures support or discourage entrepreneurial spirit. Culture is directly associated with institutions in the sense that culture, like formal institutions as defined by North (1990), governs individual behaviour. The literature on Igbo business history emphasizes the importance of family (Brautigam, 2003; Meagher, 2010). Levin (1966) argues that family plays a major role in the entrepreneurial behaviour of the Igbos, stating that contrary to other motivation theorists, especially McClelland (1961), family influence upon the need for the achievement is intrinsic rather than extrinsic. Singh (2011) provides a summary of intrinsic and extrinsic behaviours as follows: Intrinsic motivation is driven by an interest or enjoyment in the task itself, and exists within the individual rather than relying on any external pressure. Extrinsic motivation comes from outside the individual. Common extrinsic motivations are rewards like money, grades and coercion. Competition is in general extrinsic because it encourages the performer to win.

Several authors have examined the individualism-collectivism cultural dimensions. For example, Gorodnichenko and Roland (2011) emphasize that individualism denotes personal freedom and achievement. Individualist culture, therefore, awards social status to personal achievements that make an individual stand out in a group. It is believed that people from individualist cultures have a higher need for “self-enhancement” and have a stronger self-serving bias than people from collectivist cultures (Gorodnichenko and Roland, 2011). Collectivism emphasises the embeddedness of individuals in a larger group, underlining conformity and discouraging the pursuit of individual achievements. The communal approach to life has implications for entrepreneurial behaviour. African cultures have been highlighted as emphasising elements of communalism and collectivism (Ajekwe, 2017; Jakiela and Ozier, 2011), where strong and able members of society are required to help the less able members and collective punishments exist to penalise the rich and discourage individual achievements such as wealth accumulation (Jakiela and Ozier, 2011). With an aim to explain the catalysts for Igbo entrepreneurship, we next frame the regulative and institutional context in Nigeria.

#### *Regulative Institutional Context in Nigeria*

Nigeria is one of the largest African economies mainly due to its abundant oil and other natural resources, but corruption and lack of transparency, along with tribal and cultural factors, have prevented this resource-rich country from achieving its full potential. In many developing countries, obstacles in the business environment inhibit intentions to start a business for a majority of the population. These obstacles add to the usual challenges that entrepreneurs face such as the lack of skilled labour, lack of market information, and the time it takes to obtain permits, etc. (Igwe, Onjewu and Nwibo, 2018). Indeed, however, some entrepreneurs prevail despite the barriers and challenges. The financial service landscape of Nigeria is one that shows a lack of access to a range of affordable, safe and reliable financial services (Mishra *et al.*, 2014). The formal financial system provides services to about 35 per cent of the economically active population while the remaining 65 per cent are excluded (Central Bank of Nigeria, 2005). Another barrier to entrepreneurship in Nigeria is corruption and inefficient legal and political systems. Some authors maintain that the significant institutional problems that have impeded sustainable development in Nigeria are corruption, which appears embedded in the culture (Faleye, 2013; Keeper, 2012). Aidis, Estrin and Mickiewicz (2012) argue that corruption constrains entrepreneurship by deterring entrepreneurs that are unwilling to engage in corrupt practices and by encouraging unproductive forms of entrepreneurship. Regionalism, tribalism, sectionalism and ethnicity are the major problems facing Nigerian political development (Ochulor, 2011).

Nigeria’s infrastructures are inadequate and poorly maintained. The Nigerian power sector’s operational efficiency and cost recovery are among the worst in Africa, supplying about half of what is required, with subsequent social costs of about 3.7 per cent of GDP (World Bank, 2011). In the transport sector, Nigeria’s road networks are in poor condition from lack of maintenance, and the country has a poor record in air transport safety (World Bank, 2011). In most parts of the country, mobility is severely constrained by a lack of transport infrastructure. These factors result in increased production and transaction costs and reduced business competitiveness. Another significant barrier to entrepreneurship in Nigeria is an inadequate educational system. Nigeria is noted for its poor quality of primary education as well as low levels of tertiary enrolment (GEM, 2015). About 40 per cent of Nigerian children aged 6–11 years (approximately 4.7 million children of primary school age) do not attend any primary school, with the Northern region recording the lowest school attendance rate in the country, particularly for girls (UNICEF, 2005). As reported by GEM (2015), the problem in Nigeria is not just poor school completion rates but also a mismatch of skills.

### *Igbo Cultural and Family Context*

Nigeria is composed of more than 250 different ethnic and sub-ethnic groups with different values, beliefs and attitudes. Therefore, attempting to discuss Nigerian entrepreneurial behaviour is problematic. The Igbos are one of the four dominant tribes in Nigeria – the others being Hausa, Fulani and Yoruba - with a population of approximately 32 million in South-Eastern Nigeria (CIA, 2016). They share a common language, traditions, institutions, family and kindred system, religion and lifestyle. The Igbo have been described as suffering an institutional disadvantage compared to other Nigerian tribes. The history of the Igbos shows that the family institution was tightly knit and was organized upon kinship and lineage systems. The structure and kinship ties in the Igbo family differ little from those found in most other societies (Ikwubuzo, 2012). Igbo societies were patriarchal in nature, and male gender had the pre-eminence in matters of lineage, authority, and political structures. The family group participated in economic activities together based on family values. Also, the society was based on a religious institution linked to a belief system that revered different deities and gods (Aluko, 2002). Many believed and trusted that these deities would protect them from harm and give them prosperity. However, civilization has brought changes in the social and cultural values stated above. Despite these changes, the family unit remains very strong in the Igbo culture (see Madichie *et al.*, 2008; Madichie and Nkamnebe, 2010a; Ikwubuzo, 2012). Extended family is created upon marriage. The family structure consists mainly of the father, one or more wives, children, dependants, and relatives. The extended family setting is common in Igbo where the father, mother or mothers, children, in-laws, from both sides, friends, and other relatives all live together as one household. The extended family structure provides support for each member of the household as some members may not be as wealthy as others, or widowed, or orphaned, etc.

Traditional Igbo society consisted of clusters of individual family units that constitute kindred, with several of these kindred making up an Igbo village or town (Eze, 2015). The Igbos feel marginalised and discriminated since the civil war (1967-1970) where the 'Igbo nation' attempted to proclaim independence from Nigeria as the Republic of Biafra (Korieh, 2016; Olakunle, Iseolorunkanmi and Segun, 2016). The war was a key point in Igbo entrepreneurship activity and, as a result, Igbos are the most mobile (see, e.g., Madichie *et al.*, 2008, p. 286) among the ethnic groups in Nigeria (Ojukwu, 2009). Igbo are often found in the private sector, specializing in trades across Nigeria (Kilani and Iheanacho, 2016). The Igbos have control of business sectors such as transportation, automotive spare parts, the movie industry (Nollywood), pharmaceuticals, import and export trade (see, e.g., Madichie and Nkamnebe, 2010a). Oyelaran-Oyeyinka (2004) state that the Igbos are culturally homogeneous society and that business tends to be organised along a strong ethnic pattern. The Igbo's tightly-controlled family connections ensure that members of the extended family oversee essential networks of production and distribution (Meagher, 2010). These rich and turbulent cultural contexts make the Igbo a unique population to study and explore entrepreneurial behaviour.

### **Methodology**

From a methodological perspective, this article responds to concerns about the use of tools and techniques (Short *et al.*, 2010, p.7) and validity in assessments of entrepreneurship research (see, e.g., Chandler and Lyon, 2001). The study adopts an interpretive design that enables the participant's perspectives and provides them with a voice to narrate their experiences (Goddard and Melville, 2004; Robson, 2002; Usman, 2010). The approach adopts unstructured interviews to facilitate free-flowing conversations (see, e.g., Charmaz, 2014) that promote the voice of the indigenous people and triangulates its findings through

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3 conducting a focus group (of five participants) and collecting fieldnotes. Through the focus  
4 group, responses from individual interviews were verified, and the possible omission of  
5 important Igbo cultural elements assumed (see, for example, Igwe, Madichie and Newbery,  
6 2018; Nwankwo, Akunuri and Madichie, 2010). This method allows the researcher to focus  
7 on the subject's individual experience, and so explain the subject's reality (Morse, 2006;  
8 Onwuegbuzie and Leech, 2005; Rolfe, 2006). Purposeful sampling procedure (Palinkas *et al.*,  
9 2015) was used to select and interview 50 business owners and community leaders (as shown  
10 in Table 1). This technique is widely used in qualitative research for the identification and  
11 selection of information-rich cases for the most effective use of limited resources (Patton,  
12 2002). It involves identifying and selecting individuals or groups that are exceptionally  
13 knowledgeable about a phenomenon of interest (Cresswell and Clark, 2011; Palinkas *et al.*,  
14 2015).  
15

### 16 17 *Sampling and Data collection*

18 Respondents comprised 25 business owners and 25 community leaders of Igbo indigenes  
19 across five states of Eastern Nigeria (Abia, Anambra, Ebonyi, Enugu and Imo). The business  
20 owners were affiliated with family businesses (i.e. firms having the owners and some family  
21 members working together to operate the firms). Data were gathered through interviews  
22 ranging from one to two hours duration in the form of semi-structured interviews.  
23 Community, Political leaders and retired Public servants were chosen to provide a broad view  
24 of the regulatory and social institutional landscape (see Table 1). This approach provided an  
25 opportunity to explore the opinions of entrepreneurs and non-entrepreneurs within the  
26 society. It applied a qualitative approach to identify the factors that the respondents believed  
27 were critical for their entrepreneurial journey (see, for example, Edmondson and McManus,  
28 2007). The objective was to identify within and across our respondents the patterns, processes  
29 and relationships that appeared connected to their entrepreneurial behaviour. The interview  
30 involved the lead researcher residing, observing and interviewing the respondents for about  
31 three months (total duration for the all the meetings) between 2015 and 2016. As stated  
32 earlier, purposive rather than random sampling was used to select the respondents (García  
33 and Welter, 2011). In this regard, respondents were selected based on the degree of  
34 experience as business owners, age and social status. This was achieved through the excellent  
35 knowledge of the target respondents by the lead researcher. Respondents were given the  
36 opportunity to give consent by accepting or declining to participate in the interview.  
37  
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40 **[INSERT TABLE 1 HERE]**

41  
42 The lead researcher travelled to the respondents' home, businesses or offices to conduct the  
43 interviews depending on the preferences of the respondents. Before the meetings, the date,  
44 time and place of the interview were agreed upon. One Focus Group of five participants was  
45 employed as a method of triangulation and as a means of checking data validity (Usman,  
46 2010). Observational data were captured in the form of field notes and thematically analysed  
47 to seek patterns of confirmation or disconfirmation of the interview data (see, for example,  
48 Usman, 2010). By not relying on a single research approach the validity and credibility of the  
49 research findings are improved (Okolie, Igwe and Elom, 2018). Notably, the lead researcher  
50 conducting the interviews had excellent knowledge of the Igbos, being an Igbo himself. This  
51 is a strength of this research as it enabled the researcher to obtain demographic information  
52 and develop the sample frame. Although, it could be argued that this may have led to  
53 confirmation bias. However, several authors have argued that proper knowledge of the  
54 population concerning the importance of quality sample size outweighs the disadvantages due  
55 to bias (Patel, Doku and Tennakoon, 2003). Of course, the size of the dataset brings up  
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potential limitations since, despite the benefits of inductive methods, limiting the interviews to 50 might have some implication regarding the generalizability of the data.

### *Data Analysis*

The research involved three main stages. First, interviews were conducted in English and Igbo that was transcribed into English by the lead researcher. Translation provides a useful pedagogical tool by which certain aspects of language can be transformed, and it reduces the time on task and output principles, which play a pivotal role in conducting research. Second, the transcriptions were analysed using 'thematic analysis' (Guest, MacQueen and Namey, 2012) to identify dominant and interesting contexts of discussion. Third, the interviews were coded using the qualitative data analysis software NVivo, which helped to identify and explore concepts and categories, trying to find the best fit or most plausible explanation for the relationship under study (García and Welter, 2011). In the first step of data analysis, the data are coded into general themes by assigning a word or phrase to each category. In the second step, axial coding, data are put back together in new ways by making connections between themes. Open coding enables researchers to familiarize themselves with each case as a stand-alone entity and allows unique patterns to emerge before attempting to identify cross-case patterns (Ibid: p.388). Thus, categories are obtained which subsume two or more concepts (e.g. see, e.g. Jaskiewicz, Combs & Rau, 2015). In the third step, selective coding, a core category is selected with the goal of interpreting them. This process started with a pre-set list of codes derived from prior knowledge of the subject and concepts identified during the review of the literature, specifically led by Scott's (2008) institutional taxonomy of cultural, normative behaviour and regulative institutions. Dominant quotes are used below to punctuate the discussion and role identifies individual respondents.

### **Discussion of Findings**

Three major themes are evident from the evaluation of interview data (from primary and secondary codes) are Informal Institution, Entrepreneurial Characteristics and Entrepreneurial Culture/behaviour. Figure 1 summarizes our analysis by showing how we progressed from primary to secondary codes and from secondary codes to aggregate (relational) dimensions in our theoretical model (Figure 2).

#### *Institutional Disadvantage*

The first step in our analysis involved identifying factors influencing entrepreneurial behaviour starting with institutional theory. Our method provided respondents with the opportunity to narrate their experiences that are related to institutional disadvantage and to illustrate institutional theory discourse on Igbo entrepreneurial behaviour (in line with Mair, Marti and Ventresca, 2012). This informs the belief that Igbos take to businesses in response to marginalization and discrimination they face in Nigeria. The respondents highlight that the Igbo suffer an institutional and labour force disadvantage. Arguably, Igbos build on these voids to develop and grow their business (sometimes informal and illegal enterprises), through family and kindred network. In the face of discrimination in the Nigerian political structure and high unemployment prevalent in the country, Igbos take into business as a means of creating jobs for their children and future generations and as a weapon to develop economic power,

*"It is difficult for the Igbos as they are discriminated against in the Nigerian political structure, in the civil service, army, police, regional development, etc. As a race, we must fight back and protect ourselves. The weapon to fight back is to develop economic power, and that is why business has become part of our lives both for*



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3 *survival and for the prosperity of present and future generations"* (Ex-  
4 Parliamentarian).  
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6 At the individual, family and society level, Igbos appear to have a positive attitude towards  
7 entrepreneurship and see business as a 'way of life'. At the individual and societal level, the  
8 Igbos believe in business as a lifestyle, which dates back to pre-colonial and slave trade era  
9 (with the Igbos of Arochukwu the first to engage in the slave trade). Indeed, the culture  
10 within the tribe and the strong ties that this engenders is seen as critical in building tribal  
11 resilience that may substitute for the institutional barriers.  
12

### 13 *Familiness and Family Cohesion*

14 Above all, familiness and family cohesion have been central to Igbo entrepreneurial success.  
15 In part, this ethnic institutional response takes place within the context of the informal  
16 economy. Informal trade and businesses are common among the Igbos. In this context, we  
17 associate the informal sector with all legal and illegal business activities that are unregistered  
18 with government and are untaxed. In many locations, the clusters of Igbo businesses depend  
19 upon informal enterprises and informal jobs that include not only survival activities but also  
20 stable enterprises and dynamic growing businesses. Whilst informal business does not always  
21 connote illegality, a high risk-taking amongst Igbos sees them engage (sometimes) in illegal  
22 businesses such as drug trafficking, illegal imports, manufacturing and imports of fake  
23 products as well involvement in money laundering and 419 (which refers to the section of the  
24 Nigerian Criminal Code dealing with fraud, the charges and penalties for offenders),  
25

26 *"I do not fear failure or risk in business. If I fail at one thing, I try another or try*  
27 *many times. To be rich, I must be fearless. I am not afraid to undertake any business -*  
28 *legal or illegal. In the past that I failed in my business, the family was there to support*  
29 *me to start all over. Uncertainty is part of life; we follow where the money is. For us,*  
30 *business comes before pleasure"* (Experienced Male Entrepreneur).  
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33 **[INSERT FIGURE 1 HERE]**  
34

### 35 *Individual motivation*

36 At the personal level, entrepreneurial motivation comes from many sources such as the  
37 positive attitude the Igbo society has towards entrepreneurship, rivalry and competition  
38 among peers and families and motivation to attain personal achievement.  
39

40 *"The beauty of our entrepreneurship is that we see results. It marks us apart from*  
41 *other tribes. We excel in business. The viable option is to find a niche, a need and fill*  
42 *that through creating a business and wealth"* (Ex-Parliamentarian).  
43

44 During the interviews, many shared some of the unique characteristics which they attributed  
45 to the Igbo entrepreneurial culture and entrepreneurial characteristics. Igbos are regarded as  
46 having an extremely individualistic culture, where members are self-reliant and autonomous  
47 and have other features such as risking taking, less fear of failure, need for achievement, etc.  
48

49 *"Igbos tend to live individually and hustle individually. Everyone wants to be great*  
50 *and powerful. No one wants to have a king, but everyone wants to be king. Our*  
51 *families provide the support to achieve this greatness. Everyone wants to be*  
52 *independent and wealthy. This is possible through finding business opportunities and*  
53 *exploiting them"* (Retired Judge).  
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55 However, Igbo autonomy is not based on individual exploits alone, but centred around family  
56 units – catering and providing for members – and this explains why Igbo businesses tend to  
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3 be arranged along a robust ethnic patterns and clusters (see for example, Madichie &  
4 Nkamnebe, 2010a; Oyelaran-Oyeyinka, 2004) similar to other locations in Nigeria such as  
5 Idumota market in Lagos, Ariaria International Market – the largest market in West Africa  
6 (Munro, 1995), Onitsha Main Market, and Nnewi Spare parts market (Brautigam, 1997;  
7 Madichie *et al.*, 2008). Indeed, this study finds individual characteristics of the Igbos  
8 manifested itself in a high desire for entrepreneurial enactment,

9 *“The Igbo spirit is a business minded and an exploiting spirit. The Igbo spirit is an*  
10 *opportunist spirit, a hard-working spirit, a competitive spirit and a confident spirit.*  
11 *The soul is republican and individualistic at the same time”* (Traditional Chief).

### 13 *Entrepreneurial and Social Learning*

14 We found a unique social learning process that influences the Igbo entrepreneurial spirit.  
15 Entrepreneurial learning develops through individual awareness of entrepreneurial behaviours  
16 of family. The traditional role of families (parents and elders) focus heavily on investment in  
17 human capital and socialization. They engage in nurturing children and young people to learn  
18 the business, teaching them the need for hard work and determination. In doing so, families  
19 inculcate the spirit of enterprise into their children. Linked to Bandura's (1977) social  
20 learning theory, the family unit and Kindred system provide the foundation for young people.  
21 It also offers informal business training and education to prepare the youth to take to business  
22 as a way of life and a career choice,

23 *“Our culture emphasises on investment in human capital and socialisation. We*  
24 *nurture our children and the young ones and prepare them for the future uncertainty.*  
25 *Our family is our strength. We develop and support others to form a foundation which*  
26 *we can rely upon if things go wrong in future in our career or business”* (Experienced  
27 Male Entrepreneur).

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31 Linked to institutional disadvantage, the Igbo regard investing in children and young family  
32 members as the best form of human capital for the future. Given that the Igbos experience  
33 discrimination, they build on a network of families or kindred to develop their future  
34 prosperity and transgenerational succession. The data provide more information related to the  
35 business culture and behavioural tendencies of the Igbo that make them see business as a way  
36 of life that is passed on from one generation to another. The literature provides common  
37 extrinsic motivations such as money and grades, competition, etc. that lead individuals to take  
38 to businesses (Singh, 2011). In the case of the Igbos, the family provides the foundation for  
39 business learning and influence,

40 *“Our culture teaches hard work and determination to do something, to find a new*  
41 *way, create opportunities, show resilience and find new ways to survive in a difficult*  
42 *situation. Business comes first before pleasure. We are very committed to our*  
43 *businesses. Commitment comes in how we devote time to businesses, build and grow*  
44 *it and train young ones to learn and become members of the business family”*  
45 (Experienced Male Entrepreneur).

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48 Theory suggests that environmental influences that occur when one is young remain  
49 imprinted in adulthood (Jaskiewicz, Combs and Rau, 2015). Thus, families have a unique  
50 position in the Igbo society to imprint beliefs and behaviours onto their children and on next  
51 generation. To promote and encourage active minds among young people, families provide  
52 mutual support for their children and extended family members. Arguably, Igbos leverage on  
53 strong family connections to develop inherent characteristics such as risk-taking, autonomy  
54 and migratory tendencies,

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3 *“Business starts early in our life from home. We learn and grow in business. We put*  
4 *all our youthful energy into creating wealth for old age and our children and next*  
5 *generations. Our families assist us at a young age to learn the trade and develop the*  
6 *business network that enables us to succeed”* (Traditional Chief).  
7

### 8 *Society and Social Roles*

9 Another major factor that influences the entrepreneurial behaviour of the Igbos is the social  
10 role played by the Igbo community. In part, the Igbo society recognises successful and  
11 wealthy individuals and in turn accords social status to personal achievement. During the  
12 interview, respondents believed that this is partly the most responsible factor for the risk-  
13 taking characteristics, illegal and informal businesses that takes place in Igbo  
14 entrepreneurship. Beyond the taken-for-granted institutions of Igbo society, social  
15 expectations are driven by what is perceived as appropriate behaviour. Hence, norms direct  
16 whether entrepreneurship is seen as a valid career choice. This appears to be different than  
17 the norm in other Nigerian tribes,  
18

19 *“The society recognises individuals who are successful and wealthy. This drives*  
20 *entrepreneurship in Igbos more than other tribes do. If you go to the North, West or*  
21 *South-South, Igbos have the highest business investment outside the indigenes of those*  
22 *regions. We not only know how to do business but also how to be successful”* (Ex-  
23 *Parliamentarian*).  
24

25 Also, Igbo tradition encourages individual achievement more than any other Nigerian tribe.  
26 To achieve social expectations, the Igbo embark upon migratory behaviour to the cities and  
27 abroad. As highlighted by many studies, the Igbo are the most migratory among the 250  
28 ethnic groups in Nigeria (Ojukwu, 2009). It was revealed that the social norm in Igbo  
29 communities encourages their sons to travel and exploit opportunities. As noted by one of the  
30 respondents *“when they return successful, they receive recognition and chieftaincy titles, and*  
31 *this encourages others to follow in their footsteps”* (Community and Town Union Leader). In  
32 contrast, not everyone sees the good or positive side of the business-oriented culture. Some  
33 attribute the changes that have taken place in the Igbo society such as lawlessness, lack of  
34 social orders, lack of social values, corruption and weak traditions to too much emphasis on  
35 wealth accumulation that is driven by the business culture that appears more prominent in the  
36 younger generation. This is responsible for the involvement of youths (sometimes) in illegal  
37 businesses such as drug trafficking, illegal imports, fake manufacturing and imports of fake  
38 products as well involvement money laundering,  
39

40 *“One of the downsides of the business culture of Igbos is its negative effect on our*  
41 *social values. So much importance is attached to the richness that young people do*  
42 *not respect the elders any more rather respect is given according to how wealthy you*  
43 *are. Our community values are gradually being destroyed as people think with the*  
44 *money they can do anything and go free”. Money rather institution rules and the*  
45 *society suffers from the lack of social values and principles”* (Retired Civil Servant).  
46  
47

48 While the argument goes on regarding the positive and negative impact of the business norm  
49 in the values of Igbo society, it remains indisputable that business has brought positive  
50 changes in the economic and social development of the Igbos. The family and Kindred  
51 system play a vital role as providers of informal training, education and apprentice system.  
52 Most human behaviour is learned observationally through modelling according to Bandura  
53 (1977). Among the Igbos, learning culture develops from the home, in the family business or  
54 by going to learn the trade at a young age. In many enterprises, workers or apprentices are  
55 related to each other or the owner. Need for achievement is high among the Igbos and the  
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3 family is the foundation for the acquisition of the knowledge and relevant skills that are  
4 required to engage in business. In relation to institutional theory and the elements (recorded  
5 as secondary codes in Figure 1), we found evidence that entrepreneurial behaviour develops  
6 from informal institution that facilitates the behavioural outcome and culture among the Igbos  
7 as represented in the model (Figure 2).  
8

9 **[INSERT FIGURE 2 HERE]**  
10

#### 11 *Strategic Education and Investment*

12 Strategic education and investment, as highlighted in Figure 1, includes those activities and  
13 resources for entrepreneurship among the Igbos enacted through the informal apprenticeship  
14 schemes, investing in human capital and business start-ups, encouragement of young people  
15 to put their youthful energy to learn the trade, develop business and social network or  
16 migrate. Across the interviews, the two main features that were highlighted as the main  
17 factors responsible for the Igbo entrepreneurial culture were family values, virtues and  
18 apprenticeship schemes. The views of an experienced entrepreneur are as follows:  
19

20 *“As a young boy at the age of 14 years, I started learning the trade through serving*  
21 *my uncle's senior apprentices, washing clothes, cleaning and going for errands. The*  
22 *first two years in the shop was observing and serving the senior boys. After that, they*  
23 *started introducing me to the small aspects of the businesses and the tricks. I learnt*  
24 *the trade for seven years before running a new shop for my uncle for three years and*  
25 *started my own business with financial assistance from my uncle at the age of 24*  
26 *years”* (Experienced Entrepreneur).  
27

28  
29 This informal apprenticeship system is prevalent at the family and extended family level.  
30 According to our participants, the informal apprenticeship system is critical in putting the  
31 Igbos at the forefront of significant businesses and sectors in the Nigerian manufacturing,  
32 transportation, imports and exports. The Igbo Trade Apprenticeship System (ITAS) provides  
33 an entrepreneurial network support system and is an informal and unstructured training  
34 program, scheduled for an agreed period, where a young person acquires desirable  
35 entrepreneurial skills. They are supported with start-up capital at the end of the training. To  
36 illustrate the entrepreneurial journal that young ones undertake, we captured a typical  
37 experience from a business owner in his sixties who trades on motor spare parts as follows:  
38

39 *“When I finished primary school, my parents wanted me to go into business. At 15*  
40 *years, I was sent to one of my Uncles who was a successful businessperson to learn*  
41 *and serve his business for six years. The agreement was that my uncle would assist me*  
42 *to set-up my own business after the apprenticeship. On completion of the scheme, my*  
43 *uncle set me up in the same business, and [in] the last ten years; I have trained other*  
44 *young family members or in-laws. We maintain tight family and kinship ties to protect*  
45 *our business interest”* (Experienced Entrepreneur).  
46

#### 47 *Network and Strategic Resources*

48 Another type of narrative that comprised entrepreneurial behaviour concerned the leverage of  
49 extended families, kindred and social networks. Contrary to the notion of ethnic  
50 entrepreneurship that ethnic businesses exist based on inter-family and racial groups  
51 cooperation (Gomez, 2005), the Igbos deal with other Igbo members through competition  
52 rather than co-operation. They do not wish to open a gap in the market for others who are not  
53 a family member, kindred or part of their social network to exploit. The pattern network  
54 reveals that cooperation exists within kindred and business trust and secrets of businesses are  
55 kept in the family or within the Kindred system. The kindred system has been useful in  
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3 providing living expenses during Apprenticeship, long-term social support, mentoring, access  
4 to business channels, markets, networks and information. Related to this kindred structure are  
5 gender roles (see, for example, Madichie and Nkamnebe, 2010b), which are developed from  
6 a very young age and discussed in the next section.

7 Outside the local networks, Igbos have been successful in leveraging national and  
8 international networks and partnerships that have spread through regions such as Taiwan,  
9 China, South Korea, United States, Germany and South Africa. Making connections across  
10 many areas of the world developed from the wealthy Igbo diaspora (being one of the most  
11 migrated ethnic group in Nigeria). As indicated by responses, Igbo business secrets tend to  
12 remain within the family and succession in the family is always encouraged, which is  
13 contrary to the notion of intra-ethnic cooperation. Theory suggests a homogenous culture  
14 increase level of trust and lowers transaction costs between ethnic tribes (Kilani and  
15 Iheanacho, 2016), but this is not the case with the Igbos. The Igbos are more likely to trust  
16 non-Igbos, and there is more competition between Igbo indigenes than with other tribes. This  
17 social behaviour (which resembles Chinese business families) partly explains why many  
18 Igbos organise their business in a family or kindred structure,

19  
20 *“There is nothing such as my Igbo brother in my business. I am more likely to trust*  
21 *‘Hausa’ tribal person than an Igbo man. The Hausa’s will give you their words and*  
22 *keep it. This is not the case with the Igbos from my experience doing business for 25*  
23 *years. Most of my business network are non-Igbos”* (Experienced Entrepreneur).  
24

#### 25 *Gendered roles*

26 Igbo tradition embraces gender stereotypes such as specific personality characteristics,  
27 specific gendered tasks, specific image or showing maternal instincts. Male gender has the  
28 pre-eminence in matters of lineage, authority, and political structures. This defines what men  
29 can do and cannot, and establishes women’s status position. Traditionally, families are more  
30 inclined to send their boys to learn businesses than the females. However, female members of  
31 the family are more likely to be educated as the boys start businesses as early as 15 years old  
32 – as apprentices (see Madichie *et al.*, 2008). Also, *“families prepare the boys to inherit the*  
33 *family wealth and to protect the family in the event of a threat to the family”* (Community and  
34 Town Union Leader). However, there appear to be signs of change regarding the gender  
35 divide that exists in traditional Igbo family units. The society is changing from the more  
36 traditional approaches toward Western ideologies and beliefs. Some female respondents  
37 described the changes taking place in the Igbo society as follows,  
38

39  
40 *“Things has started to change regarding boy’s factor in the modern Igbo family. The*  
41 *roles of women in the Igbo family structure has always been more domestic.*  
42 *Nowadays, there are more Igbo females in important positions in the business, public*  
43 *service, civil service, politics, police, army, etc. The gender divide is slowly reducing”*  
44 (Experienced Female Entrepreneur).  
45

46 Women who move into business are expected by tradition to combine domestic roles with  
47 business or employment duties (Igwe, Newbury and Icha-Ituma, 2018). The outcome is that  
48 fewer women take up entrepreneurship, and for those who go into business, they struggle to  
49 grow the operation. It is believed that this is one of the cultural factors that discourage  
50 women who want or are willing to engage in entrepreneurship (Igwe, Newbery and Icha-  
51 Ituma, 2018). To illustrate the challenges that women face, we captured a typical experience  
52 from a woman business owner in her fifties who works as caterer and event organiser,  
53

54 *“I started my business 18 years ago as a young married woman. It was very*  
55 *challenging as I was expected by tradition to fulfil my family roles of cooking, looking*  
56 *after my children, etc. My husband family was not supportive and put pressure on my*  
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3 *husband to stop me from the business. I was lucky I had the support of my husband,*  
4 *but I still have to balance business with family roles” (Experienced Female*  
5 *Entrepreneur).*  
6

7 Generally, the categories emerging from the data capture how gender is constructed. The  
8 theory proposes that gendered identities change over time and result from a dynamic process  
9 (Pullen and Simpson, 2009). Also, taken-for-granted in Igbo culture is the role of women, and  
10 the respondents explained the difference between women’s traditional roles of taking care of  
11 the family (including making money to put food on the table) and behaving entrepreneurially  
12 (more like a male Igbo).  
13

### 14 **Conclusions and Implications**

15 This study explored indigenous Igbo knowledge of the antecedents of entrepreneurial  
16 behaviour, the importance of the linked institutions of the extended family and the informal  
17 apprenticeship system on Igbo entrepreneurial culture, and sought an understanding of how  
18 the Igbo nurture and develop transgenerational entrepreneurial behaviour. The review of the  
19 literature shows the lack of theory describing how Igbos develop entrepreneurial behaviour  
20 and manage to nurture entrepreneurial spirits across generations. The research provides an  
21 African-centric account of indigenous Igbo entrepreneurs as they articulate their practice in a  
22 context-rich manner. Our study further explains that Igbo entrepreneurial culture develops  
23 from the linked institutions of the extended family and the informal apprenticeship system (as  
24 revealed in Figure 1 & 2). Narratives of family social learning show how children and young  
25 people are motivated and encouraged to take up entrepreneurship early on in their  
26 development. These narratives explain perceived indigenous characteristics of the Igbos  
27 which include risk-taking and a thirst for autonomy from institutional constraints. We  
28 described how parents, elders and older members of the extended family and kindred imprint  
29 entrepreneurial behaviour through family cohesion, early childhood learning and children  
30 involvement in family business. We also show that, through an informal apprenticeship  
31 system, young people are encouraged to learn the ‘rules-of-the-game’ where the payoff is  
32 often the provision of informal start-up capital to start their own business. These findings  
33 show how these institutional resources have enabled the Igbo to build on local, national and  
34 international networks to develop business clusters which are to be found in many parts of  
35 Nigeria and West Africa. Our study has implications for future studies on ethnic and family  
36 entrepreneurship in the African context, with a need to develop an African-centric theory of  
37 ethnic entrepreneurship.  
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### 41 *Implications for research and theory*

42 This study presented opportunities to develop entrepreneurship theory and practice from a  
43 non-Western perspective. Regarding implications for research on African entrepreneurship,  
44 more research on ethnic entrepreneurship behaviour is needed. Nigerian is made up of more  
45 than six major ethnic regions, so it is imperative to know about the other significant tribes  
46 and comparative study will present a unique opportunity to theorise other ethnic  
47 entrepreneurial behaviours. Such an opportunity will provide insight into how different  
48 contextual factors such as institutions, culture and family influence entrepreneurial behaviour,  
49 social status and values based on the discourse of ethnic context. One of the contributions that  
50 our findings present is that Igbo businesses are organised based on family, kindred and  
51 kinship system. Research into other ethnic tribes without such strategic resources will make a  
52 valuable contribution to knowledge on institutional disadvantage. Another input of our  
53 findings is that Igbo entrepreneurship education begins at home, where young people are  
54 thought the tricks and processes of business, followed by an informal apprenticeship system.  
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3 Again, similar research into other ethnic groups will contribute knowledge on social learning  
4 in different ethnic contexts.

5 Another potential research implication of note is related to our findings that revealed  
6 specific ways of identity constructing which go hand-in-hand with gendered practices,  
7 through which the Igbos accomplish business ownership and social status, drawing upon  
8 complex traditional methods that favours men over women. This opens future research  
9 opportunities to explore entrepreneurship among disadvantaged groups to promote inclusive  
10 entrepreneurship (see, e.g. OECD, 2016 & 2017). Such studies will offer new insights into  
11 how entrepreneurship provides practical solutions to ethnic groups faced with discrimination  
12 and marginalisation. In doing so, it will guide those interested in promoting ethnic  
13 entrepreneurship. Finally, this study was based on interviews with business owners and  
14 community leaders in five South-eastern Nigerian states. The narrative approach used here  
15 may be prone to hindsight bias: respondents may have presented their stories because  
16 individuals need to compose, make sense of and communicate meaning (Garcia and Welter,  
17 2011). More so, as Gartner (2007: 619) stated, “the narrative approach recognises that a story  
18 is never the whole story since any story is embedded in a context”. Hence, future research  
19 that explores Igbos and non-Igbo ethnic groups in Nigeria may seek to confirm the critical  
20 findings of this study. Indeed, Madichie *et al.*, (2008, p. 288) argued that “The Nnewi-Igbo  
21 cluster is characterised by strong family and ethnic ties which are as much embedded in  
22 geography as to historical and cultural roots”. Furthermore, and citing Davidsson and  
23 Wiklund (1995, p. 2), Madichie *et al.* (2008, p. 286) concluded that “cultural variation is a  
24 powerful determinant of regional or national variation in the ‘supply’ of entrepreneurship”.  
25 These authors go on to point out that “... the trifling research effort on culture and  
26 entrepreneurship – especially in the context of sub-Saharan Africa (SSA), which has one of the  
27 world's most diverse cultures, could be argued to be among the worst [thus prompting]  
28 numerous calls [...] for more intensified research activities in this direction. Perhaps, more  
29 urgent is the research in determining the extent cultural orientation of individual  
30 entrepreneurs drives their entrepreneurial propensity...” (Madichie *et al.*, 2008, p. 286).  
31 Generally, this study has developed the contribution of Jaskiewicz *et al.* (2015), as well as  
32 reflected upon additional resources from Madichie, Nkamnebe and Idemobi, (2008); and  
33 Madichie & Nkamnebe (2010a, 2010b) addressing the “Cultural determinants of  
34 entrepreneurial emergence in a typical sub-Saharan African context,” highlighting a business  
35 cluster in a large Igbo city – i.e. “51 Iweka Road (Onitsha, Nigeria),” and the “... study of  
36 women “petty” traders in Eastern Nigeria,” respectively.

#### 40 *Implications for policy and practice*

41 Based on the findings, our study contributes to the understanding of how different contextual  
42 factors such as institutions, culture and family influence ethnic entrepreneurial behaviour.  
43 Two main contributions emerge from this study. First, the use of qualitative methods enabled  
44 development of a theoretical framework on Igbo ethnic entrepreneurial behaviour. Second,  
45 the influence of kindred and informal apprenticeship system as key determinants in the Igbo  
46 entrepreneurial behaviour is unravelled. From an entrepreneurship perspective, there are  
47 many benefits associated with kindred system. These include access to resources such as  
48 start-up capital and in covering living expenses during apprenticeship, long-term social  
49 support, mentoring, access to business channels, markets, networks and information. Through  
50 informal apprenticeship system, Igbo perspicacious families invest in their children, guessing  
51 that there might be a source of prosperity in future. The entrepreneurship success Igbos has  
52 achieved through an informal apprenticeship system has significant practical implication for  
53 the government and policy interventions given the high rate of unemployment in Nigeria.  
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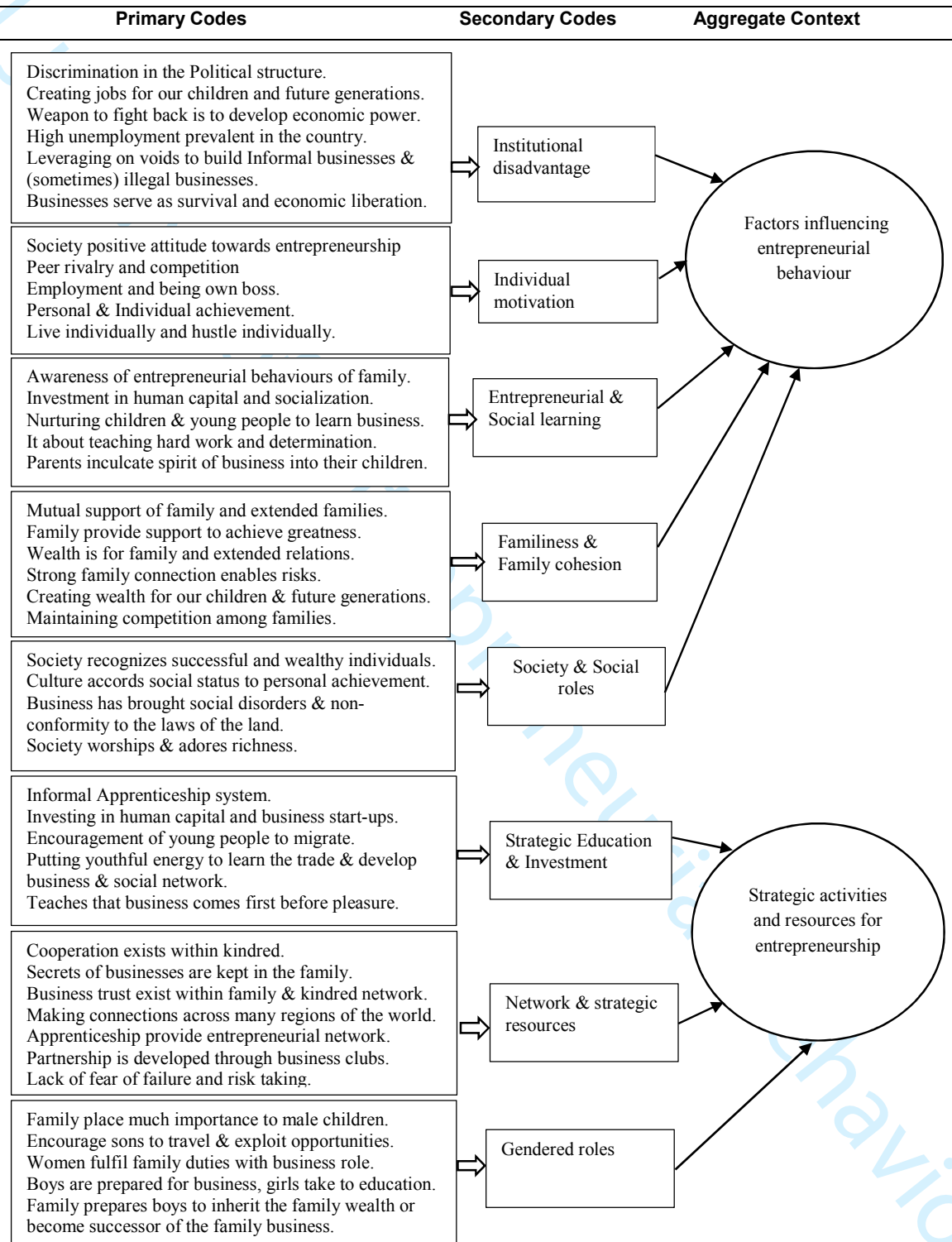
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Table 1. The Profile of the respondents.

Individual Characteristics	Number of respondents
Business Owners with more than 20 years' experience	
• Male	8
• Female	5
Business Owners with 5 – 10 years' experience	
• Male	6
• Female	3
Business Owners with less than 5 years' experience	
• Male	2
• Female	1
Community Leaders	
• Traditional Chiefs and rulers	5
• Community and Town unions leaders	7
• Ex- Parliamentary members	4
• Retired Court Judges	3
• Retired Civil Servants	6
Total	50

Figure 1. Categories & Analytical themes from qualitative data analysis.



Source: Computed from Interview data.

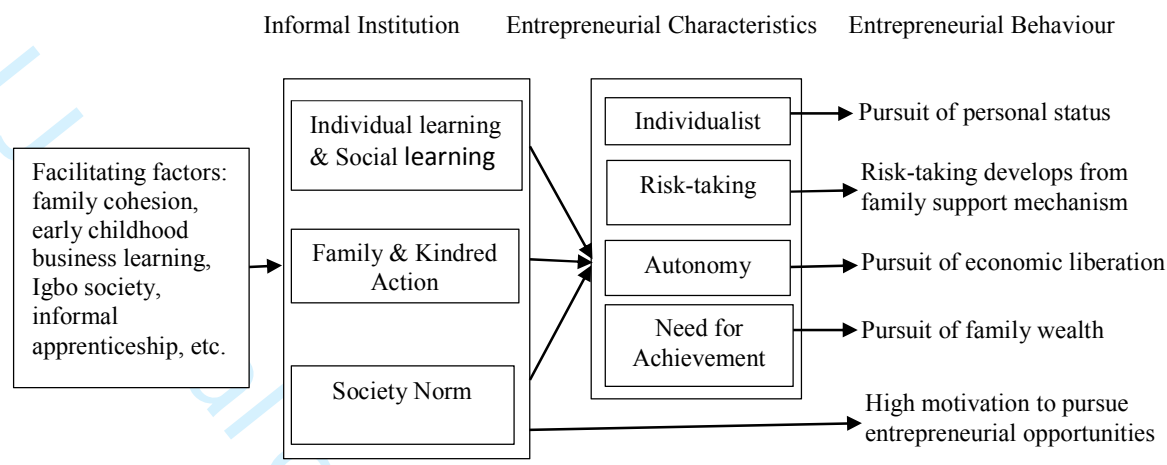


Figure 2. Theoretical model of the Informal Institution influencing Igbo's Entrepreneurial behaviour.