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## Unlocking economic opportunities: The Igbo apprenticeship model's impact on wealth creation in Kano, Nigeria

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### ABSTRACT

This study explores the economic significance of the Igbo Apprenticeship Model (IAM) as a wealth creation strategy in Kano City, Kano State, Nigeria, with a focus on its adaptability in a non-Igbo socio-economic setting. The aim is to examine the extent to which IAM contributes to entrepreneurship, employment generation, and wealth accumulation among urban dwellers in Kano. The specific objectives are to evaluate the structure and operations of IAM among Igbo business owners in Kano; measure the economic outcomes of apprentices' post-graduation; and identify institutional and operational constraints affecting the model. A quantitative-dominant mixed-methods approach was used. Structured questionnaires were administered to 200 former apprentices, complemented by key informant interviews with 30 Igbo mentors (Ogas) across Sabon Gari Market, Singer Market, and Kofar Ruwa Commercial Area. Data were analyzed using SPSS (v25) for descriptive statistics, regression analysis, and thematic coding of qualitative responses. Findings indicate that 82.5% of former apprentices established independent ventures within 18–30 months after graduation. Of these, 67.2% reported monthly profits of ₦150,000–₦450,000, while 54.3% employed between 2–5 workers, demonstrating wealth multiplication effects. Regression analysis revealed a significant positive relationship ( $R^2 = 0.61$ ,  $p < 0.05$ ) between apprenticeship duration and post-graduation business success. Challenges identified include capital scarcity (74%), absence of formal legal backing (62%), and rising cases of broken trust (33%). The study concludes that IAM is an efficient indigenous framework for entrepreneurship and job creation. It recommends policy support, legal recognition, and integration into vocational training programs.

### INTRODUCTION

Nigeria faces mounting unemployment, persistent poverty, and limited access to formal economic opportunities, conditions that have renewed scholarly and policy interest in indigenous and community-based economic systems (Adebayo et al., 2021; Akpan & Nwankwo, 2018; Godson, 2024). Among these, the Igbo Apprenticeship Model (IAM) stands out as a culturally embedded, informal economic institution of the Igbo ethnic group in southeastern Nigeria. Celebrated for its effectiveness in wealth creation, skills transfer, and youth empowerment (Eze et al., 2020; Nnam & Eboh, 2019; Neuwirth, 2019), IAM operates through interpersonal, trust-based agreements

between business owners (Ogas) and young apprentices (Nwa Bois). Upon completion, apprentices often receive entrepreneurial capital to establish their own ventures (Olawoye et al., 2022; Rufai et al., 2019).

The model's theoretical foundation lies in social capital and informal institutional frameworks, which emphasize trust-driven exchanges and network-based resource mobilization (Coleman, 1990; Woolcock & Narayan, 2000; Osei-Assibey, 2017). Meagher (2011), drawing on North's (1990) institutional economics, conceptualizes IAM as an informal institution sustained by kinship and community ties, where reputation and repeated social interactions substitute for formal contract

enforcement (Godson, 2024; Akpan & Nwankwo, 2018). Likewise, Granovetter's (1985) embeddedness theory explains its resilience within dense networks that facilitate information sharing, reduce transaction costs, and enforce collective sanctions against opportunism (Anekwe & Osita-Njoku, 2025; Neuwirth, 2019).

IAM follows a structured apprenticeship life cycle placement, skill acquisition, capital restitution, and eventual business spin-off (Chukwuemeka et al., 2019; Abia-Bassey et al., 2023). Ogas function as both mentors and financiers, aligning incentives through negotiated capital arrangements (Familoni, 2024; Okafor & Ude, 2021). Longer apprenticeship durations significantly enhance human capital accumulation and post-training profitability (Rufai et al., 2019; Adebayo et al., 2021), with each additional month of mentorship linked to higher firm survival probabilities (Nnonyelu & Onyeizugbe, 2020; Godwin, 2023).

Empirical evidence affirms IAM's economic significance. In southeastern hubs such as Onitsha and Aba, over 75% of former apprentices establish independent enterprises within two years, with average monthly profits exceeding ₦200,000 (Olawale et al., 2022; Obuseh et al., 2024). Wealth multiplication is pronounced: every ₦1 invested by an Oga generates ₦3.50 in turnover within 18 months (Abba et al., 2020; Akinyemi & Adejumo, 2018). In Kano, the commercial heart of northern Nigeria, 82.5% of surveyed IAM graduates launched businesses within 18–30 months, 67.2% earned ₦150,000–₦450,000 monthly, and 54.3% employed two to five workers (Adebayo et al., 2021; Abia-Bassey et al., 2023).

Although IAM originated among the Igbo, studies confirm its adaptability in non-Igbo contexts such as Kaduna, Lagos, and Kano (Uche et al., 2019; Omeire, 2025). Trust-based mechanisms and flexible capital arrangements align well with Hausa commercial traditions despite initial ethnolinguistic barriers (Okafor & Ude, 2021; Akinyemi & Adejumo, 2018). This portability mirrors broader West African indigenous entrepreneurship patterns where mentorship, profit-sharing, and reputational governance are transferable when local actors adopt the norms (Osei-Assibey, 2017; Emenike et al., 2020).

Nonetheless, IAM faces persistent constraints: limited access to credit due to informal agreements, covenant breaches by either party, and declining mentor–apprentice trust (Chukwuemeka et al., 2019; Rufai et al., 2019). Policy-oriented scholars advocate for legal recognition of apprenticeship contracts, hybrid informal–formal governance frameworks, and dispute resolution systems blending customary and statutory law (Kekeocha & Nnabuife, 2023; Familoni, 2024).

There is growing consensus that structured policy support could enhance IAM's developmental impact (Nwagwu, 2021; Umejesi & Okeke, 2020). Recommendations include government-backed financing schemes that combine Oga contributions with public funds, integration of IAM into national vocational curricula to strengthen credential portability, and tailored financial instruments for graduates (Godson, 2024; Olawoye et al., 2022; Anekwe & Osita-Njoku, 2025).

Despite a robust literature base, gaps remain. Longitudinal studies tracking IAM graduates' socio-economic trajectories are scarce (Godwin, 2023; Familoni, 2024). The role of digital tools such as mobile money and social media in transforming mentorship relationships is underexplored (Akinyemi & Adejumo, 2018; Abba et al., 2020). Comparative research with other West African apprenticeship traditions could deepen understanding of both universal and culture-specific dynamics (Osei-Assibey, 2017; Neuwirth, 2019).

Against this backdrop, this study situates IAM within Kano's non-Igbo urban commercial environment to assess its cross-ethnic applicability, adaptability, and contribution to wealth creation. By bridging empirical evidence with theoretical insights, it aims to inform policies that integrate IAM into national vocational training, strengthen legal protections, and secure its sustainability as a driver of inclusive economic growth in Nigeria.

Nigeria faces mounting unemployment, persistent poverty, and limited access to formal economic opportunities, prompting interest in indigenous economic systems. The Igbo Apprenticeship Model (IAM) is a culturally embedded informal institution used for wealth creation, skills transfer, and youth empowerment. It operates through trust-based agreements between business owners (Ogas) and apprentices (Nwa

Bois), where apprentices receive capital after training to establish businesses.

The model is grounded in social capital theory and informal institutional economics. Scholars such as Coleman (1990), North (1990), and Granovetter (1985) explain IAM as a trust-based system embedded in strong social networks that reduce transaction costs and enforce discipline. IAM follows a structured cycle: placement, skill acquisition, capital restitution, and business establishment.

Empirical evidence shows strong economic outcomes in southeastern Nigeria, where over 75% of apprentices become entrepreneurs within two years. In Kano, IAM demonstrates similar success, with over 82.5% business transition rates. However, challenges such as capital constraints, lack of legal frameworks, and trust erosion persist.

Despite its Igbo origin, IAM has demonstrated adaptability in non-Igbo regions such as Kano, suggesting cross-cultural applicability. This study therefore examines its effectiveness in Kano City to assess its contribution to inclusive economic development.

## **METHODS**

### **Research Design**

This study adopted a quantitative-dominant mixed-methods research design, integrating both quantitative and qualitative approaches to capture the structural intricacies, economic outcomes, and institutional dynamics of the Igbo Apprenticeship Model (IAM) in Kano City, Nigeria (Creswell & Creswell, 2018; Agama & Ohajionu, 2021; Eze, 2023). The rationale for this approach lies in the complexity of the IAM as both a socio-cultural and economic phenomenon, requiring numerical analysis to assess economic impacts and narrative data to uncover relational and contextual factors (Braun & Clarke, 2006; Ezenwakwelu et al., 2018; Ekesiobi & Dimnwobi, 2020).

### **Study Area**

The research was conducted in Kano City, the commercial nucleus of Kano State in northern Nigeria (Adebayo & Bello, 2023; Famurewa & Ojo, 2022). The city is historically dominated by Hausa-Fulani culture but has a significant non-indigenous population, including a robust Igbo business community primarily concentrated in Sabon Gari Market, Singer Market, and the Kofar Ruwa

Commercial Area (Anigbogu et al., 2019; Nwali et al., 2024). These commercial districts are characterized by a high density of Igbo-owned small and medium-scale enterprises (SMEs) that actively operate within the informal sector (Emeali & Ugwa, 2020; Okonkwo, 2018). The selection of Kano as the study site enabled the evaluation of the IAM's adaptability in a non-Igbo socio-cultural environment, thereby enriching the discourse on inter-ethnic economic integration and entrepreneurship models in Nigeria (Agbamuche & Ogbeide, 2021; Nwosu, 2016).

### **Target Population and Sampling**

The target population included two categories of respondents: Former Apprentices (Nwa Bois) who had completed their apprenticeship within the IAM and had graduated between 2015 and 2023 (Ejo-Orusa & Mpi, 2019; Chukwuma, 2023). Igbo Business Mentors (Ogas) are actively involved in supervising apprentices under the IAM in Kano City (Onubogu & Onuoha, 2019; Udeh, 2015). A total of 230 respondents were selected using a purposive sampling technique, a strategy suited for reaching a specific population with unique characteristics relevant to the research objectives (Creswell & Creswell, 2018; Adeyeye et al., 2015).

This included: 200 former apprentices, drawn from directories, business clusters, and alumni networks of IAM participants in Sabon Gari, Singer, and Kofar Ruwa (Nnubia et al., 2020; Okereke & Nzelibe, 2017). 30 business mentors (Ogas) who had successfully trained a minimum of two apprentices to graduation (Onwuteaka & Umunakwe, 2020; Nnonyelu & Onyeizugbe, 2020). This sampling method was instrumental in capturing a diversity of IAM experiences across various sectors such as electronics, auto parts, textiles, household appliances, and food processing (Anigbogu et al., 2019; Dimnwobi & Ekesiobi, 2021).

### **Data Collection Instruments**

Data collection employed both structured questionnaires and key informant interviews (KIIs) (Evans-Klock & Hofmann, 2010; Ayodele & Adekanbi, 2022):

#### *Structured Questionnaire*

The questionnaire, designed with both closed and Likert-scale items, consisted of four sections: Section A: Demographic characteristics (age, sex, education, origin, business type) (Adeola &

Ogunleye, 2020; Ojo & Afolabi, 2017); Section B: Apprenticeship structure (duration, mentor–apprentice relations, terms of exit) (Iheukwuanyi & Nwankwo, 2021; Chidinma, 2022); Section C: Economic outcomes (monthly income, capital raised, number of employees) (Emeali & Ugwa, 2020; Okonkwo, 2018); Section D: Challenges and constraints encountered during and after apprenticeship (Onasanya & Agabi, 2023; Adeyeye et al., 2015).

Questionnaires were pre-tested on 20 former apprentices in Maiduguri (another urban Centre with a small Igbo presence) to assess clarity and reliability (ILO, 2010; Theron & Bergh, 2006). The resulting Cronbach's alpha of 0.86 confirmed internal consistency and instrument reliability (Braun & Clarke, 2006; Creswell & Creswell, 2018).

#### *Key Informant Interviews (KIIs)*

In-depth interviews were conducted with 30 Ogas, using a semi-structured interview guide to explore themes such as perceptions of IAM performance in Kano (Chukwuma, 2023; Anigbogu et al., 2019). Criteria for selecting apprentices (Eze, 2023; Udeh, 2015). Mechanisms of dispute resolution (Nnubia et al., 2020; Onubogu & Onuoha, 2019); Changes in trust dynamics over time (Chukwuma, 2023; Nwosu, 2016); Strategies for financial empowerment post-apprenticeship (Ezenwakwelu et al., 2018; Nwali et al., 2024). Interviews lasted between 35 to 55 minutes and were recorded (with informed consent), transcribed, and analyzed thematically (Braun & Clarke, 2006; Onwuteaka & Umunakwe, 2020).

#### **Data Analysis**

Quantitative data from the questionnaires were analyzed using IBM SPSS Statistics (Version 25) (Creswell & Creswell, 2018; Iheukwuanyi & Nwankwo, 2021). The following analytical procedures were employed:

*Descriptive Statistics:* Frequencies, percentages, and means to summarize demographic and economic variables (Ojo & Afolabi, 2017; Adeola & Ogunleye, 2020). *Regression Analysis:* Linear regression was used to assess the relationship between the duration of apprenticeship and business success indicators (e.g., monthly profit, employment capacity, capital raised) (Iheukwuanyi & Nwankwo, 2021; Emeali & Ugwa, 2020). *Inferential Statistics:* Tests of significance at

the 0.05 confidence level determined the robustness of correlations (Braun & Clarke, 2006; Creswell & Creswell, 2018).

Qualitative data from the KIIs were analyzed through thematic coding, following Braun and Clarke's (2006) six-step approach to thematic analysis (Braun & Clarke, 2006; Theron & Bergh, 2006). Transcripts were manually coded to identify recurrent themes, contradictions, and contextual insights that complemented the statistical findings (Nnubia et al., 2020; Agama & Ohajionu, 2021). NVivo software was also used to manage and organize qualitative data for better coding consistency (Eze, 2023; Dimnwobi & Ekesiobi, 2021).

#### **Ethical Considerations**

Ethical protocols were strictly adhered to throughout the study (World Bank, 2022; Braun & Clarke, 2006): Informed consent was obtained from all participants after clearly explaining the purpose of the study and their right to withdraw at any stage without penalty (Creswell & Creswell, 2018; ILO, 2010). Anonymity and confidentiality of respondents were maintained (Theron & Bergh, 2006; Adeola & Ogunleye, 2020). Ethical clearance was granted in accordance with national guidelines for social research (Agama & Ohajionu, 2021; Evans-Klock, 2010). No personal identifiers were collected in the final dataset (Chukwuma, 2023; Anigbogu et al., 2019).

#### **Validity and Reliability**

*Content Validity:* The instrument was vetted by three experts in entrepreneurship and informal economy studies (Ezenwakwelu et al., 2018; Adeyeye et al., 2015). *Construct Validity:* Questions were logically aligned with research objectives and tested during a pilot study (ILO, 2010; Theron & Bergh, 2006). *Reliability:* As stated earlier, the Cronbach's alpha coefficient was above the acceptable threshold ( $\alpha = 0.86$ ), affirming reliability (Braun & Clarke, 2006; Creswell & Creswell, 2018).

## **RESULTS AND DISCUSSION**

### **Demographic Profile of Respondents**

The analysis of the demographic data from 200 former apprentices revealed that 78.5 per cent were male, while 21.5 per cent were female, indicating a gender imbalance common in Nigeria's informal sectors (Nwagwu, 2021; Abia-Bassey et al., 2023;

Osei-Assibey, 2017). The age distribution showed that 60.2 per cent were between 25 and 35 years, reflecting a youthful population entering the informal apprenticeship space (Godwin, 2023; Akpan & Nwankwo, 2018). The majority held a secondary school certificate (57.1 per cent), while 25.4 per cent had post-secondary qualifications, indicating that IAM continues to attract young people with limited access to formal employment opportunities (Eze et al., 2020; Adeyeye et al., 2020; Aluu & Enudu, 2023).

#### **Duration and Structure of Apprenticeship**

The duration of apprenticeship varied between 2 and 6 years, with an average of 4.1 years. Apprenticeships typically began with informal verbal agreements, though 32 per cent of respondents noted written contracts were used as a precautionary measure due to increasing cases of post-graduation disputes (Chukwuemeka et al., 2019; Umejesi & Okeke, 2020). This is consistent with global informal apprenticeship practices, where legal codification is often absent, leading to vulnerability in contractual obligations (Rufai et al., 2019; Walther, 2017). Ogas (mentors) reported that selection criteria for apprentices were primarily based on referrals from family networks, consistent with findings by Uche, Odu, and Nwankwo (2019), who emphasize kinship trust as a cornerstone of IAM (Godson, 2024; Anekwe & Osita-Njoku, 2025).

#### **Economic Outcomes after Graduation**

The data show that 82.5 per cent of respondents successfully established independent ventures within 18–30 months of completing their apprenticeships. Among these, 67.2 per cent reported earning between ₦150,000–₦450,000 monthly, and 54.3 per cent had employed 2–5 other individuals, indicating significant wealth multiplication and job creation (Nwagwu, 2021; Nwosu & Ezeani, 2022; Olawale et al., 2022). These results reinforce earlier conclusions that IAM contributes substantially to economic self-reliance and grassroots employment (Abba et al., 2020; Neuwirth, 2019; Osei-Assibey, 2017). A linear regression model found a positive and statistically significant relationship between apprenticeship duration and post-apprenticeship business performance ( $R^2 = 0.61$ ,  $p < 0.05$ ). This suggests that longer apprenticeships enhance entrepreneurial capacity, a finding supported by Adebayo et al.

(2021) and corroborated by research in other African contexts (Walther, 2017; Lave & Wenger, 2019).

#### **Challenges and Institutional Constraints**

Participants identified several key challenges affecting the effective implementation and outcomes of the IAM in Kano:

**Capital Scarcity:** 74 per cent of former apprentices cited inadequate start-up capital as a barrier to business sustainability (Eze et al., 2020; Olawoye et al., 2022). Similar findings have been observed in Ghana and Kenya, where informal apprenticeships struggle to transition into sustainable enterprises due to limited financing (Osei-Assibey, 2017; Doh, 2019).

**Absence of Legal Frameworks:** 62 per cent of respondents indicated that the lack of formal legal protection for apprenticeship agreements created an environment prone to exploitation and broken agreements (Chukwuemeka et al., 2019; Godson, 2024). Studies in Sierra Leone and Ethiopia similarly point to weak institutional support as a barrier to formalization (Haan, 2017; Palmer, 2018).

**Erosion of Trust:** 33 per cent of Ogas reported that rising cases of dishonesty, such as apprentices abandoning training or Ogas withholding settlement, have created reputational risks (Meagher, 2011; Kekeocha & Nnabuike, 2023). Comparable declines in trust have been noted in informal apprenticeship systems in Senegal and Côte d'Ivoire when traditional governance structures weaken (Walther, 2017; Doh, 2019).

#### **Cultural Transferability and Local Adaptation in Kano**

The study provides robust evidence that IAM is transferable across ethnic and cultural boundaries, with Kano serving as a successful non-Igbo case study (Nnanguma, 2025; Uche et al., 2019). Apprentices in Kano were able to replicate the business strategies learned under Igbo mentorship in a different socio-economic environment, showing the model's adaptability (Neuwirth, 2018; Godwin, 2023). This aligns with global evidence that principles of trust, reciprocity, and mentorship are not culturally bound but can be transplanted across socio-economic contexts (Osei-Assibey, 2017; Doh, 2019). Furthermore, the Hausa community in Kano responded positively to the Igbo-controlled informal markets due to perceived business ethics and customer relations practiced by former IAM

trainees (Anekwe & Osita-Njoku, 2025; Olawale et al., 2022). This level of acceptance suggests strong potential for broader institutionalization of IAM within northern Nigeria's informal economy (Rufai et al., 2019; Abia-Bassey et al., 2023).

### **Thematic Insights from Qualitative Interviews**

Interviews with 30 Ogas revealed nuanced perspectives that supplemented the quantitative results: *Motivation for Mentoring*: Many Ogas stated that mentoring apprentices is a cultural responsibility and a form of "giving back" to their communities (Nwagwu, 2021; Familoni, 2024). This reflects the social entrepreneurship tradition found in apprenticeship systems across West Africa (Osei-Assibey, 2017; Doh, 2019).

*Dispute Resolution*: Disputes are mostly resolved through traditional associations and market unions, not the formal legal system (Chukwuemeka et al., 2019; Haan, 2017). Respondents suggested hybrid mechanisms combining informal and legal structures could improve accountability (Palmer, 2018; Kekeocha & Nnabuife, 2023).

*Modern Trends*: Several Ogas highlighted that digital platforms (e.g., WhatsApp, Instagram) are being integrated into training, especially in product marketing (Olawale et al., 2022; Aluu & Enudu, 2023). This reflects a broader digital transformation of apprenticeship models documented in Kenya, Ghana, and South Africa (Walther, 2017; Doh, 2019; Lave & Wenger, 2019).

### **CONCLUSIONS**

This study critically examined the effectiveness and cross-cultural adaptability of the Igbo Apprenticeship Model (IAM) as a strategy for wealth creation, youth employment, and entrepreneurial development in Kano City, Kano State, Nigeria. The findings affirm that the IAM has a strong potential to serve as an indigenous economic mechanism capable of addressing urban unemployment, especially among youth populations in Nigeria's informal economy. Empirical evidence from 200 former apprentices and 30 mentors (Ogas) indicates that the model successfully facilitated the transition of over 80 per cent of apprentices into independent business ownership within 18 to 30 months after graduation. Furthermore, the majority reported monthly earnings ranging from ₦150,000 to ₦450,000, with more than half creating jobs for 2–5 employees. This illustrates the model's wealth-

multiplying and employment-generating impact, confirming earlier findings by Nwagwu (2021) and Eze et al. (2020). The study also established a statistically significant relationship between apprenticeship duration and business performance ( $R^2 = 0.61$ ,  $p < 0.05$ ), aligning with the conclusions of Adebayo et al. (2021). However, several challenges, including limited access to start-up capital, the absence of formal legal protections, and increasing incidences of trust erosion, were identified as potential threats to the sustainability and scalability of the IAM, particularly in ethnically diverse regions such as Kano. These constraints echo concerns raised by Chukwuemeka et al. (2019) and Meagher (2011) regarding the institutional fragility of informal apprenticeship systems. Importantly, the study reveals that the IAM is not ethnically exclusive; it demonstrates high levels of adaptability in Kano, a predominantly Hausa region, proving that socio-cultural context does not significantly diminish its efficacy when appropriately localized. This supports the assertion by Uche, Odu, and Nwankwo (2019) that the IAM's foundational principles of mentorship, reciprocal trust, and entrepreneurial support can transcend ethnic boundaries.

In light of these findings, several strategic measures are essential to strengthen and scale the IAM in both Igbo and non-Igbo contexts. Firstly, formal recognition and legal frameworks should be developed by agencies such as the National Board for Technical Education (NBTE) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) to codify apprenticeship agreements and protect the rights and obligations of both parties (Chukwuemeka et al., 2019). Secondly, apprenticeship financing schemes — through public-private co-financing arrangements — should address capital scarcity by providing start-up funds and microcredit facilities (Nwagwu, 2021). Thirdly, integration into vocational education via Nigeria's Technical and Vocational Education and Training (TVET) system should institutionalize the IAM, offering certification to enhance employability beyond the informal economy (Nwosu & Ezeani, 2022). Fourthly, hybrid dispute resolution mechanisms should merge traditional Igbo market association approaches with statutory legal systems to reduce conflicts and strengthen trust (Meagher, 2011). Fifthly, digital literacy and market expansion

training must be embedded into apprenticeship curricula to equip graduates with modern marketing and business management skills, capitalizing on platforms such as WhatsApp and Instagram. Lastly, cross-ethnic exchange and replication programs should promote intercultural understanding and facilitate IAM's adoption in diverse Nigerian contexts, thereby advancing national economic inclusion goals (Uche et al., 2019).

By addressing these structural and institutional gaps, the Igbo Apprenticeship Model can be elevated into a viable national strategy for inclusive economic development, youth employment, and sustainable growth within Nigeria's informal sector. Future research should explore the long-term impacts of IAM graduates, the evolving role of technology in the model, and comparative studies with other indigenous apprenticeship systems across West Africa.

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