



**THE IGBO TRADITIONAL BUSINESS SCHOOL AND HUMAN  
CAPITAL DEVELOPMENT: A FOCUS ON THE PERIODS OF CRISIS**

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## **Introduction**

**H**uman resources abound in all organisations and nations of the world. This cannot be said of human capital. Even though the process of transforming human resources to human capital through training and education is costly, it is however beneficial to organisations and nations in terms the achievement of competitive advantage and economic development (Oncel-Acir et al., 2017; Phelps, 2017). Thus, as the most important factor of production, expenditure and investment in human capital development is justified. This explains why developed counties of the world are endowed with natural resources and/or highly developed human capital (Akinyemi & Abiddin, 2013; Omolawal, 2014). The development and utilisation of human capital in all aspects of the economy has become more important in the 21st century owing to its strategic position in the acquisition, (re)structuring, coordination and application of scarce resources, and the unlocking of hidden talents.

Human capital development starts in the family and/or family business. Family constitutes the first institution for family human capital development with the children as the first students and the parents as the first teachers. The family is configured and wired to help members start learning values, developing their attitude and character, acquiring knowledge and skills, and making career choices at an early age. Family's position as the cradle of innovative human capital development does not in any way demean educational institutions' (i.e., primary, secondary and tertiary) role of providing individuals with knowledge and skills (Agbim, 2018, 2019; Costa et al., 2022; Imandojemu et al., 2020; Kuziemko, 2014). The process of knowledge and skills acquisition and development within the family institution starts long before the enrolment of the children in educational institutions. This makes attitude, values and character more important and enduring than knowledge and skills (Costa et al., 2022; Imandojemu et al., 2020; Kuziemko, 2014). Based on the human capital theory, family human capital is the most valuable resource in a family. It is one of the supports entrepreneurial members receive from their families for business formation and growth (Agbim, 2018, 2019; Omolawal, 2014). Such members who constitute the innovative human capital of their families and nations contribute to the wealth creation and economic growth of their countries (Fitzsimons 2015; Giroux, 2017).

The Igbos are renowned for their dominance in the Nigerian business sector. One strategy they have largely employed for the development of human capital for their family-owned businesses is the Igbo Traditional Business School (I-TBS) or "igba boyi" (i.e., to serve a master with the intent of learning a trade). Studies on the importance of the I-TBS in the acquisition of entrepreneurial competencies, small and medium scale enterprises (SMEs) development, job creation and national development abound in extant literature (Amaechi et al., 2021; Chinweuba & Ezeugwu, 2017; Ekesiobi & Dimnwobi, 2020; Ezeajughu, 2021; Iloanya & Nwanegbo-Ben, 2021; Obunike, 2016; Orugun & Nafiu, 2014). Moreover, plethora of

studies have reported the I-TBS contribute to the socio-economic activities of Igbo entrepreneurs even in harsh business environments (Chinwuba & Ezeugwu, 2017; Iloanya & Nwanegbo-Ben, 2021).

Further, the socio-economic performance of Igbos in entrepreneurship have been linked to their economic culture and values. Obunike (2016) observe that the involvement of Igbos; particularly the males at young age in "Igba-odibo" (traditional business school) facilitates the learning of moral values, business culture, and the acquisition of business knowledge and skills (Ezeajughu, 2021; Imandojemu et al., 2020). Igbos believe in dignifying their labour via the acquisition of business skills and knowledge and the employment of same in business development and operations (Iloanya & Nwanegbo-Ben, 2021). Amaechi et al. (2021) establish that the I-TBS facilitates the training of new entrepreneurs, opening of new businesses, improvement in business revenue, business diversification, and business sustainability. Moreover, Ekeseiobi and Dimnwobi (2020) assert that adoption of Igbo entrepreneurship model assures higher business survival rate, business growth rate and access to trade and informal credit.

Notwithstanding the foregoing, studies on how the Igbo family-owned businesses that practice "igba boyi" start and sustain the development of their family human capital in periods of crises seems nonexistent. This is in spite of the unprecedented uncertainties in the Nigerian business environment that is increasingly fueled by crises such as the activities of Boko Haram, the rampaging Fulani herdsmen, the Indigenous People of Biafra's (IPOB's) mandatory sit-at-home order in South Eastern Nigeria, kidnappers, unknown gunmen and bandits, and the coronavirus 2019 pandemic (code named COVID-19). The COVID-19 pandemic affected 80% of the world's students as teaching and learning were moved online. Both the students and teachers had to adopt ties and partnerships to

enhance their teaching and learning systems. Specifically, in Nigeria, schools and students that could not afford the gadgets discontinued teaching and learning. Consequent upon this, the development of human capital with respect to students and teachers was negatively affected (Costa et al., 2022). Further, the pandemic did not only threaten the survivability, performance and sustainability of small and medium enterprises (SMEs) (Aladejebi, 2020; OECD, 2020; Turner & Akinremi, 2020), it impacted business human capital development negatively. Additionally, the insecurity being created by the activities of terrorist groups in Nigeria is affecting business activities, operations and human capital development negatively.

Iheonu and Ichoku (2021) affirm that the activities of terrorist groups (e.g., Al-Shabaab, Boko Haram) are destroying the available human capital and the process of developing more human capital. The cause of their activities is not only political, it is birthed by deprivations by families, organisations and governments (Bagchi & Paul, 2018). The Monday sit-at-home order declared by IPOB in South Eastern Nigeria due to the illegal and prolonged arrest and detention of its leader is making a huge hostile impact on the human capital development activities, and the social and economic life of people in the region (Anoke et al., 2021; Osita et al., 2022). Nevertheless, windows of opportunities are still opened for human capital development to Nigeria, organisations, individuals and even families that are entrepreneurially alert in this period of crises (Agbim & Gomna, 2021; Costa et al., 2022). Due to the commonplaceness of the I-TBS among Igbo family-owned businesses, and the prevailing crisis in every part of Nigeria, this study seeks to answer the following questions: (i) how do Igbo families and family-owned businesses that practice the I-TBS develop innovative family business human capital in the periods of crisis; and (ii) how do Igbo family-owned businesses that are established and

operated on the basis of the I-TBS sustain the development of innovative family business human capital in periods of crisis. These questions are answered based on the thematic analysis of data from traders in Anambra State. Apart from being one of the States in Nigeria that is known for trade and industry, Anambra State has classified markets for so many categories of commodities or goods.

### **Literature Review**

The Igbo Traditional Business School and Igbo Family-Owned Business  
Igbo family-owned businesses are businesses initiated, established and operated by families among Igbo people. Igbo people constitute the third major tribe in Nigeria. Their ancestral home land is South Eastern and some part of South Southern Nigeria. Their family system is characterised by monogamy and polygamy. The Igbos are known for their unique family business culture. This trait was made more pronounced by events such as the colonial rule, the Nigerian-Biafran war and marginalisation (Chinweuba & Ezeugwu, 2017; Iloanya & Nwanegbo-Ben, 2021; Obunike, 2016). Before the colonial period, the Igbos were engaged in trade among themselves and with other ethnic nationalities around them. Hence, the Igbos had some level of entrepreneurial knowledge and skills prior to the emergence of the colonial government. The educational system in Nigeria during the colonial rule was focused on producing clerks and interpreters that helped the Europeans in the administration of the colonies. However, the coming of the Europeans conferred on the Igbos an individualistic capitalist attitude. As such, the Igbos became individualistic and communalistic achievers through legitimate trade (Amaechi et al., 2021; Chinweuba & Ezeugwu, 2017; Ugochukwu, 2016).

The 1967 secession movement of the Igbos from Nigeria failed on the ground that the Nigerian economy may collapse if Igbo people exit the

country (Chinweuba & Ezeugwu, 2017). By virtue of being the epicenter of the Nigerian-Biafran civil war, Igboland was denied infrastructural development projects when the war ended. Igbos who had investments, businesses and money in banks could not wholly recover them after the war. Also, those who were heads of educational institution, government ministries, agencies and departments, firms, military and para military formations lost their positions. Further, Igbos were excluded from the implementation of the indigenisation policies. Owing to the unprecedented level of poverty that ensued after the war, families that lacked the wherewithal to give their children formal education resorted to enrolling them into the I-TBS, while the parents stock to petty trading and menial jobs. These families subsequently established family businesses that grew across South Eastern Nigeria (Ezeajughu, 2021). Consequently, Igbos are today perceived as culturally enterprising and ingenious (Igwe et al., 2018).

Owing to their business culture, there is hardly any part of the world where Igbos have not established family businesses. This is because they are outstanding in pursuing business opportunities. This life style has helped them to tangibly contribute to the welfare and growth of their community of origin and/or residence (Chinweuba & Ezeugwu, 2017). They are self-reliant, energetic, risk-takers, ambitious, resilient, industrious, enterprising, investors, intelligent, committed and successful entrepreneurs, and nation builders. The culture of entrepreneurship is inculcated into Igbo people from birth, while the Igbo entrepreneurial spirit encourages the learning of positive values, and knowledge and skills acquisition (Chinweuba & Ezeugwu, 2017; Iloanya & Nwanegbo-Ben, 2021).

Moral/entrepreneurial values are inculcated into Igbo nascent entrepreneurs through the I-TBS or the Igbos Apprenticeship System (IAS) and the composites of the I-TBS [“imu-ahia” (learning a trade), “igba-oso-ahia” (sales assistant for mutual benefit), “imu-oru” (learning a craft or vocation), “izu-ahia” (business transactions), “ibido-ahia” or “ibido-oru” (starting an enterprise)] (Adeola, 2020; Agu & Nwachukwu, 2020; Amaechi et al., 2021; Chinweuba & Ezeugwu, 2017; Iloanya & Nwanegbo-Ben, 2021). In the I-TBS, the apprentice is the “boyi” or “nwa boyi” (or apprentices for “umu boyi”), while the trade/vocation mentor is the “oga (or master)/madam”. The process is usually for a defined period of time; at the end of which the apprentice is settled (“idu-uno”) by the mentor financially and/or otherwise to start his/her own business venture (Chinweuba & Ezeugwu, 2017).

### **Human Capital Development**

Human capital includes health capital and intellectual capital. Some aspects of human capital are formed at conception in the womb (innate potential), while others are formed at different periods after the birth of the individual (acquired during life). Human capital can be used by the individual himself or herself, the family and/or the firm that has employed his or her services. As such, since everyone is born into the family institution, it is therefore recognised as the cradle of human capital development. In family business, values, knowledge and skills acquisition, sharing and application are midwifed by the owning family. Human capital development in Igbo family-owned businesses entail the transfer of values, knowledge and skills from the older to the younger generation of the Igbo family and/or from the family friends to the Igbo family members. Igbo family human capital development is characterised by investments, commitment to business, motivation and individual-, family- and firm-specific tacit-knowledge transfer. These investments are in the areas of education, health and mobility or migration. Moreover,

Calabrò et al. (2021) aver that the largeness or smallness of a family does not affect the development of family human capital. What does is the parents' orientation toward material values, that is, whether they see children as a source of expenditure or as factors that need to be developed into innovative human capital so as to constitute them into sources of income and wealth to themselves, the family, the family business and the country at large (Morel, 2015).

### **Periods of Crisis**

Nigeria has witnessed series of crisis since independence. However, recently, there was an unprecedented level of crisis that majorly stemmed from COVID-19. The pandemic affected almost all aspects of human life (Marona & Tomal, 2020). Specifically, it impacted the income, demand and consumption patterns of families. COVID-19 threatened the survival of 94 per cent of global and local businesses in Nigeria (Aladejebi, 2020; Turner & Akinremi, 2020). Most of the large, medium and small firms were negatively affected by the pandemic. However, the impact on some firms were positive (Aladejebi, 2020; Donthum & Gustafsson, 2020; KPMG, 2020). This is with respect to the stay at home, lockdown and social distancing rules introduced by various governments to contain the spread of the pandemic (He & Harris, 2020; Tucker, 2020). In spite of the palliative measures put in place by the Federal government of Nigeria to ensure the recovery of businesses from the negative impacts, many of them remained on the brink, seeking for business funds (Aladejebi, 2020; Bartik et al., 2020).

The negative consequences of the COVID-19 protocols were further compounded by the renewed wave of insecurity that has overwhelmed the entire country. The alarming insecurity situation is fueled by the violent activities of criminals, armed robbers, community leaders, religious extremists, fraudsters, rampaging Fulani herders, bandits,

kidnappers, politicians, Boko Haram, assassins and unknown gunmen in different parts of Nigeria (Nwagbala & Ani, 2022; Okonkwo et al., 2015). Insecurity in Nigeria has reached its crescendo; as it has now rubbed on all aspects of the country's national life (Onime, 2018). The prevalence of insecurity in Northern Nigeria; particularly the North-East has made the business men and women who are mostly Igbos that carry on their business activities in the region to relocate to the South East (Inuwa & Muhammad, 2019; Nwagbala & Ani, 2022). Despite government huge investments in security, the level of insecurity in Nigeria has continued to deteriorate; with the terrorists and bandits becoming more audacious (Yusuf & Mohd, 2022). It has assumed such dimension as threatening the communal existence of some geographical zones like South Eastern Nigeria (Jelilov et al., 2018; Nwagbala & Ani, 2022).

The protection of lives and property from the negative consequences of crisis facilitates business activities. This is not in the context of South Eastern Nigeria as the rampaging activities of the unknown gunmen and Fulani herdsmen, and the Indigenous people of Biafra's (IPOB) sit-at-home order every Monday is negatively affecting business activities in the region. Specifically, it is destroying the stock of human capital and leading to the development of underdevelopment of human resources for business activities (Nwagbala & Ani, 2022; Saleh, 2021). Insecurity stifles business activities by increasing the cost of doing business through higher wages, higher insurance premiums and increased expenditure on security. As such, the profits and investments of the business is reduced. Further, the insecurity situation is increasingly contributing to the widespread poverty and high rate of youth unemployment (Nwagbala & Ani, 2022).

Contrariwise, every crisis, opens up new vistas of opportunities. The COVID-19 pandemic and the insecurity situation in Nigeria has

unprecedentedly increased the rate at which the social media and the internet platforms are utilised for business operations (Agbim, 2019; Donthum & Gustafsson, 2020; Newland et al., 2018). Family SMEs are known to survive risks posed by crisis through innovativeness; openness to new ideas (Akunne & Adeniji, 2021; Auzzir et al., 2018). Unarguably, family is a source of human capital to firms. Hence, the formation and development of human capital in uncertain business environments may be facilitated by openness to new ideas and implementation of innovation via family network (Aladejebi, 2020; Bessièrea, 2014; Marona & Tomal, 2020).

### **Theoretical Foundation**

The relationships in this study are supported by human capital theory. The theory is credited to Gary Becker and Theodore Schultz based on their study in the 1960s. It was formulated based on the assumption that the productivity of human beings can be improved through formal education and skills training. Thus, investment in human capital is viewed as principal, while formal educational system is seen as the principal institutional mechanism for human capital development the world over. The prosperity and function-ability of individuals and nations depends on developed human capital (Okoroji & Okoye, 2003; Omolawal, 2014). This suggests that human capital development is the responsibility of the government at macro level.

Owing to the contributions of the I-TBS to the development of family businesses in particular and entrepreneurship in general, it can be argued that in addition to formal education, traditional education such as I-TBS can argument knowledge acquisition and entrepreneurial skills development through the family system. Corroborating this view, Babatola (2003) aver that every new generation of a family needs the accumulated knowledge by previous generations to generate new ideas,

and develop new processes and new products. Based on Babatola's view, human capital development at family micro level is a deliberate activity and responsibility of the family. Taken together, human capital development is an important activity of families and the government. However, the focus of this paper is the family. In spite of critics' argument that human capital theory is flawed, overly simplistic and confounds labour with capital, it is still employed to support studies on human capital development in developed and developing countries (Fix, 2021; Omolawal, 2014). Hence, the theory is used to support the relationship between the I-TBS and innovative family business human capital development in periods of crisis.

### **Empirical Review**

The entrepreneurial performance of Igbo family-owned businesses is associated with their economic culture, value, traditions and belief system of which the I-TBS is a part of (Chinweuba & Ezeugwu, 2017). The I-TBS is a traditional age long practice among Igbo business men and women because the mutual benefits to "ndi oga" and "umu boyi". Obunike (2016) add that I-TBS gives "umu boyi" access to knowledge on their chosen trade, and start-up and social capital, while "ndi oga" receive financial and non-financial benefits through the services "umu boyi" render to them in the cause of their service years. Further, while "nwa boyi" can always call on his "oga" in case of any problem, most "umu boyi" always turn out to be helpers to their "oga" or madam later in life. These later actions further create and strengthen the educative relationship between "umu boyi" and "ndi oga". Amaechi (2020) established that I-TBS significantly influences the development of entrepreneurial resources (human capital inclusive) by encouraging the incubation and engagement Igbo young men and women in entrepreneurial activities.

Further, the I-TBS significantly affects the training of new entrepreneurs and the sustainability of new ventures (Amaechi et al., 2021). Corroborating this view, Orogbu et al. (2021) affirm that business survival rate among Igbo traders in South Eastern Nigeria is enhanced by factors such as mentoring and business skills that are usually acquired through I-TBS. Iwara et al. (2019) stated that the three main stages of I-TBS are: talent identification, learning and settlement/start-off. Specifically, identification of a child's entrepreneurship ambition and facilitation of capacity building is done by the parents/guardian. The choice of trade and mentor is made by the child, while the capacity building through I-TBS is done by the mentor. Orugun and Nafiu (2014) assert that I-TBS facilitates the acquisition of critical skills for entrepreneurship. In support of Orugun and Nafiu's view, Anigbogu et al. (2019) and Okwuowulu (2022) confirmed in their separate studies that I-TBS is influencing entrepreneurship development in South Eastern Nigeria. Ugwu and Mbah (2022) found that functional skills and competences acquired via IAS enhances the creativity, commitment and interpersonal skills of entrepreneurs.

It is evident from extant literature that there is a rarity of studies on the I-TBS and human capital development in a business environment that is characterised uncertainties. This is in spite of the prevailing insecurity in Nigeria, and the inherent benefits of I-TBS to both “ndi oga” and “umu boyi”. In addition, businesses that were established based on I-TBS and which still practice I-TBS abound in South Eastern and other parts of Nigeria (Ezeajughu, 2021; Okeke & Osang, 2021; Okwuowulu, 2022; Ugwu & Mbah, 2022). Consequently, this study seeks to investigate how Igbo family-owned businesses that practice I-TBS develop and sustain the development of their human capital in periods of crisis.

### **Methodology**

This study adopts a qualitative research method that relies on semi-structured interviews with selected respondents. The semi-structured interview technique was used because it has the advantage of allowing the respondents to give detailed explanation. It gives the researcher/research assistants ample time to ask probing and follow-up questions that are within the objective of the study (Emaikwu, 2015). The study focuses on contemporary events – COVID-19 and the insecurity situation in Nigeria, - and mentors [“ogas” and/or madams] who have real life experience in the training of young men (“umu boyi”) through the I-TBS. Amaechi et al. (2021) notes that during the I-TBS years, the “umu boyi” who are family business human capital or nascent entrepreneurs going through developmental programs are taught moral/entrepreneurial values, the skills of a particular trade and are settled at the end of the agreed number of years. The population of the study is made up of the family-owned registered businesses in all the major classified markets in Anambra State. The selected markets for the study are Ochanja Market (for foot wears), Ose Okwudu Market (for food stuff), Relief Market (for beverages), Ogboefe Market (for kitchen utensils), Bakery and Confectionery Market, Ogidi Building Materials Market, Electrical Materials Market, Books and Stationery Market (Ogbo Akwukwo), International Electronics Market, Auto Parts Market (Mgbuka), International Textile Market and Pharmaceutical Market (Ogbo Ogwu) (for drugs, hospital and surgical equipment). A preliminary survey was conducted in the twelve different markets. This was to enable the researcher and the research assistants understand the area of study, the elements in the study population, and to explain the aim of the study and the nature of the interview questions to the leadership of the respective markets. Specifically, the survey afforded the research team the opportunity of interacting with the respective markets' executive members.

The knowledge garnered from the survey helped in developing the interview protocol. Another factor that guided the development of the interview schedule is the theoretical review. Owing to the exploratory nature of the study and the fact that the unit of analysis in family business research is the family, 3 family-owned businesses were selected from each of the twelve markets based on predetermined criteria. Further, 3 respondents (father, mother and any of their children) were selected from each of the businesses. This imply that responses generated from any or all of the father, mother and any of their children were considered as the responses from the owing family of that particular business. In all, 108 respondents and 36 family-owned businesses participated in the study. The criteria for selection of the businesses are: (i) the mentor or master is the founder or co-founder of the business; (ii) the co-founder is his or her spouse; (iii) the spouse and at least one of their children works in the firm; (iv) the business is one of the oldest and the founder or co-founder one of the most experienced in the trade; (v) the business has trained and settled so many young men who are excelling in their respective trades; (vi) their former “ umu boyi” are operating their businesses in different parts of Northern Nigeria; (vii) their former “ umu boyi” are affected by the current insecurity challenges in Northern Nigeria and have relocated to South Eastern Nigeria; and (viii) their former “ umu boyi” who relocated are still carrying on the same type of trade in South Eastern Nigeria.

Criterion sampling technique was adopted because it enabled the researcher to select the family-owned businesses that are good in their respective trade, are conversant with and are directly or indirectly affected by the crisis situation in the country, and are willing to participate in the study. Above all, the sampling technique afforded the researcher the opportunity of selecting businesses that the owning family members can exhaustively discuss the effects of COVID-19 and the insecurity on family business human capital development with respect to the I-TBS. In all, the

years of experience of the masters of the selected 36 family-owned businesses in the trade span between 20 to 30 years. The selected businesses trade on footwears, beverages, auto-spare parts, fabrics, building materials, food stuff, baking materials, electricals, electronics, educational materials, pharmaceutical drugs/hospital equipment and kitchen utensils. The validity of the interview schedule in the Appendix was confirmed by the expert judgement of three lecturers in the Department of Entrepreneurial Studies, Veritas University, Abuja. A pre-test study was conducted to confirm the reliability of the interview schedule. This entailed interviewing the masters of three family-owned businesses with an average experience of fifteen years. The selected businesses for the pre-test interview deal on fabrics, food stuff and beverages in Dutse Alhaji market, Abuja. Each of the interviews lasted for an average of one hour.

During the interview, the respondents were allowed to discuss every issue provided they did not derail from the objective. The pre-test interview ensured that all the constructs were captured in the schedule without mis-interpretation. At the end of the pre-test interview, the issues that arose from the evaluation were addressed and the corresponding corrections effected. Before each of the main interviews commenced, the researcher obtained the permission of the respondents to audio record their responses. The recording of the interviews was done with two different audio recorders. This is to guard against loss of information as a result of faulty device. The interviews were conducted on Sundays in the residences of the owing families. All the founders separately chose Sundays and their residences as the most convenient for them. As such, the interview lasted for three months; from April 30 to July 31, 2022. The respondents were permitted to ask questions at any point during the interviews. Each of the main interviews lasted for forty-five minutes. At the end of each interview, the audio recorded responses were transcribed

verbatim and given to the respondents to vet. This is to ensure that no aspect of the responses was misinterpreted and that the data used for analysis were not compromised in any way.

### **Data Analysis**

The audio recorded interviews were transcribed and subjected to thematic content analysis. This depicts that all the responses that were in line with the interview questions and at the same time relevant to the study objective were copied out as quotes. Further, quotes that are devoid of repetitions were selected from each group of quotes. Codes were manually assigned to the selected quotes before they were sorted according to observed patterns. Thereafter, the observed patterns were used to develop the study themes. To avoid revealing the identity of the respondents, pseudo names (FR = Father's Response, MR = Mother's Response, CR = Child's Response, FOB = Family-Owned Business) are used in the presentation of the quotes from the transcribed responses. The fathers that participated in the interview were aged 48-65 years old; out of 12 of them, five had Ordinary National Diploma (OND), while 7 had university first degrees. The 12 mothers were aged 40-56 years old. Also, 3 of the mothers had senior secondary school certificate, 2 had OND, while 7 were holders of university first degrees. Further, 12 of the children from the families that participated in the study were 23-32 years old; half of them hold university first degrees, while the second half were university undergraduate students.

### **Findings**

The findings from the thematic content analysis are organised and presented based on the identified two themes; family ties and family business partners ties.

### **Family Ties**

A respondent from one of the family-owned businesses reported that Most of the boys that have served this business so far came through family relations (FR94 from FOB36). The question on how the relationship between the master and the settled boys have been sustained over the years is substantiated by the following statement: Out of the nine boys we have settled, three that are in different parts of Northern Nigeria have always purchased most of their goods from our shop (MR20 from FOB7). Two of our former boys in one of the States in Northern Nigeria are related to us. So, they get all their supplies from us except for the goods that we do not have in stock (FR70 from FOB24). All the boys that were settled by this business always send their orders to us because we are the importer of the goods we sell. Also, we sell to them at discounted rates (CR9 from FOB3). Concerning how they adapted to the new normal environment created during the enforcement of the COVID-19 protocols, the respondents revealed that: Before the total enforcement of the COVID-19 protocols, our “umu boyi” generated and applied different ideas, one of which was that we bring home most of our wares. From the house we distributed and supplied to family members, friends and neighbours who were coming around the house and those who were placing orders via phone short message service and WhatsApp messages (FR58 from FOB20). During the COVID-19 lockdown, we tried different methods so as to continue the training of our boys. For instance, we transacted businesses with neighbours and family members that were close to us in the neighbourhood via phone calls and social media platforms (MR14 from FOB5).

The issues on how the insecurity situations is affecting their businesses, the negative consequences of the insecurity on the businesses of their former “umu boyi” in Northern Nigeria and training of the “umu boyi” of their former “umu boyi” are better explained by the following responses:

since all our boys are from the same community with us, we have inculcated into them the idea that we must behave like brothers in knowledge and security information sharing (FR1 from FOB1). We always walk in a group of at least two and inform each other of any anonymous text message and/or phone call (FR94 from FOB32). . . . . in the meantime, we assigned the boys serving our three former “umu boyi” different roles with our own boys in three of our shops. Also, we made their own masters supervisors of all the transactions in our warehouses and shops (FR77 from FOB26). We helped two of them to rent two different apartments and shops. We have equally stocked the shops with goods and assigned two of our boys to each of them. This is to facilitate their reintegration into the business and market (FR89 from FOB30).

#### **Family Business Partners Ties**

The founding father of one of the family-owned businesses reported that: one year after the founder of this business was settled, the business started accepting boys from joint importation and supply business partners (FR79 from FOB27). The findings on the sustenance of relationship with former boys is explained thus: . . . . .because of the orders for supplies that the founder got from some States in Northern Nigeria immediately after his wedding, the founder went into joint business with two of the former boys in those States (MR92 from FOB31). Another respondent further noted that: this business continued its supply contract with 5 States' Ministries of Education even after relocating to Onitsha in 1995. This has been through joint business with the business' former boys in those States (FR65 from FOB22). The nature of the effect of COVID-19 protocols on their businesses is explained by FR28 from FOB10's response: the closure of markets, companies and educational institutions lead to reduction in business activities and operations for this business, that of the former boys, and the joint business.

On how the COVID-19 protocols affected the training of “umu boyi”, FR85 from FOB29 asserted that: we moved the boys from our joint shop to that of one of us whose business was recording the highest transaction via social media platforms. Another avenue was sales in the neighbourhood; mostly to friends, family members and other individuals. Similarly, with respect to insecurity, CR36 from FOB12 noted that ..... We have lost money through the payment of ransom for kidnapped “nwa boyi” and truck driver. The following responses explains how the family-owned businesses are maneuvering the insecurity situation in the country to continue the training of their “umu boyi”: due to the activities of Boko Haram, bandits and “unknown gunmen”, we closed down our joint business shops in the most affected States in Northern Nigeria. However, since 3 of us who jointly own the business have individual shops and residences in Anambra State, the 6 boys withdrawn from the affected jointly owned shops were reassigned in twos to our respective shops in Anambra State (FR27 from FOB9). Further, transferring of our “umu boyi” through joint business arrangement is helping us to continue the training of the boys in the trade in this period of insecurity (FR109 from FOB34).

### **Discussion**

This study was carried out owing to the rarity of studies on how Igbo family-owned businesses that are practicing I-TBS develop and sustain the development of their human capital in periods of crisis. The findings have shown that innovative human capital development among Igbo family-owned businesses did not cease during the COVID-19 lockdown and even in this period of unprecedented insecurity challenges. As revealed by the study, the first strategy employed by the Igbos in developing and sustaining the development of innovative human capital for their family businesses is family ties. Human capital development has commonly been viewed by Cinnirella & Streb (2017), Gulaliyev et al. (2019) and Imandojemu et al. (2020) as investment in health, formal

education and standard of living of a child so as to argue his/her contributions to the nation in the future. However, as earlier argued in this paper, apart from formal education, family business human capital can be developed through informal education via the family ties inherent in I-TBS. Moreover, since the cradle of human capital development is the family, family business human capital development can start, continue and be sustained within the family; the prevailing crisis situation notwithstanding. Family business revolves around the family via management, control and ownership succession. The business is for the benefit of the individual members, the family as a whole and the country at large. In addition, the process of transferring the tacit and explicit knowledge and skills for the business from the current to the future generation takes place within the family. As such, family business human capital development cannot be disrupted by pandemics such as COVID-19 and insecurity. This is the first contribution of this study to knowledge.

As an integral part of the I-TBS, family ties ensured that the “umu boyi” of a master whose business is affected by the crisis are transferred to either his former “oga” or any of his family member who is a master in the same or related trade. Zhang et al.(2016) asserts that family businesses constitute a large web of ties like family ties (Ge et al., 2018). Family ties are the cultural patterns of family loyalties, allegiances and authorities (Giuliano, 2007). They represent the relationships among members of a family network (Arregle et al., 2015; Rooks et al., 2016). Family ties are generally associated with strong ties that are characterised by: high emotional intensity; close intimacy; high level of reciprocity; frequent contacts; mitigation of financial constraints; good conduct and relationships among the family members; goal orientation; dynamism; resilience; and inter-relationships (Alesina & Giuliano, 2013; Hazeleger, 2019; Mertzanis, 2016). Family ties exist among members of nuclear and extended families to thicken the bond between and among the members

(Arregle et al., 2015; Rooks et al., 2016). Thus, family ties enhance mutual cooperation, “care syndrome” (dependency) and cohesion among Nigerian and African families (Aderonke, 2014; Mertzanis, 2016). Family ties help family members to identify opportunities, acquire resources and protect the property rights of their family businesses (Arregle et al., 2015; Rooks et al., 2016). Family ties facilitate entrepreneurial activities, resource acquisition and sharing, and ownership and/or management succession in family businesses. Family ties enable family members to generate different innovative strategies that can enhance the survivability of their family business (Jaskiewicz & Luchak, 2013; Kuziemko, 2014).

For the Igbo traders in South Eastern Nigeria, the crisis only brought to the fore their age long strategies of teaching, learning and transferring values, skills and business knowledge from generation to generation based on family ties. In Igbo culture, nuclear and extended families are bound by their family ties. These ties ensures that the members are influenced from a very young age by the family values, experiences, and business knowledge and skills via the elders who are considered as role models. This happens in the course of socialisation and through involvement in family business or the I-TBS. Thus, Igbo families are culturally institutions for moral and business values education, and for the acquisition of business knowledge and skills (Igwe et al., 2018; Igwe & Icha-Ituma, 2020). As such, families and family businesses ensure that innovative family human capital is developed across generations through their family ties (Costa et al., 2022; Habbershon et al., 2010). Apart from family ties, trust, achievement motivation, collectivism and familiness which are hallmarks of Igbo family businesses facilitate both the formal and traditional education and training of family business human capital. This is done with the intent of improving the innovative capabilities, performance and “distinctive familiness” of the individuals and the family businesses (Barbera et al., 2018; Barret, 2014; Ezeajughu, 2021; Igwe et al., 2018; Powell

& Eddleston, 2016).

This study further revealed that the challenges of developing and sustaining the development of family business human capital in periods of crisis such as COVID-19 and insecurity are maneuvered through family business partners ties. Family business partners ties represents the connections between a focal family business and other family businesses. This can be established through the master, madam and/or “umu boyi” of the business (Agu & Nwachukwu, 2020; Amaechi et al., 2021; Zhang et al., 2018). The partners ties can exist between the focal family business and other family businesses, suppliers, service providers and government agencies. The relationships can be for economic or non-economic reasons. It can as well be for a short- or long-term duration. In family business, such ties are based on the family values that encourages cooperation. As such, family business partners ties are characterised by knowledge sharing, provision of supports and sharing of the risks which are mostly associated with family human capital development. These risks can stem from the opportunistic behaviour of the masters, madams and/or “umu boyi” (Agu & Nwachukwu, 2020; Amaechi et al., 2021; Hottenrott & Lopes-Bento, 2016).

Additionally, the partners are exposed to the risk of sharing codified and tacit knowledge. This is usually associated with the focal family business master or “umu boyi” absorbing the knowledge from the master or “umu boyi” of another family business, while concealing their own knowledge (Amaechi et al., 2021; Glacosa et al., 2017; Hottenrott & Lopes-Bento, 2016; Natalicchio et al., 2017). Family businesses that are reluctant to share their knowledge and skills with other family businesses owing to their concern for ownership and control of the business achieves little or no progress in human capital development. This is because the I-TBS which this study focuses on depicts entrepreneurial knowledge and skills transfer based on ties among family business masters and “umu boyi”, between the masters

and “umu boyi”, and between a focal family business and other family businesses. This also suggests that family business partners ties facilitate complementary flow of information, knowledge and expertise among the partners and “umu boyi”, and from the masters or madams to the “umu boyi” and vice versa (Agu & Nwachukwu, 2020; Amaechi et al., 2021; Matzler et al., 2015; Spriggs et al., 2014).

The knowledge hoarding behaviour of some family businesses notwithstanding, a family business can start and sustain its family business human capital development through family business partners ties in periods of crisis. In this case, the “umu boyi” and/or masters acquire knowledge and/or skills as they are transferred from a joint business that is located in areas that are engulfed in crisis to a more secured area that is separately or jointly owned by the partners. Such knowledge and/or skills improves the innovative performance of the “umu boyi” and the family business. This is the second contribution to knowledge. Further, the early exposure of “umu boyi” to diverse family business issues via family business partners ties helps them to develop deep tacit knowledge. Subsequently, family business partners ties facilitate the recombination of the tacit knowledge and externally sourced knowledge to argument the innovative performance of the “umu boyi” and the business. Costa et al. (2022) affirmed that such partnership is very important in achieving mutual exchange of knowledge during crisis such as COVID-19 and insecurity (Agu & Nwachukwu, 2020; Amaechi et al., 2021; Bos et al., 2017; Ge et al., 2018; Rodriguez et al., 2018; Santoro et al., 2018). Craighead et al. (2020) supported Costa et al.'s assertion by stating that every crisis, opens up new vistas of opportunities.

Consequently, family-owned businesses in South Eastern Nigeria employed family business partners ties to contain the challenges posed by COVID-19 protocols and insecurity on family business human capital

development. This is evident from the increased use of social media platforms during the COVID-19 lockdown and the increasing number of joint businesses among the Igbo family-owned businesses. The reason for the aforementioned role of family business partners ties can be linked to the benefits of partnership in the ownership and management of family businesses. Family business partners ties help to harmonise the belief system of the relating masters and “umu boyi”. Hence, the cognitive capital which facilitates the creation of new knowledge is developed (Agu & Nwachukwu, 2020; Roden & Lawson, 2014). Family business partners ties enable the masters, madams and “umu boyi” to recognise new market opportunities, overcome resource constraints and access institutional supports (Agu & Nwachukwu, 2020; Ge et al., 2018; Hemmert et al. 2016; Zhang et al., 2016; Zhang et al. 2018).

Ties with family business partners help in developing the family human capital that can drive the setting up of hedges against unhealthy competition. Therefore, the relative success of a developed family human capital is measured on the basis of both his or her entrepreneurial abilities and the supports from family ties and family business partners ties (Amaechi et al., 2021; Kuziemko, 2014). The knowledge acquired by “umu boyi” from other masters and “umu boyi” is more robust. This is so when the right partner(s) is selected (Amaechi et al., 2021; Sandulli et al., 2017). Further, the effectiveness of the family business ties is enhanced by the partnership strength and partnership diversity. Partnership strength depict the intensity of the relationships. The closer the relationship, the more frequent the exchange in knowledge. Partnership diversity implies diverse relationships. Multiple relationships give the partners access to various opportunities for family business human capital development (Agu & Nwachukwu, 2020; Amaechi et al., 2021; Bartik et al., 2014).

### **Implications, Recommendations And Future Research Direction**

The contributions of family ties and family business partners ties through

the I-TBS as presented in this study should not be viewed as attempt to demean the critical role formal education plays in human capital development. Rather, family business founder/Chief Executive Officers (CEOs) or descendant/CEOs who are operating in an environment that is characterised by temporary closure of markets and educational institutions, and restricted movements can adopt these ties to continue and even start the development of their family business human capital. In theory, family ties and family business partners ties should be presented to students as approaches for enhancing the contributions of I-TBS in starting and sustaining the development of family business human capital in crisis free environments and in particular crisis laddened environments. Further, based on the findings, researchers should in addition to viewing the I-TBS as a gateway for achieving enduring success in family entrepreneurship, begin to employ it as a mechanism for developing and sustaining the development of innovative family business human capital in periods of crisis.

Based on the insights garnered from this study, it is important to make recommendations on the application of the I-TBS in relation to the ties and to suggest new directions for further researches. Family business founder/CEOs or descendant/CEOs wishing to start and/or ensure the sustenance of their family business human capital development in periods of crisis should pay more attention to the development of strong ties with their nuclear and extended family members. This will facilitate the provision of supports from the members and access to the most creative “umu boyi” from the family. Again, such CEOs should adopt all the relevant measures when selecting a family business to partner with. This is important because a good family business partner can enhance: the creation of a survivable joint business; business information and knowledge sharing among “umu boyi”, among the masters and between the masters and the “umu boyi”; movement of the “umu boyi” from business premises in crisis laddened areas to secured environments; and

the sustenance of family human capital development.

In addition, this study focused on only traders as sources of primary data; a practice that limits the interpretation and application of the results to only traders. The profile of future study respondents can be expanded by including or solely focusing on artisans like auto mechanics, welders, fashion designers or agribusiness men/women. The study only interviewed the father, mother and any child of each owing family, thus, neglecting the extended family which is an important component of the African and in particular the Nigerian family system. Future studies can incorporate extended family members as respondents. Finally, owing to the exploratory nature of the study, the research employed qualitative method. However, for the purpose of validation of findings, researchers conducting related studies in future can situate it in any crisis prone part of the world where the Igbos are predominantly carrying on their trade based on the I-TBS. Similarly, a replication of this study using quantitative method or a composite of qualitative and quantitative methods is recommended. Such studies can be conducted in South Eastern Nigeria or any other insecure part of the world where the Igbos or any other ethnic group is conducting their business activities based on the I-TBS. This is to ascertain the generalisability of the results.

### **Conclusion**

Family and business are systems that can be affected by the environment. The quantum of the effect is even more in the composite form like family business. However, the result of this study has shown that family business can influence its environment by maneuvering the factors in the environment. In this sense, although with difficulties, a family business operating in an area that is characterised by crisis can move to its desired height via the employment of strategies. Specifically, family businesses can still start and sustain the development of their family business capital through the family ties and family business partners ties that are anchored

by the I-TBS. As the cradle of human capital development, the family system starts inculcating family and family business values, skills and knowledge into a child before he/she gets enrolled into the formal educational system. The child continues this process even after the enrollment and most often it runs *pari passu* with that of the formal educational system.

Owing to the diversification nature of family business founders, these masters usually operate joint businesses with their former “*nwa boyi*”. This is helpful in the sustenance of family business human capital development in periods of crisis such as posed by the COVI-19 pandemic and the rising insecurity situation in Nigeria. Since these businesses are not located in the same area, in the event of the outbreak of crisis of any sort in one area, the “*umu boyi*” are moved to another branch of the joint business or any of the partners own business that is located in a secured area. This movement gives the “*umu boyi*” access to new knowledge and the opportunity to create new knowledge from existing knowledge. Further, these knowledge and skills are not only created and taught by families through the family ties and family business partners ties that are associated with the I-TBS, they are also an individual's activity. That is, new knowledge and skills can also be created inside the minds or heads of “*umu boyi*” (i.e., tacit knowledge) based on the acquired knowledge and skills via I-TBS. The combined effects of the tacit knowledge, and the knowledge obtained through the family ties and the family business partners ties, can argument the innovativeness of the “*umu boyi*” and the family businesses of their respective masters and the joint business of their partnering masters.

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