

**Informal institutions and their influences on the family, the family business,  
and ethnic group: A macro-, meso-, and micro- context investigation**

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## DOCTORAL THESIS

Title	Informal institutions and their influences on the family, the family business, and ethnic group: A macro-, meso-, and micro-context investigation
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*“We also glory in our sufferings, because we know that suffering produces perseverance; perseverance, character; and character, hope.”*

**Romans 5:3**

*“Effort is what ignites ability and turns it into accomplishments.”*

**Lina Eze**

To Love,  
To family,  
To true friends.



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## **Abstract**

The influences of informal institutions on the family, family businesses, and the ethnic group are immense due to these organizations' embeddedness within their local context, which is where most informal institutions originate. Despite that, when institutions function effectively, we often assume that it is the formal rules that drive actors' behaviors. Yet the underlying informal norms may complement, substitute, accommodate, or compete with formal institutions. Previous studies on informal institutions are scattered and fragmented, and present informal institutions as ambiguous. This thesis sheds light on the informal institutions that shape the family, family businesses, and the ethnic group in a developing country to yield entrepreneurial outcomes. A systematic literature review is a vital starting point as it allows for understanding and reconciliation of existing studies and underscoring areas where research is lacking. The literature review is followed by two qualitative research pieces. The first qualitative study focuses on religion and traditions—substitutive informal institutions—to understand how they imbue family features and business practices that foster or hinder transgenerational entrepreneurship. The second qualitative study explores the process through which an ethnic group anchors on an informal apprenticeship system—a competing informal institution—to foster intergenerational value creation and, more importantly, entrepreneurship propagation. By doing so, this work offers several contributions that extend theoretical understanding in the contexts of the family business, entrepreneurship, and an ethnic group in a developing country. Its findings can guide practitioners and policymakers.



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# 1

## General Introduction

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Informal institutions are values, beliefs, and norms present in a society that determine acceptable, permissible, or admissible behaviors for social interactions among individuals and groups (Helmke & Levitsky, 2004; North, 1990; Soleimanof et al., 2018; Webb et al., 2019). A society's institutions can be divided into two broad, well-established categories—formal and informal (North, 1990). When institutions function effectively, we often assume that it is the formal rules that drive actors' behaviors. Yet, the underlying informal norms do much of the enabling and constraining that we attribute to the formal rules (Fainshmidt et al., 2018; Helmke & Levitsky, 2004). More broadly, informal institutions affect a country's economic development (Casson et al., 2010; Williamson, 2009) and foreign direct investments (Seyoum, 2011; Wang, 2000). They shape political behaviors in nations (Helmke & Levitsky, 2004) and affect societies' entrepreneurial activity—productive, evasive, or socially destructive entrepreneurship (Sautet, 2005). Informal institutions play a role in organizations' corporate governance (Estrin & Prevezer, 2011; Sauerwald & Peng, 2013) and the extent of internationalization in early-stage entrepreneurial firms (Muralidharan & Pathak, 2017).

While informal institutions may structure incentives for all organizations, they are pervasive in influencing organizations such as the family and family business because of informal institutional embeddedness (Berrone et al., 2020). The family is the core of societies and stands out as the most important social unit in society (Belardinelli, 2002). Since many informal rules come from a society's culture (Sautet, 2005), most informal rules of the society reach the family first (Demir & Drentea, 2016; Monticelli et al., 2018). For instance, in a society where there is gender bias against females as regards succession, the family adopts this bias, which eventually extends to the family business through its family governance practices (Soleimanof et al., 2018). Such gender norms will constrain a daughter from succeeding her father as the next family business leader (Overbeke et al., 2013). The family business embodies the family and the business, hence informal

institutions permeate the family business through the family (Heck et al., 2008; James et al., 2012; Stafford et al., 1999).

Berrone et al. (2020) showed that the informal institutional environment of family businesses significantly impacts their prevalence, strategic choices, and performance. Informal institutions interact with formal institutions to affect the family business's competitive advantage in emerging markets (Duran et al., 2018). In the same manner, informal institutions also influence the family business's foreign direct investment decisions. Family businesses choose joint ventures over wholly-owned (high-risk) ones as their strategy for foreign direct investment when entering contexts with salient informal institutions. However, they embark upon wholly-owned ventures in contexts with a high quality of formal institutions (Chiu, 2015).

Furthermore, family businesses are susceptible to varying informal institutions in their embedded community or society (Portes & Sensenbrenner, 2018; Webb et al., 2015, 2019; Soleimanof et al., 2018). Such societal institutions include those rooted in religion (Fathallah et al., 2020) and in cultural traditions (Kim & Sung, 2000). Junaid et al. (2014) showed that religious beliefs and cultural norms play significant roles in providing resilience critical to maintaining family entrepreneurship. Societal institutions can also be based on ethnic dimensions (Reay et al., 2015). For instance, in sub-Saharan Africa, individuals align more with their ethnic group than with the nation-state because they feel that the nation-state has failed them. This is especially true in our context of empirical study—Nigeria—where the formal institutions are weak, inefficient, and in some instances completely absent. Hence, individuals tend to rely more on the informal institutions of ethnic dimensions, such as norms of kinship, communalism, wealth distribution, social interactions (Meagher, 2009, 2010), and social trust (Eddleston et al., 2010; Kwon & Arenius, 2010).

Family businesses represent an important engine for entrepreneurship in most economies (e.g., Basco et al., 2019; Habbershon & Pistrui, 2002; Nordqvist & Melin, 2010; Zellweger et al., 2012) and provide employment opportunities for both family and non-family members (Miller & Le Breton-Miller, 2005; Samara & Arenas, 2017). Moreover, family businesses have a reputation as the most prevalent forms of organizations worldwide (La Porta et al., 1999; Parada, 2016). In contexts where formal institutions are ineffective, the

role of family businesses in promoting entrepreneurship becomes more demanding, as these organizations utilize family ties to fill formal institutional voids (Brinkerink & Rondi, 2020; Ge et al., 2019). As suggested by George et al. (2016), amid the deep-rooted institutional voids in Africa, one way to narrow the institutional gaps is to promote local entrepreneurship. Given that family businesses make up more than 90% of business forms in Africa (Acquaah, 2016), fostering local entrepreneurship through families and their businesses becomes necessary. This is especially true for the long term since existing research shows that family businesses have the capacity to maintain transgenerational entrepreneurship (Barbera et al., 2018; Habbershon et al., 2010; Jaskiewicz et al., 2015; Zellweger et al., 2012).

Transgenerational entrepreneurship is an important, yet relatively little-studied phenomenon in the family business literature, focused on how to sustain and develop the entrepreneurial capacity of family businesses across generations (Barbera et al., 2018; Habbershon et al., 2010; Jaskiewicz et al., 2015; Zellweger et al., 2012). Most of the existing transgenerational entrepreneurship studies are contextualized in developed countries, with scant research from developing countries in Africa, the Middle East, and Latin America (Basco et al., 2019; Discua Cruz et al., 2013; Samara, 2020). Yet, as pointed out by Bruton et al. (2017), concepts from dominant contexts may not be adequate to capture entrepreneurship manifestations in different settings. For example, in a study on corporate entrepreneurship in Africa (specifically Kenya), Hughes & Mustafa (2017) found a deference to authority not captured by studies of the mid-to-large-sized established firms in Western economies. The greater reliance on the informal institutional structures in the African context due to distrust of the nation-state (Platteau, 2009) differentiates it from the developed country context. For instance, families' access to resources through extended family, kin, and ethnic group reduces their dependency on formal institutions, where access tends to be costly and difficult (Khavul et al., 2009; Khayesi et al., 2014; Murithi et al., 2019).

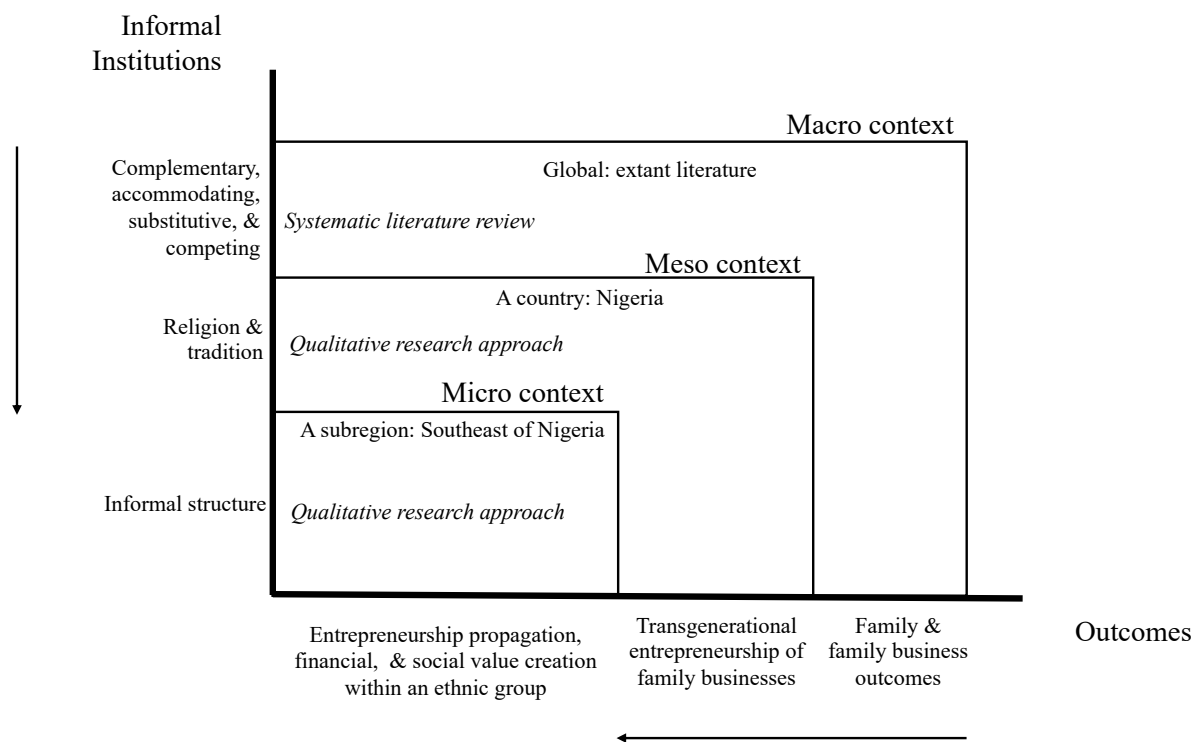
Given the research gaps previously mentioned, this thesis directs attention to research focused on informal institutions (Fainshmidt et al., 2018; Helmke & Levitsky, 2004), adds nuances to the concept of transgenerational entrepreneurship (Hughes & Mustafa, 2017; Welter, 2011), and furthers our understanding of how entrepreneurs within an ethnic group ensure entrepreneurship propagation across generations. Unlike their formal counterparts,

informal institutions are socially shared rules, usually unwritten, that are communicated and enforced outside officially sanctioned channels (Brinks, 2003; North, 1990). Since informal institutions are abstract and localized (Webb et al., 2015), they are pluralistic in prescriptions (Estrin et al., 2013; Thornton & Ocasio, 2008). Thus, context also matters for research into informal institutions. Yet, there is still scant research to address specific contextual features that may drive these differences in families and their family businesses (e.g., Welter, 2011; Ge et al., 2019) as well as their impact on entrepreneurship across generations. For instance, in the African context, the family is understood to extend beyond the nuclear family to the clan and even the entire ethnic group (Karra et al., 2006; Khayesi et al., 2014; Peredo, 2003). Consequently, research at the intersection of informal institutions, family business, and entrepreneurship in the developing context provides opportunity to enrich the body of literature in these domains.

Previous studies on informal institutions shaping the family and family businesses are scattered and fragmented because informal institutions are ambiguous. Consequently, a systematic literature review is a vital starting point from which to explore informal institutions influencing the family and the family business. Such a review allows for understanding and reconciliation of existing studies and underscoring areas where research is missing. Using the Helmke & Levitsky (2004) four-pattern typology of informal institutions as an organizing framework, I conducted a systematic review, which underscored substitutive and competing informal institutional influences as research gaps. This in turn prompted two qualitative studies. The first explored how religious and traditional norms (substitutive informal institutions) influenced family structure, mindset, and family business practices to affect transgenerational entrepreneurship. The second explored ethnic group norms (competing informal institutions) enabling the Igbo apprenticeship system (IAS) and resulting entrepreneurship propagation. In this way, this thesis's studies contribute to the literature on informal institutions influencing the family, the family business, and entrepreneurship.

As shown in the overarching framework (see Figure 1), following the direction of the arrows, this thesis starts with the macro-context study, which has a global scope. Specifically, this study focuses on identifying the types of informal institutions shaping the family and family business. Then, the meso-context research consists of a comparative analysis of a country's three idiosyncratic subregions. In particular, this research addresses

how differences originating from the informal institutions of religion and tradition imbue family features and business practices that affect family businesses' capacity for transgenerational entrepreneurship. Finally, the micro-context investigation drills deeper into one particular subregion within the country in the meso-context study to further understand their unique attributes, anchored in informal institutional infrastructure, that enable them propagate entrepreneurship. As such, the micro-context examines how ethnic entrepreneurs within an ethnic group leverage the informal institutions of family, kinship, and ethnic ties to engender entrepreneurship across multiple generations.



**Figure 1. Overarching research framework– a macro-, meso-, and micro- contexts investigations**

This thesis comprises a systematic literature review and two qualitative research studies. The systematic review takes stock of the informal institution types, subcategorizing them under the four-pattern typology—complementary, accommodating, substitutive, and competing (Helmke & Levitsky, 2004)—and underscores their family and family business outcomes. One of the qualitative studies investigates specific informal institutions of religion and tradition to identify their roles in family businesses' sustenance across generations in different subregional contexts within a country. The other qualitative study

explores informal institutions' central position in a local entrepreneurship propagation phenomenon that engenders ethnic-wide entrepreneurship across generations. The review paper follows the accepted procedure for a systematic literature review (e.g., Short, 2009; Soleimanof et al., 2018). For the qualitative studies, analytic discipline is applied through the categorization process (Bryant & Charmaz, 2015; Charmaz, 2006; Corbin & Strauss, 1998; Grodal et al., 2020). As a result, inductively generated categories explain the resulting context-specific nuances of transgenerational entrepreneurship. The study also underscores the phenomena of entrepreneurship propagation and entrepreneurship propagation propensity. The qualitative research studies answer researchers' call for an increase in the rigor of qualitative research methods (Lamont & White, 2008; Pratt et al., 2019). Categorization is central to theory building and entails three stages: generating initial categories, refining tentative categories, and re-analyses and theoretical integration. Details of this analytical approach are presented in Chapters 3 and 4 of this thesis.

The body of this thesis is a compilation of three articles linked through the influences of the relatively less explored informal institutions on family and family businesses in the global, country, and subregional contexts. The study focuses on informal institutions influencing both the family and the family business for the following reasons. First, current research does not yet provide a cohesive body of knowledge of the informal institutions' types and how they shape the family and the family business outcomes. Second, new institutional theorists have argued that formal institutions are not the only ones that matter (North, 1990). Yet, we often assume that the formal rules drive actors' behaviors, neglecting the underlying informal norms that do much of the enabling and constraining that we attribute to the formal rules (Chowdhury et al., 2019; Fainshmidt et al., 2018; Helmke & Levitsky, 2004). Though formal institutions set general parameters for behavior, these parameters are incomplete and cannot cover all contingencies (Naldi et al., 2013). Further, actors resort to informal institutions when they cannot achieve a formal institutional solution (Shantz et al., 2018), when formal institutions are ineffective (Batjargal et al., 2019), and when they pursue goals that are not publicly or internationally acceptable (Chowdhury et al., 2019; Sautet, 2005). Finally, informal institutions are the most enduring of institutions' four-level hierarchy (Williamson, 2000), therefore, informal institutions deserve more scholarly attention.

After this General Introduction in Chapter 1, this thesis is structured as follows. Chapter 2 explores the types of informal institutions shaping the family and the family business. Unlike their formal counterparts, informal rules are constraints (e.g., conventions, norms of behavior, and self-imposed codes of conduct), reflect a society's culture, evolve, and often aren't written down (Brinks, 2003; Helmke & Levitsky, 2004; North, 1990). These characteristics of informal institutions make them difficult to identify (Fainshmidt et al., 2018; Thornton & Ocasio, 2008), a major challenge posed by research into informal institutions. There is an emerging consensus that only formal institutions are not a full recipe to address and explain human behavior and cultures (Chowdhury et al., 2019; Helmke & Levitsky, 2004; Naldi et al., 2013; North, 1990). Despite that, current research does not yet provide a cohesive body of knowledge of the informal institutions' types and how they shape the family and family business outcomes. Although there have been efforts by scholars (e.g., Soleimanof et al., 2018; Zellweger et al., 2019) to account for informal institutions influencing the family business, there is no existing study that specifically integrates and categorizes the types of informal institutions that enable or constrain the family and family business. In addition, recent studies have argued that the dichotomy of family and family business research has reached a point where, to fully realize the potential in this area, scholars must intensify efforts in explicating their commonalities instead of treating them exclusively (Combs et al., 2019; Jaskiewicz et al., 2017; Litz et al., 2012). Therefore, anchored in institutional theory (North, 1990), we use Helmke & Levitsky's typology of informal institutions as an organizing framework to synthesize the disparate bodies of knowledge with variegated concepts for informal institutions, and to identify subcategories of the complementary, accomodating, substitutive, and competing informal institutions that shape the family and the family business: *religious beliefs and practices, societal culture, gender norms and beliefs, racial norms, ethnic and kinship norms, and corruption and political influence*. A subcategory is not rigid and restricted to one type of informal institution category; instead, it is fluid and can manifest as any of the four types. Further, this review shows that informal institutions shape the family—*size, authority structure, support, well-being, communication pattern, function, form, and formation*—as well as the family business—*status, performance, values & behavior, leadership succession, entrepreneurship, and strategy*. Therefore, Chapter 2 provides a better understanding of informal institutions shaping the family and family business.



Chapter 3 attempts to fill some of the research gaps in extant literature exposed in Chapter 2, including the relatively less-explored research context (e.g., Africa) and the scant research on substitutive informal institution of ineffective context such as religious norms and traditions in the subregion that may drive differences in entrepreneurship outcomes in the family business (e.g., Welter, 2011; Ge et al., 2019). To do so, Chapter 3 delves into a still underresearched topic in family business, namely transgenerational entrepreneurship (e.g., Basco et al., 2019; Habbershon & Pistrui, 2002; Nordqvist & Melin, 2010; Zellweger et al., 2012). The concept of transgenerational entrepreneurship is one of the most understudied phenomena in family business literature. Hence, a qualitative research approach was deemed appropriate to expand upon existing theory in this area. This study drew insights from 31 informants in top-level management positions in 18 multi-generational family businesses across different regions in Nigeria, a developing country with regional differences in religious practices. Chapter 3 focuses on specific societal informal institutions; thus, it explores how subregional features such as religion and traditions shape transgenerational entrepreneurship of family businesses within developing countries. The chapter also shows that religion and traditions in the subregion where family businesses operate have shaped the family structure to produce idiosyncratic effects on family functioning and the family mindset. These factors subsequently shaped how transgenerational entrepreneurship was fostered or hindered through specific business practices adopted. Finally, Chapter 3 also reveals that Christian families from the Southeast region of Nigeria have a more positive attitude toward entrepreneurship than Christian or Muslim families from Nigeria's Western and Northern regions. This unique attribute motivates the need to understand better the entrepreneurship disposition of the people of Nigeria's Southeast region.

Chapter 4, similarly to Chapter 3, answers some of the research gaps found in Chapter 2. This third study explores how ethnic entrepreneurs engender intergenerational value creation within an ethnic group through the network of kin and broader family system (Karra et al., 2006; Khayesi et al., 2014; Peredo, 2003). We use an inductive qualitative research approach to explore this important topic from a hitherto relatively less-explored research context to build theory in this area. Interviews were conducted with 31 informants (different from informants in Chapter 3's study). All informants were from the Igbo ethnic group of Southeast Nigeria. Thus, this study drew insights from 31 informants (all from same ethnic group—29 business owners and two wives) through a rigorous categorization

process. Chapter 4 shows how triggering circumstances—poor family conditions, desire to uplift ethnic group, and formal institutional voids—lead to engaging in an informal apprentice system, which subsequently gives rise to propagating entrepreneurship, building financial capacity, and creating social value, thus engendering intergenerational value creation. Chapter 5 wraps up this thesis with the general conclusions, limitations of the study, and avenues for future research.

Therefore, in the following chapters, this thesis attempts to answer research questions regarding the types of informal institutions shaping the family and family business outcomes, how specific informal institutions enable or constrain transgenerational entrepreneurship of family business, and how an ethnic group leverages informal structures to propagate entrepreneurship in the developing world context (specifically Nigeria).



# 2

## **A Review of the Informal Institutions Influencing the Family and Family Business**

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Q1 in Business

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This study directs scholars' attention to the often-neglected topic of informal institutions. Informal institutions are complementary, accommodating, substitutive, and competing in their interactions with formal institutions to enable or constrain the family or family business outcomes within their embedded social system. Using the four patterns of formal–informal institutional interaction as a guiding framework, a systematic review of 58 journal articles with diverse concepts of informal institutions across the family and family business disciplines was conducted. The study provides a cohesive body of knowledge underscoring the subcategories—*religious beliefs and practices, societal culture, gender norms and beliefs, racial norms, ethnic and kinship norms, and corruption and political influence*—of the four types of informal institutions. A subcategory is not rigid and restricted to one category of informal institution, but is fluid and can manifest as any of the four types. Consequently, research gaps are extricated providing promising opportunities for future research.

## 2.1 Introduction

A society's institutions can be divided into two broad, well-established categories—formal and informal (North, 1990). When institutions function effectively, we often assume that the formal rules drive actors' behaviors. Yet, in some cases, underlying informal norms do much of the enabling and constraining that we attribute to the formal rules (Helmke & Levitsky, 2004). Though formal institutions set general parameters for behavior, they are incomplete and cannot cover all contingencies (Naldi et al., 2013). Further, actors resort to informal institutions when they are unable to achieve a formal institutional solution (Shantz et al., 2018), when formal institutions are ineffective (Batjargal et al., 2019), or when they wish to pursue goals that are not publicly or internationally acceptable (Chowdhury et al., 2019; Sautet, 2005). Therefore, formal institutions alone are not a full recipe to address and explain human behavior and cultures (Helmke & Levitsky, 2004).

Informal institutions are values, beliefs, and norms present in a society that determine acceptable, permissible, or admissible behaviors for social interactions among individuals and groups (Helmke & Levitsky, 2004; North, 1990; Soleimanof et al., 2018; Webb et al., 2019). According to Helmke & Levitsky (2004), there are four patterns of formal–informal institutional interaction: complementary, accommodating, competing, and substitutive. More broadly, informal institutions affect a country's economic development (Casson et al., 2010; Williamson, 2009) and foreign direct investments (Seyoum, 2011; Wang, 2000). They shape political behaviors in nations (Helmke & Levitsky, 2004) and affect societies' entrepreneurial activity—productive, evasive, or socially destructive entrepreneurship (Sautet, 2005). Informal institutions play a role in organizations' corporate governance (Estrin & Prevezer, 2011; Sauerwald & Peng, 2013) and the extent of internationalization in early-stage entrepreneurial firms (Muralidharan & Pathak, 2017).

Informal institutions may structure incentives for all organizations, but they are especially pervasive in influencing organizations such as the family and family business because of their informal institutional embeddedness (Berrone et al., 2020). Berrone et al. (2020) showed that family businesses' informal institutional environment significantly impacts their prevalence, strategic choices, and performance. Informal institutions interact with formal institutions to affect the family business's competitive advantage in emerging markets (Duran et al., 2018). Informal institutions also influence the family business's foreign direct investment decisions. Family businesses choose joint ventures over wholly

owned (high-risk) ones as the strategy for foreign direct investment when entering contexts with salient informal institutions. However, they engage in wholly owned ventures in contexts with a high quality of formal institutions (Chiu, 2015). Studies have shown that religious beliefs and cultural norms play significant roles in providing resilience critical to maintaining family entrepreneurship (e.g., Junaid et al., 2014).

However, a major challenge posed by research into informal institutions is the ambiguity of those very institutions. Previous studies on informal institutions shaping the family and family business are scattered and fragmented. Unlike their formal counterparts, informal institutions are socially shared rules, usually unwritten, that are communicated and enforced outside officially sanctioned channels (Helmke & Levitsky, 2004; North, 1990). Thus, informal institutions are pluralistic in prescriptions (Estrin et al., 2013), abstract, and exert localized influences (Webb et al., 2015). These characteristics of informal institutions make them difficult to identify (Thornton & Ocasio, 2008). Consequently, a systematic literature review is a vital starting point from which to explore informal institutions influencing the family and family business. Such a review allows for understanding and integration of existing studies and underscoring areas where research is missing, thereby making a valuable contribution to management scholars interested in the influence of informal institutions in family and family business.

Considering that family and family businesses are embedded within their local context, the informal societal institutions are more pervasive in structuring their behaviors (Portes & Sensenbrenner, 2018; Webb et al., 2015; Webb et al., 2019; Soleimanof et al., 2018). Although research with focus on informal institutions is increasing (e.g., Soleimanof et al., 2018; Webb et al., 2015, 2019), current research does not yet provide a cohesive body of knowledge of the informal institutions' types and how they shape the family and family business outcomes. Additionally, recent studies argue that the dichotomy of family and family business research has reached a point where scholars must intensify efforts in explicating their commonalities instead of treating them exclusively, to fully realize the potentials (Combs et al., Shanine, 2019; Jaskiewicz et al., 2017; Litz et al., 2012). Thus, a concurrent examination and integration of these divergently accumulated bodies of knowledge are timely and necessary.

This study adopts as an organizing framework Helmke & Levitsky's (2004) typology of four patterns of formal–informal institutional interaction—complementary, accommodating, substitutive, and competing—which has its foundation in North's (1990) institutional theory. Following North (1990), this study distinguishes the informal “rules of the game” from the organizations, or “players.” Hence, it focuses on the societal informal institutions that shape the family and family businesses (Soleimanof et al., 2018). Such societal institutions include religious norms (e.g., Paterson et al., 2013; Westoff & Potvin, 2014), informal institutions rooted in cultural traditions (e.g., Anggadwita et al., 2019; Menezes & Read, 2020 ), and those of the ethnic dimensions (e.g., Bhalla et al., 2009; Danes et al., 2008).

As a starting point to assemble relevant articles, informal institutions' keywords<sup>1</sup> (as conceptualized by: Chowdhury et al., 2019; Estrin et al., 2013; Helmke & Levitsky, 2004; Khoury & Prasad, 2015; North, 1990; Sautet, 2005; Soleimanof et al., 2018, 2019; Webb et al., 2015, 2019) in combination with “family” were searched in relevant impact factor<sup>2</sup> journals. All the time frames were covered in Google Scholar (GS). Next, with the inclusion/exclusion criteria<sup>3</sup> in mind, to ensure quality (Short, 2009), the researcher read the articles' titles and the abstracts and found 58 articles relevant for this study. Finally, the relevant articles were read in detail, analyzed, and categorized, followed by the narrative synthesis of findings.

This study provides a cohesive body of knowledge underscoring the subcategories of the four patterns of formal–informal institutional interaction suggested by Helmke & Levitsky (2004). In so doing, this research implements their agenda suggestions, providing a better understanding of informal institutions shaping the family and family business: *religious beliefs and practices, societal culture, gender norms and beliefs, racial norms, ethnic and kinship norms, and corruption and political influence*. A subcategory is not rigid and restricted to one type of informal institution category; instead, it is fluid and can manifest as any of the four types. Second, this research concurrently reviews extant literature from two domains—family and family business—thus attending to the long-overdue integration of ideas, emphasizing how they converge or diverge, and enriching both (James et al., 2012). This review shows that informal institutions shape the family—*size, authority structure, support, well-being, communication pattern, function, form, and formation*—as well as the family business—*status, performance, values & behavior, leadership*

*succession, entrepreneurship, and strategy*. Third, the study contributes to the extant literature on informal institutions, as that literature skews toward formal institutions, painting an incomplete picture (Helmke & Levitsky, 2004). Finally, research gaps are extricated, highlighting future research paths. The following sections explain the theoretical framework that guides this review, describe our research methodology, and present future research directions and discussion.

## **2.2 Institutional theory**

### *Institutions*

Institutions comprise formal rules, informal rules, and enforcement characteristics (North, 1990, 2016). In support, Scott (2013) identified three pillars of institutions—regulative, normative, and cultural-cognitive—along with their associated activities and resources. North’s formal rules capture Scott’s (2013) regulative element, including statutes law, common law, and regulations. Also, North’s informal institutions encompass Scott’s normative and cultural-cognitive aspects of institutions. While North viewed institutions as “the rule of the game” and organizations as “players,” Scott (2013) argued that with time organizations become institutionalized, thus seeing organizations as institutions. However, this study follows North’s (1990) paradigm and considers the family and family business as organizations, not institutions (Rogers, 2017).

Institutions lie on a continuum of formal rules: e.g., laws and constitutions to informal constraints: e.g., conventions, norms of behavior, self-imposed codes of conduct; North, 1990, 2016. Whereas formal rules are created and are often set down in writing, informal constraints evolve and often are not written down. Also, formal rules complement and increase the effectiveness of the informal rules and informal constraints influence actions more pervasively than formal rules. This study focuses on informal institutions because of the need to give attention to the surrounding social or cultural environment of organizations (Scott, 2013), in particular the family and family business (Soleimanof et al., 2018).

### *Informal institutions*

Many informal rules come from a society’s culture (Sautet, 2005); for example, a culture may have informal rules about women not working outside their homes, or about business owners concluding an agreement with a handshake rather than a signed contract (Helmke & Levitsky, 2004). Pejovich (1999) saw informal institutions as “traditions, customs, moral



values, religious beliefs, and all other norms of behavior that have passed the test of time,” thus they have become part of a community’s heritage, called culture (p. 166). Though Helmke & Levitsky (2004) agreed that some informal institutions are undoubtedly rooted in cultural traditions, they argued that culture represents shared values, whereas informal institutions are shared expectations and may or may not be rooted in broader societal values. Nevertheless, Helmke & Levitsky’s (2004) notion of informal institutions as socially shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels, is consistent with North’s (1990, 2016) informal institutions, which include conventions, norms of behavior, and self-imposed rules of conduct.

In their effort to simplify and promote the identification of informal institutions, Helmske and Levitsky (2004) underscored the following guidelines. Informal phenomena that should not be misunderstood as informal institutions are weak institutions (rules that are widely circumvented or ignored), institutional voids (absence of stable or binding rules—formal or informal), informal behavioral regularities (patterned behavior not rooted in shared expectations), and informal organizations (e.g., clan and mafias —“the players” that should be distinguished from “the rules”). Informal institutions are shared expectations about constraints faced by actors and apply to a relevant domain/community (e.g., a village, a nation, an ethnic or religious group, or an organization). The violation of informal rules must trigger external sanctions, which are often subtle, hidden, and even illegal. Additionally, informal sanctioning mechanisms range from hostile remarks, gossip, ostracism, and other displays of social disapproval to extrajudicial violence. Consequently, the focus of this study is on the wider environmental or societal informal institutional structures that shape organizations and, more specifically, family and family businesses.

**Table 1. A typology of informal institutions**

<b>Outcomes</b>	<b>Effective formal institutions</b>	<b>Ineffective formal institutions</b>
<b>Convergent</b>	<i>Complementary</i>	<i>Substitutive</i>
<b>Divergent</b>	<i>Accommodating</i>	<i>Competing</i>

(Adopted from: Helmke & Levitsky, 2004)

Further, Helmke & Levitsky (2004) suggested a research framework for informal institutions. The framework has two dimensions. The first of these is the degree to which formal and informal institutional outcomes converge. Where the two outcomes are not substantively different, formal and informal institutions *converge*. Where following the informal rule leads to a substantively different outcome, formal and informal institutions *diverge*. The second dimension is the extent to which rules and procedures that exist on paper are enforced and complied with in practice (i.e., the effectiveness of the relevant formal institutions in constraining or enabling actors' choices). In the case of ineffective formal institutions, formal rules and procedures are not systematically enforced, which enables actors to ignore or violate them. In contrast, in the case of effective formal institutions, actors believe that there is a high probability that official authorities will sanction noncompliance. Table 1 shows Helmke & Levitsky's (2004) types of informal institutions; they theorize "a typology of four patterns of formal–informal institutional interaction: complementary, accommodating, substitutive and competing" based on their outcomes (divergent or convergent) and effectivity (p. 725). Their four-pattern typology of informal institutions was used to direct our analysis and organize relevant articles regarding informal institutions influencing the family and family business.

It is for these reasons that this study focuses on informal institutions, family, and family business. New institutional theorists argue that formal institutions are not the only ones that matter (North, 1990). Informal institutions are critical (Chowdhury et al., 2019), the most enduring in the hierarchy of institutions (Williamson, 2000), pluralistic in prescriptions (Estrin, et al., 2013), and exert more localized influences (Webb et al., 2015), yet they are often neglected by researchers assuming that individual and organizational incentives and expectations are shaped primarily, if not exclusively, by formal rules. Moreover, there is a need to synthesize the extant literature that consists of different informal rules and behaviors described as informal institutions. Thus, the study aims to shed light on the underlying informal institutions that complement, accommodate, substitute, and compete with formal institutions to shape the family and family business.

Additionally, because the family and family business are embedded within their local context, informal institutions are more pervasive in influencing them. Informal institutions can also reach family business through the family due to the overlap between family and business systems. Although several scholars (Berrone et al., 2020; Soleimanof et al., 2018;

Webb et al., 2019) have attempted to account for informal institutions influencing the family business, there is no existing study that concurrently integrates the informal institutions that enable or constrain the family and family business behaviors and outcomes. This study fills that gap by organizing the disparate bodies of knowledge with their numerous representations of informal institutions by subcategorizing them under the four typology of informal institutions that shape the family and family business.

### **2.3 The family and the family business**

The family is the core of societies and stands out as the most important social unit (Belardinelli, 2002). Because of the embeddedness of the family in communities, it is easily impacted by society's informal institutions. Consequently, the family imposes limits on its members based on norms of behavior and social conventions (Grimm et al., 2013; Monticelli et al., 2018). Family provides resources in the situation where formal institutions fail (Horak & Klein, 2016). Furthermore, family members may come together to form a business for commercial purposes, and because the family is at the foundation of such a business, the family influences the business (Gras & Nason, 2015). Accordingly, Chua et al. (1999) define the family business as:

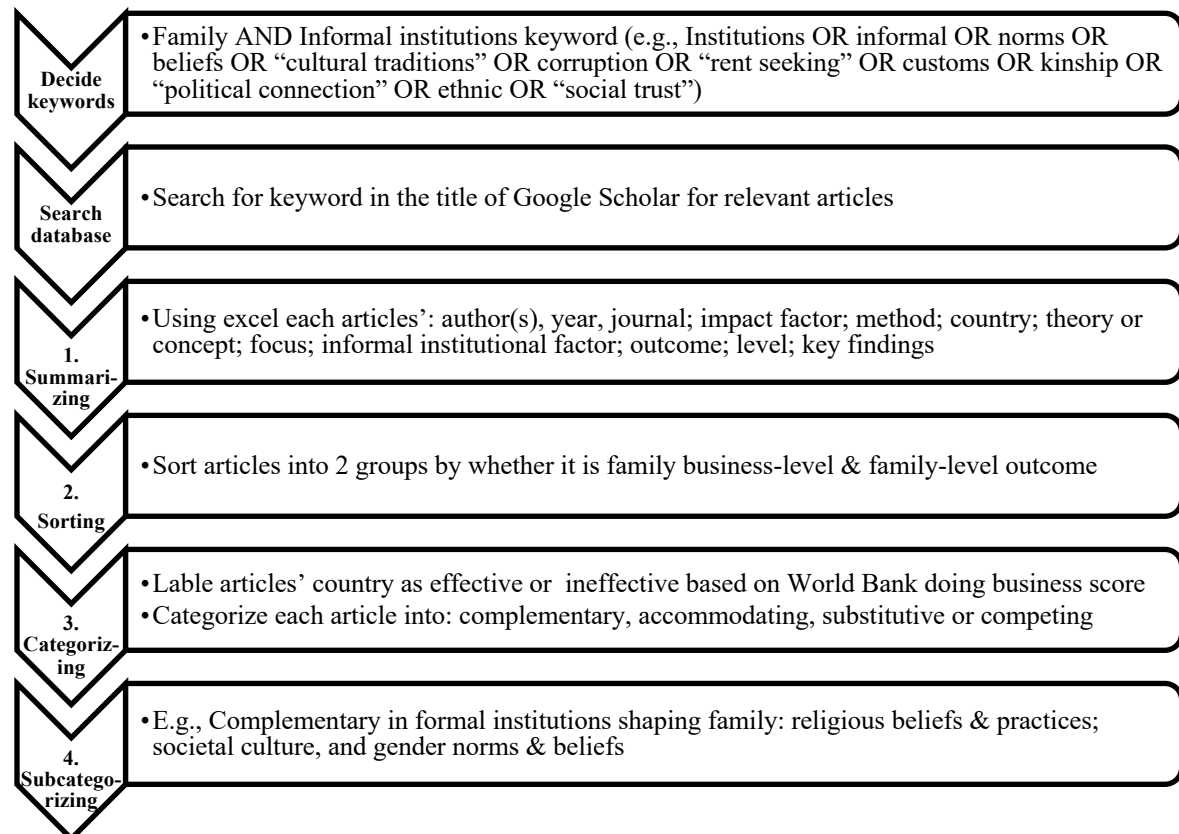
a business governed and/or managed with the intention to shape and pursue the vision of the business held by a dominant coalition controlled by members of the same family or a small number of families in a manner that is potentially sustainable across generations of the family or families. (p.25)

The family business embodies the family and the business, both of which exist for different reasons and have different societal expectations. Therefore, informal institutions can legitimize family business behavior and affect sustainability (Lansberg, 1983; Reay et al., 2015; Soleimanof et al., 2018). Furthermore, in contexts where the institutional frameworks are weak, the roles of family businesses in promoting entrepreneurship become more demanding as they utilize family ties to fill formal institutional voids (Brinkerink & Rondi, 2020; Ge et al., 2019). In this way family businesses can navigate and mobilize resources through informal means (Murithi et al., 2019).

Although informal institutions shaping the family and family business can arise from both inside and outside the organizations, the focus of this study is on the societal informal institutions arising from outside to influence the family and family business organizations.

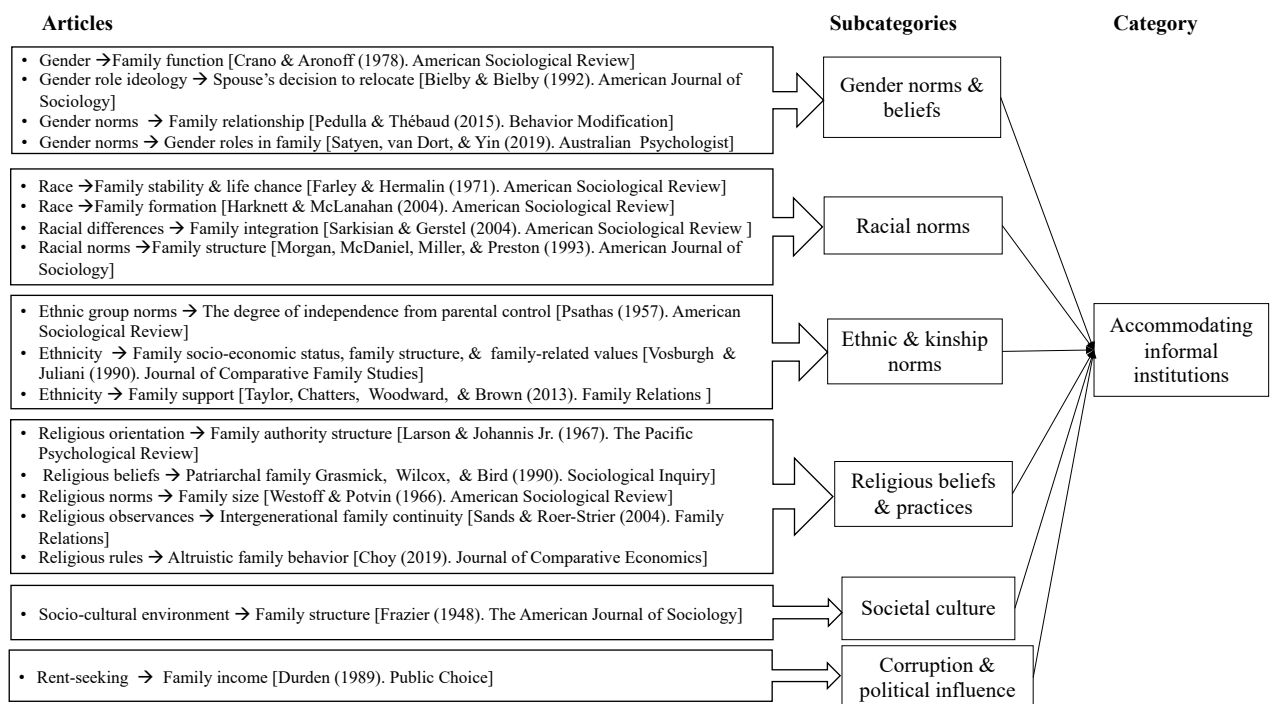
## 2.4 Review methodology

The procedure for articles selection and analysis for this review is as shown in Figure 1. To identify a valid sample of articles for the review, first, the keywords<sup>1</sup> were identified representing the various forms of informal institutions as conceptualized by prior scholars (Chowdhury et al., 2019; Estrin et al., 2013; Helmke & Levitsky, 2004; Khoury & Prasad, 2015; North, 1990; Sautet, 2005; Soleimanof et al., 2018, 2019; Webb et al., 2015, 2019). Using the keyword “family” in combination with the identified keywords for informal institutions, extensive search was conducted among studies published in journals contributing to the understanding of the informal institutions influencing the family and family business. Journals with impact factor<sup>2</sup> selected for the review were under the following subject areas: economics, business, management, ethics, family studies, social sciences, sociology, psychology, religion, cultural studies, and ethnic studies. The search was in Google Scholar (GS) from inception to 31<sup>st</sup> October 2020. Critical scan of the title of hits yielded 146 articles. These were further examined using the inclusion/exclusion criteria<sup>3</sup> to arrive at 58 articles that were used for this review (see Appendix II for the key features of articles).



**Figure 1. Procedure for articles search and categorization**

Next, a four-step procedure to analyze and categorize articles was followed. First, using Excel, each article was summarized on a row along the column headings (author(s), year, journal, journal impact factor, method, country, theory or concept, focus, societal informal institutional factors, outcome, level, key findings). Second, the rows of articles were sorted into two groups by outcomes— one, family and two, the family business outcomes. Third, guided by the Helmke & Levitsky (2004) informal institutions typology, two more columns were created. One column was labeled “formal institutional outlook” of each article’s country— noted as effective or ineffective. Researcher’s consideration of a country as effective or ineffective was guided by United Nations classification of countries of the world as developed, transitioning, developing, and least developed economies (United Nations, 2020), serving as a proxy for the country’s formal institutions. Thus, in this study, countries classified as developed were considered effective while countries classified as transitioning, developing, and least developed economies were considered ineffective. Taking the economy of a country as proxy for its formal institutional outlook is supported by the fact that institutions are crucial and unavoidable foundations upon which societies develop and grow (Sautet, 2005). Thus, institutions affect economic performance (North, 1990), and inefficient institutions are the root cause of the economic differences between



**Figure 2. Coding structure of accommodating informal institutions influencing the family**

societies (Li & Abiad, 2009). The second column was labeled as “type of informal institution” under which each article was categorized as complementary, accommodating, substitutive, or competing, based on assessment of how the specific informal institution interacted with the formal institutional setting to yield convergent or divergent outcome for the family or family business. Finally, the articles were coded by subcategories under each of the four types of informal institutions; see Figure 2 for an example of the coding.

The next section presents a narrative synthesis of empirical articles published from 1957–2020, exploring each category (a typology of four patterns of informal institutions) and their subcategories to explain their role in shaping the family and family business and, consequently, identifying future research opportunities.

## **2.5 Literature Review**

The summary of this systematic review is as shown in Figure 3. It consists of all reviewed articles. These articles come under the subcategories that fall under the four categories of informal institutions. This figure also shows the outcomes of the influence of these informal institutions on the family and family business. Thirteen articles were categorized as complementary, twenty-two as accommodating, ten as substitutive, and thirteen as competing informal institutions. The coded subcategories of informal institutions in this review are *religious beliefs and practices*, *societal culture*, *gender norms and beliefs*, *racial norms*, *ethnic and kinship norms*, and *corruption and political influence*.

The *Religious beliefs and practices* subcategory consists of religious orientation, beliefs, attitude, norms, observances, rules, tendencies, and spiritual beliefs and practices. Social and cultural environment, normative expectations, cultural values, community culture, sociocultural practices, community ties, and national culture are part of the *societal culture* subcategory. *Gender norms and beliefs* subcategory comprises of gender norms, role ideology, and beliefs. Racial norms and differences make up the *racial norms* subcategory. *Ethnic and kinship norms* subcategory contains ethnicity, ethnic differences, ethnic norms or configurations, and kinship norms, ties, or structure. Corruption, political rent seeking, and political connection make up the *corruption and political influence* subcategory. Next subsections expatiate on each category and subcategory of informal institutions and their influence the family and family business.

<b>Informal Institutions</b>	<b>Family outcome</b>	<b>Family business outcome</b>
<b>Complementary</b> [ <i>F=7; FB=6</i> ]		
Religious beliefs & practices	Family relationship	Family business values
	Family quality of life	
Societal culture	Family well being	Status maintainance Firm performance
	Family size	
	Family structure	
Gender norms & beliefs	Family support	Corporate social performance
	Ethnic & kinship norms	
Corruption & political influence	Family communication pattern	Strategic decision making
		Percentage of sales export
<b>Accommodating</b> [ <i>F=18; FB=4</i> ]		
Gender norms & beliefs	Family function	Daughters' succession
	Family decision-making	
	Husbands' & wives' relationship	
	Gender roles in family	
Racial norms	Family stability	
	Family formation	
	Family integration	
Ethnic & kinship norms	Family structure	Business resources
	Parental control	
	Family pattern	
Religious beliefs & practices	Family support	
	Patriarchal norms	
	Authority structure	
Societal culture	Family size	
	Intergenerational family continuity	
	Altruistic & cooperative behavior	
Corruption & political influence	Family structure	Foreign direct investment Family oligarchy & high investment returns
	Family income	
<b>Substitutive</b> [ <i>F=0; FB=10</i> ]		
Societal culture		Business establishment & survival
		Firm performance
		Leadership succession
Religious beliefs & practices		Entrepreneurship intensity
		Ethical behavior
Corruption & political influence		Investment behavior
		Second generation involvement
		Audit fees
		M & A performance Firm performance
<b>Competing</b> [ <i>F=6; FB=7</i> ]		
Religious beliefs & practices	Family size	
	Family planning practice	
Gender norms & beliefs	Family planning behavior	
	Gender roles	
Corruption & political influence		Risk reporting
		Core business transformation
		Earnings quality
		Financial reporting
Ethnic & kinship norms	Conjugal power	Prioritization of SEW
	Family form	
Societal culture		Shareholders' relationship

**Figure 3. Informal institutions influencing the family and family business**

### **2.5.1 Complementary informal institutions**

Complementary informal institutions coexist with effective formal institutions and yield convergent outcomes with formal institutions (Helmke & Levitsky, 2004). Accordingly, they are functional and problem solving, thus they enhance the efficiency or performance of formal institutions (i.e., "fill in gaps" by addressing contingencies not governed by formal rules). Complementary informal institutions may serve as a foundation for formal institutions, creating or strengthening incentives to comply with formal rules. Examples of such institutions are norms, routines, and operating procedures that ease decision making and coordination within bureaucracies. Also, they are shared beliefs and informal norms of social obligations (Helmke & Levitsky, 2004).

#### *Complementary informal institutions shaping the family*

Out of the seven articles under this category, three studies are from the United States, one from Canada, one from the United Kingdom, one from Poland, and one from multiple contexts. The subcategories of complementary informal institutions for these studies are *religious beliefs and practices*, *societal culture*, and *ethnic and kinship norms*.

*Religious beliefs and practices* influence the family in myriad ways. This religious influence on family draws strength from the fact that family is the most prominent symbol of social stability. Religious beliefs and practices tend to facilitate family harmony (Bailey, 2002; Nordstrom & Jennings, 2017) and quality of life (Krok, 2018). For instance, using the synergistic perspective to study extreme family enterprising and familial well-being, Nordstrom & Jennings (2017) connected religious beliefs with the family outcome. Spiritual beliefs and practices were found to lead to three enterprise-level strategies (blending, keeping close, and staying small and flat) and three task-level practices (involving, covering, and tolerating) that strengthen family member satisfaction and family system effectiveness. Also, Krok (2018) found that family members characterized by an affirmative religious attitude have a significantly higher level of quality of life and satisfaction with life than those holding critical and passive attitudes toward such beliefs and practices. Thus, the family's spiritual beliefs and practices are delicately interwoven into every aspect of the family's life and facilitate family functioning (Bailey, 2002).

*Societal culture*. The culture in the society in which the family domicile shapes the family ideologies (Gupta & Levenburg, 2012). Acculturation happens to families depending on



the social and cultural environment. Normative expectations (of the social and cultural environment) within the context where the family is embedded or becomes acculturated influence their family structure and size. As an example, when Mexican migrants settle in Detroit, they initially retain their norm of acceptable family behavior. However, the concept of acceptable family behavior soon becomes transformed (Humphrey, 1944). Thus, there were changes in the family structure, under the impact of a new social and cultural environment, as the new environment's shared expectations made these families adapt and acculturate. Also, normative expectations exist in the United States that outline women's family size choices (Mueller & Yoder, 1997). In their study, Mueller & Yoder (1997) found that family size norms have shifted such that mothers of eight children are no longer "glorified" and single-child mothers are not "denigrated." Being voluntarily childfree, however, remains a risky choice fraught with negative evaluations. Fulfilling the "motherhood mandate" with the normative count of two children appears to inoculate women against some costs of violating a second operative normative expectation encouraging employment (Mueller & Yoder, 1997). Also, cultural values concerning family independence or interdependence, intergenerational intimacy, and support are found to affect mothers' expectation of future support from grown-up children (Kagitcibasi et al., 2010).

Furthermore, *ethnicity* plays a critical role in family communication. One such example of family communication is family stories. Family stories are more likely to be told during particular events or occasions, such as family dinners, family reunions, and funerals. Family stories keep families together, and there is a relationship between families' ethnicities and the stories they tell (Bylund, 2003). According to Blum-Kulka (1993), American families focus on children as narrators during dinner, encouraging them to talk about their day. However, Israelis are more likely to share narrative activity between adults and children and allow children to participate as co-narrators in storytelling. Also, Americans' family stories are about individual and collective experiences. In contrast, Israeli families are more likely than Americans to tell stories centered around the family rather than a personal experience.

These informal institutions shaping the family, produce outcomes that align with what formal institutions intend to structure—convergent outcomes—such as family harmony, improved life quality, and reduced family size.

### *Complementary informal institutions shaping the family business*

Three out of the four studies under this category are from the United States and one is from Japan. The subcategories of complementary informal institutions category shaping the family business are *religious beliefs and practices*, *societal culture*, *gender norms and beliefs*, and *corruption and political influence*.

*Religious belief* is a potential source of values that get infused into the business. The inclusion of religious principles in the business fundamentally changes how business owners handle various management issues, how they define success, and the fulfillment they experience through their business (Paterson et al., 2013). Religious beliefs play a role in regular business decisions, human resource management, compensation, business policy, charitable giving, and other aspects.

*Societal culture* represents the set of assumptions shared by members of the societal unit, which sets a context for its view of the world and itself (Astrachan, 1988). Family businesses perform certain sociocultural practices within their embedded communities to maintain high status (Sasaki et al., 2019). In other words, not engaging in the slated sociocultural practices could result in sanctions that threaten the legitimacy of these family firms. Also, to preserve legitimacy and acceptance, family firms carry out corporate social responsibility (Cruz et al., 2019). Apart from corporate social responsibility, family business performance is also determined by the congruity between the family business and the cultural context within which they are embedded. Organizational culture adopted by the ownership, whether or not it aligns with the community's culture, affects the firm morale and productivity (Astrachan, 1988).

*Gender norms*, as defined by the World Health Organization, are social expectations of appropriate roles and behaviors for males and females, as well as the social reproduction of these norms in institutions and cultural practices (Barker et al., 2007). Gender norms play a critical role in influencing the family business's corporate social performance (CSP) in the context of publicly held family firms. Cruz et al. (2019) discovered that female board members favored actions that promote CSP. A higher representation of female nonfamily outsiders and family insiders in the board of family firms "makes a better table" by

enhancing CSP (p. 1). However, female directors' ability to improve CSP depends on their legitimacy and power to affect board decisions.

*Ethnic and kinship norms.* In a study of ethnic and non-ethnic South Asian family businesses in the United Kingdom, Bhalla et al. (2009) found that the ethnic norms of the controlling family have a significant influence in determining the dominance of a particular strategy paradigm. Strategy-making in ethnic family firms is more likely to be driven by internal processes and more likely to be influenced by specific cultural factors than non-ethnic family firms.

*Corruption* occurs in the form of informal payments. It may facilitate export shares, act as additional export risk insurance, and compensate for lack of managerial capability (Bassetti et al., 2015). Therefore, corruption aids the performance of family businesses because it allows the family business to navigate bureaucracies. However, doing so comes with increased cost to the family business and undermines formal institutions' performance because these family business managers must violate the formal rule.

Whether it is religious beliefs and practices, societal culture, gender norms and beliefs, or corruption, the studies under this category show that the outcomes structured by these informal institutions are convergent with those intended by formal institutions. These outcomes are better business performance and CSR enhancement, which enhance legitimacy for the family business.

### **2.5.2 Accommodating informal institutions**

Accommodating informal institutions coexist with effective formal institutions and yield divergent outcomes from formal institutions (Helmke & Levitsky, 2004). Accordingly, they reinforce the formal institutions that they appear to undermine (i.e., they contradict the spirit, but not the letter, of the formal rules). Accommodating informal institutions may not be efficiency enhancing but may enhance the stability of formal institutions by dampening demands for change. Examples of such institutions are *blat*—a set of informal norms, social trust, and kinship-based sharing arrangements (Helmke & Levitsky, 2004).

*Accommodating informal institutions shaping the family*

Out of the eighteen studies recorded under this category, fifteen are from the United States one each are from Netherlands, Australia, and a multiple context. The subcategories of accommodating informal institutions that appeared to influence the family include *gender norms and beliefs*, *racial norms*, *ethnic and kinship norms*, *religious beliefs and practices*, *societal culture*, and *corruption and political influence*.

*Gender norms*, including gender culture (Crano & Aronoff, 1978; Gasser, 2015) and gender role ideologies (Bielby & Bielby, 1992), exert influences on the family even within effective institutional contexts. Gender culture influences role complementarity in the family. It also reinforces the family's expressive and instrumental roles, like the amount of time fathers spend on physical and interactive childcare (Crano & Aronoff, 1978). There is a moderate level of male–female expressive complementarity in infant caregiving activities, however, the principle of complementary expressive-instrumental specialization was not evident in the family (Crano & Aronoff, 1978). Again, gender-role ideology mediates husbands' and wives' interactions over their work and family roles. Bielby & Bielby (1992) showed that gender role ideology mediates decision making in dual-earner couples, and the orientation of couples toward the "provider role" determines how they react to job opportunities. However, differences by gender are minimal among men and women who do not accept the traditional notion of husbands' and wives' roles. The majority of young men and women prefer an egalitarian relationship structure in the family regardless of their educational level, thus, getting rid of limitations promotes an even-handed relationship between both genders (Pedulla & Thébaud, 2015).

*Racial norms* will always arise, whether the racial differences occur in the context of origin of the race or outside the context of origin of the race. Race classifies different groups of people who possess common physical characteristics and sociocultural affinities. Race is included as an institution because it has gained recognition as a socially constructed phenomenon (Bangham, 2015). Racial disparities and norms are very prevalent in the United States, with its multiracial population. Racial norms influence family across the family life cycle stages. They influence the possibility of family formation and the likelihood of marriage after a nonmarital birth (Harknett & McLanahan, 2004), account for differences in family structures (Morgan et al., 1993), determine differences in family stability (Farley & Hermalin, 1971), and the manner of family integration, measured as kinship support (Sarkisian & Gerstel, 2004).

The ethnic group usually defines its *ethnic norms*. Six main features define an ethnic group: common name, common ancestry, shared memories, common culture, a link with a homeland (symbolic attachment), and a sense of solidarity within the ethnic population (Hutchinson & Smith, 1996). Ethnicity interacts with the family life cycle at every stage and also influences the family. Transitioning from one life cycle to another becomes more challenging when cultural stress interacts with life cycle transitions (McGoldrick, 1992), such as during the adolescence transition, when families' ethnicity determines how parents handle independence from parental control for their adolescent children (Psathas, 1957). Ethnic norms influence the family pattern that emerges when there is an intermarriage between ethnic groups since material and cultural differences are brought into the intermarriage (Vosburgh & Juliani, 1990). However, these differences are resolved through a process of continuous assimilation of their differences regarding family socioeconomic status, family structure, and family-related values. Also, African Americans are more likely to give support to extended family members and to have daily interaction with family members as compared to Black Caribbeans and non-Hispanic Whites in the United States (Taylor et al., 2013).

*Religious beliefs and practices.* Religious fundamentalism serves as a crucial endorsement of patriarchal norms in the husband–wife relationship. There is a strong positive direct effect of adherence to a fundamentalist doctrine on support for the patriarchal family—one in which the husband makes decisions while the wife is subservient to him (Grasmick et al., 1990). The authority structure of a given family can be predicted by their religious orientation, and social status does not alter this given orientation. The degree of husband–father dominance depends on the degree of internalization of the teaching of the Bible, with the father as the God-ordained head of the family (Larson & Johannis-Jr., 1967). In these ways, religion contributes to sustaining the family by withstanding any factor attempting to delegitimize the family.

Furthermore, while the formal institution may preach family planning, religious norms may proscribe abortion. As a result, the family size is likely to increase. For instance, Westoff & Potvin (1966) found that religious beliefs influenced Catholic women's large family size preference. Apart from dictating the family size or pattern, religious institutions impose many rules on their members. A central function of these rules in many religious

communities such as the Amish in the United States is to promote altruistic and cooperative behavior within families (Choy, 2020). Here, their religious rules lead to divergent outcomes: wives being subservient, children not being educated beyond the age of 14 years, and eschewing connection to the electricity grid. Religious observances can also influence intergenerational family continuity. For example, religious intensification may pose a threat to family solidarity and continuity, resulting in tension. Threats to continuity included the inability to communicate with grandchildren (Sands & Roer-Strier, 2004).

*Societal culture.* The family patterns that emerge when families migrate from their indigenous cultural context are different. As Africans migrated to the United States, varying family patterns emerged. They gradually drifted from a shared lifestyle in subsequent generations, thus adopting the American family system today (Frazier, 1948).

Political influence can include activities such as *rent seeking*, a wasteful and inefficient competition to gain wealth transfers rather than to provide goods or services in pursuit of profit. Durden (1990) investigated the effect of rent seeking on family income levels and found that rent seeking led to a total reduction in family incomes.

These informal institutions in this category led to divergent outcomes from what formal institutions intend to structure. For example, Christian fundamentalists in the United States take up the role of safeguarding and enhancing the family as a major objective. So, the religious belief of father as the head of the family does not promote equity of authority in the family, same as norms of gender roles that make the female more responsible for physical childcare and domestic chores at home.

#### *Accommodating informal institutions shaping the family business*

Four studies were found under this category, two from the United States, one from Japan, and one from a multiple context. The subcategories of accommodating informal institutions under this category are *gender norms and beliefs*, *corruption and political influence*, and *ethnic and kinship norms*.

Anchored in planned behavior and gender role theories, Overbeke et al. (2013) showed that gender beliefs and norms make daughters not consider themselves as viable successors in the family business. This social construction's negative effect on the family business is that

they fail to exploit the valuable resources provided by competent and capable daughters, hence, negatively impacting familiness and competitive advantage (Overbeke et al., 2013).

*Corruption and political influence.* Corruption emanates in contexts where formal institutions are either weak or absent. When establishing foreign subsidiaries in corrupt countries, greater control over foreign subsidiaries is necessary to restrict their corrupt behaviors, which can seriously damage the firm's socioemotional wealth (SEW) and destroy the reputation of the family owners (Yamanoi & Asaba, 2018). Hence, family ownership on foreign direct investment is more pronounced in countries with higher levels of corruption. In the family business context, political rent seeking may yield high investment returns for the individual family business (Morck & Yeung, 2004). Simultaneously, using game theory, Morck & Yeung (2004) contended that political rent seeking gives a high concentration of power to a few family businesses due to the unmatched amount of trust vested in them, thereby establishing family oligarchy. Family oligarchy comes with the destruction of value in society and hampers growth in the community.

*Ethnic and kinship norms.* Abiding by kinship norms, such as the obligation to provide jobs for relatives rather than following the rules by employing based on competence, may hurt the family business. For example, using kin selection theory, O'Brien et al. (2018) showed that family members receive preferential treatment, and this history of privileges can create entitlement and lead genetically related employees to misuse company resources.

Similarly, the family business outcomes that these informal institutions' structure leads to are divergent from what formal institutions intend. For instance, while formal institutions have structures to ensure gender equity and fairness, gender beliefs and norms engender divergent outcomes, such that a daughter may not succeed her father.

### **2.5.3 Substitutive informal institutions**

Substitutive informal institutions coexist with ineffective formal institutions and yield convergent outcomes with formal institutions (Helmke & Levitsky, 2004). They substitute for the formal institutions, thus achieving what formal institutions were designed, but failed, to achieve. Substitutive informal institutions are employed by actors who seek outcomes compatible with formal rules and procedures. Accordingly, they emerge where

state structures are weak or lack authority. For example, in China, resources are mobilized through temple and lineage associations, thereby substituting the formal institutions (Helmke & Levitsky, 2004).

*Substitutive informal institutions shaping the family*

Regarding this category, no articles were found, given our inclusion/exclusion criteria.

*Substitutive informal institutions shaping the family business*

Out of the ten studies that aggregate in this category, one is from Kenya and Uganda; one each are from India, Turkey, Lebanon, and Malaysia; and four are from China. The subcategories of substitutive informal institutions that showed up here are *societal culture*, *religious beliefs and practices*, and *corruption and political influence*.

*Societal culture* in the form of cultural traditions has long existed to enable or constrain actors' interactions. Studies show that Asian family businesses, specifically Indians, do not use formal rules and procedures during leadership succession planning. Indian family businesses are found to prioritize male family members, place family and filial piety over competence, avoid adopting outsiders, perceive business competencies from business acumen and contact networks perspective, and learn through shadowing incumbents (Menezes et al., 2019). In African countries such as Kenya and Uganda, given the ineffective formal institutional framework in those countries, there is a prevalence of informal institutions that substitute for formal institutions. Given women's lack of property rights protection in Kenya and Uganda, they tend to anchor on strong community ties to protect their businesses (Khavul et al., 2009). Cultural norms of unequal power structures promote gender biases in the society and undermine wives' and daughters' willingness and ability to exhibit entrepreneurial traits in family businesses (Khavul et al., 2009). In China, Goel et al. (2011) found that balancing the cultural norms of hierarchy and respect for elders with providing tangible incentives to express crucial divergent views in a culturally acceptable manner will positively impact the family business performance.

*Religious beliefs and practices.* A wide variety of differing religious norms exist in Islam, Christianity, and many other religions. Moreover, within these religions, denominations or sects add more nuances to *religious beliefs and practices*. For example, in Turkish family firms, a higher Islamic religious tendency enhances entrepreneurship degree and frequency



(Sabah et al., 2014). Religious beliefs and practices have been found to lead businesses to behave in an ethical manner (Fathallah et al., 2020). They can also influence family businesses to be concerned with maintaining legitimacy.

*Corruption and political influence.* Chinese family businesses' political connectedness helps mitigate the underinvestment problem, especially in financially constrained firms (Xu et al., 2013). This leads family firms to have higher merger and acquisition (M&A) performance than their non-connected counterparts (Gao et al., 2019), and is a critical factor in the decision of second-generation involvement (Xu et al., 2015). Indonesian family firms' performance significantly improves when firms have political connections (Harymawan et al., 2019). Family firms tend to have higher audit fees in Malaysia. This positive relationship is more substantial in older family firms in which family controlling share are higher and such firms tend to be connected to the ruling elite (Ming, 2018).

The informal institutions in this category, though they fill the gaps for ineffective formal institutions, lead to convergent outcomes with what formal institutions are intended to achieve, such as business establishment and growth, and family business legitimacy through ethical behavior.

#### ***2.5.4 Competing informal institutions***

Competing informal institutions coexist with ineffective formal institutions and yield divergent outcomes from formal institutions (Helmke & Levitsky, 2004). Accordingly, they are dysfunctional or problem creating, therefore structure incentives in ways that are incompatible with the formal rules. In this way, they undermine the performance of formal institutions because to follow informal rule, actors must violate the formal rule. Examples are clientelism, corruption, clan politics, and patrimonialism; these are often found in postcolonial contexts in which formal institutions were imposed on indigenous rules and authority structures such as kinship group norms and custom laws (Helmke & Levitsky, 2004).

#### *Competing informal institutions shaping the family*

The six articles that fell under this category are from Tanzania, Niger, Jamaica, Israel, South Africa, and Hong Kong and the Philippines. The subcategories of informal

institutions that appear in this category are *religious beliefs and practices, gender norms and beliefs, ethnic and kinship norms, and corruption and political influence.*

*Religious beliefs and practices.* Matras (1964) observed that from one generation to the next, there is less religious observance in European and Israeli-born women, as compared to their African, Asian, and Middle East-born counterparts. This influences their "desired family size" and their adoption of family planning. Hence, the more acculturated women are to the Western-context paradigm of small family size, the more willing they are to conform to dominant norms.

*Gender norms and beliefs* governing interpretations of appropriate behavior for women and men are social constructions. Women who are highly independent or ambitious, like men who seem highly dependent or family oriented, are often considered behaving outside the norm (Badgett & Folbre, 1999). Gender influences family functions, such as the degree of gender-specific investment in the socioemotional role. Within the Chinese community, the gender roles of women and men in their family and community life are influenced by their cultural norms and values even after migration to Australia (Satyen et al., 2020). The men from the Chinese community mainly believe in their role in financial contribution. The women emphasize their homemaker-provider role within the family with limited community roles and the impact of family responsibilities on their career advancement. In Jamaica and Tanzania, gender norms of masculinity and inequitable gender norms, such as men's dominance in decision making, function as barriers to family planning (Walcott et al., 2015; Schuler et al., 2011). These contexts are especially male-dominant, and formal restrictions such as family planning attempts to suppress their masculinity and virility and do not go well with them. Moreover, family planning is synonymous with reducing the size of the family. Such contexts regard men by the number of their children and their sexual partners. Because traditional values and norms play a significant role in the size of families, family planning's choice and success depend on the values, beliefs, and norms inherent in each society (Mayaki & Kouabenan, 2015). The traditional values and norms regarding the number of children in Niger are that having many children is a good thing. Therefore, families in such a context have had difficulty adopting family planning practices. Accordingly, using the theory of planned behavior, Mayaki & Kouabenan (2015) found that normative beliefs directly affect family planning among women with no formal schooling, living in either rural or urban settings.

*Ethnic and kinship norms.* In matters of family and kinship in South Africa, urban blacks are still influenced by a distinctive African cultural approach to kinship (Russell, 2008). The formal institutional arrangement tries to box them into the Western context family form—the nuclear family. However, their racial configuration still makes them remain extended family, though adapting their views in light of new urban experiences. Liu et al. (1973) explored the nature of the structured relationship between the conjugal pair and the kinship unit, especially in non-Western societies, using Hong Kong and Filipino subjects. A unilateral kinship structure augments the development and perpetuation of fundamental power differentials between husbands and wives, leading to a high role segregation level. In contrast, a bilateral kinship structure does not lend structural support to one spouse's authority versus the other, facilitating higher role integration.

The informal institutions here compete with the formal institutions, leading to divergent outcomes in comparison to what the formal institutional rule tries to structure, for instance extended family structure and gender inequality.

#### *Competing informal institutions shaping the family business*

Seven articles appeared in this category, one from Arab nations, one from Pakistan, one from Taiwan, and four from China. The subcategories of informal institutions that this review captured include *corruption and political influences*, *ethnic and kinship norms*, and *societal culture*.

As for *corruption and political influence*, given the inadequacy of market-supporting institutions and the occurrence of tight political control over Asian economies, family businesses tend to nurture political connections to suffice for weaknesses of the legal systems and environmental uncertainties. A good number of studies have been conducted in the Asian context with a wide variety of associations between political connection and family business outcomes. In Taiwan, family firms have incentives to reduce agency and litigation-related costs employing conservative reporting. However, firms with political connections tend to have opaque financial reporting, enabling them to engage in rent-seeking activities (Chi et al., 2019). Thus, political connections weaken the positive relationship between family ownership and conservative financial reporting. Family firms have superior earnings quality than non-family-controlled firms in Pakistan. There is a

negative influence of political connections on earnings quality, and family ownership diminishes the costs of political connections and improves the firm's earnings quality (Hashmi et al., 2018).

In the same vein, politically connected founders are more likely to appoint a second generation as a family firm chairman, CEO, or director. Political connections enable family business to enter strongly correlated industries and non-regulated industries (Wang et al., 2016) and restrain the green governance (i.e., mechanisms that coordinate the conflict between human and nature) in the family firm by weakening the positive promotion of family control on corporate green governance (Li et al., 2020). Further, in the Arab nations that constitute the Gulf Corporation Council (i.e., Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates), politically connected directors seize private benefits at the expense of their firms' shareholders (Al-Hadi et al., 2016). Firms with ruling family board members disclose significantly less during periods of financial distress and when they are subject to higher levels of risk.

*Ethnic and kinship norms.* In contexts with existing indigenous rules and authority structures, informal institutions like ethnic and kinship norms compete with formal institutions. Closer integration of immigrant and host communities has not altered these apparent differences. From evolutionary psychology and SEW perspectives, kinship norms influence family firm behavior regarding CEO selection and compensation (Yu et al., 2019). Family businesses with closer kinship ties and relationship with the chairman are likely to appoint family member CEOs. Simultaneously, nonfamily executives are compensated more highly than those with more distant kinship ties.

*Societal culture* may also compete with the formal rule, however, to close gaps between such divergent results; actors must come to a compromise. For instance, in China, Goel et al. (2011) found that balancing the cultural norms of hierarchy and respect for elders with providing tangible incentives to express crucial divergent views in a culturally acceptable manner will positively impact family business performance. Also, Chinese family-oriented collectivism culture led to firms' investment inefficiency, both in overinvestment and underinvestment. Specifically, the collusion of multiple large shareholders delegitimizes the family firm with the cultural tensions (Lv & Li, 2015).

In summary, when formal institutions are ineffective, other informal institutional factors become entrenched in such a context to compete with such formal institutions. The informal institutional factors under this category yield outcomes that are not compatible with those of formal rule, thus, they may yield short-term gains for the business but do not yield optimal outcomes for the society at large.

## **2.6 Future research directions**

All articles included in this review are mapped out in Figure 4. Unlike Figure 3, in Figure 4 the family and family business outcomes are categorized under overarching outcomes. For the family, the outcome categories are family (size, authority structure, support, well-being, communication pattern, function, form, and formation).<sup>4</sup> For the family business, the outcome categories are family business (status, performance, values & behavior, leadership succession, entrepreneurship, and strategy).<sup>5</sup> Thus Figure 4 paints a picture of existing research of the types of informal institutions, the outcomes resulting from their influences, and areas where research is missing denoted by the blue dash lines.

The first noticeable gaps are where arrows could point to from the types and subcategories of informal institutions (e.g., see 1 in Figure 4). These show that there may be a lack of research connecting informal institution types to family or family business outcomes. So, future research could explore these unconnected areas. Some of the possible research questions are as follows: How might racial norms, religious beliefs and practices, and societal culture—as accommodating informal institutions—shape family business outcomes? How do societal culture, religious beliefs and practices, and corruption or political connection—as substitutive informal institutions—shape family outcomes? How might religious beliefs and practices or gender norms and beliefs—as competing informal institutions—shape the family business outcomes?

The second kind of gap that this figure presents are the arrows that could go from the family outcomes to business and vice versa (see 2 in Figure 4)—considering that family and the business are two intricately intertwined systems exerting reciprocal effects on each other (Heck et al., 2008; James et al., 2012; Stafford et al., 1999). Thus, they suggest that what happens in the family would influence the family business and vice versa. On the one hand, many kinds of research exist, showing the family influence on the business (e.g., Gomez-Mejia et al., 2011; Reay 2018; Zellweger et al., 2018). The research implications that

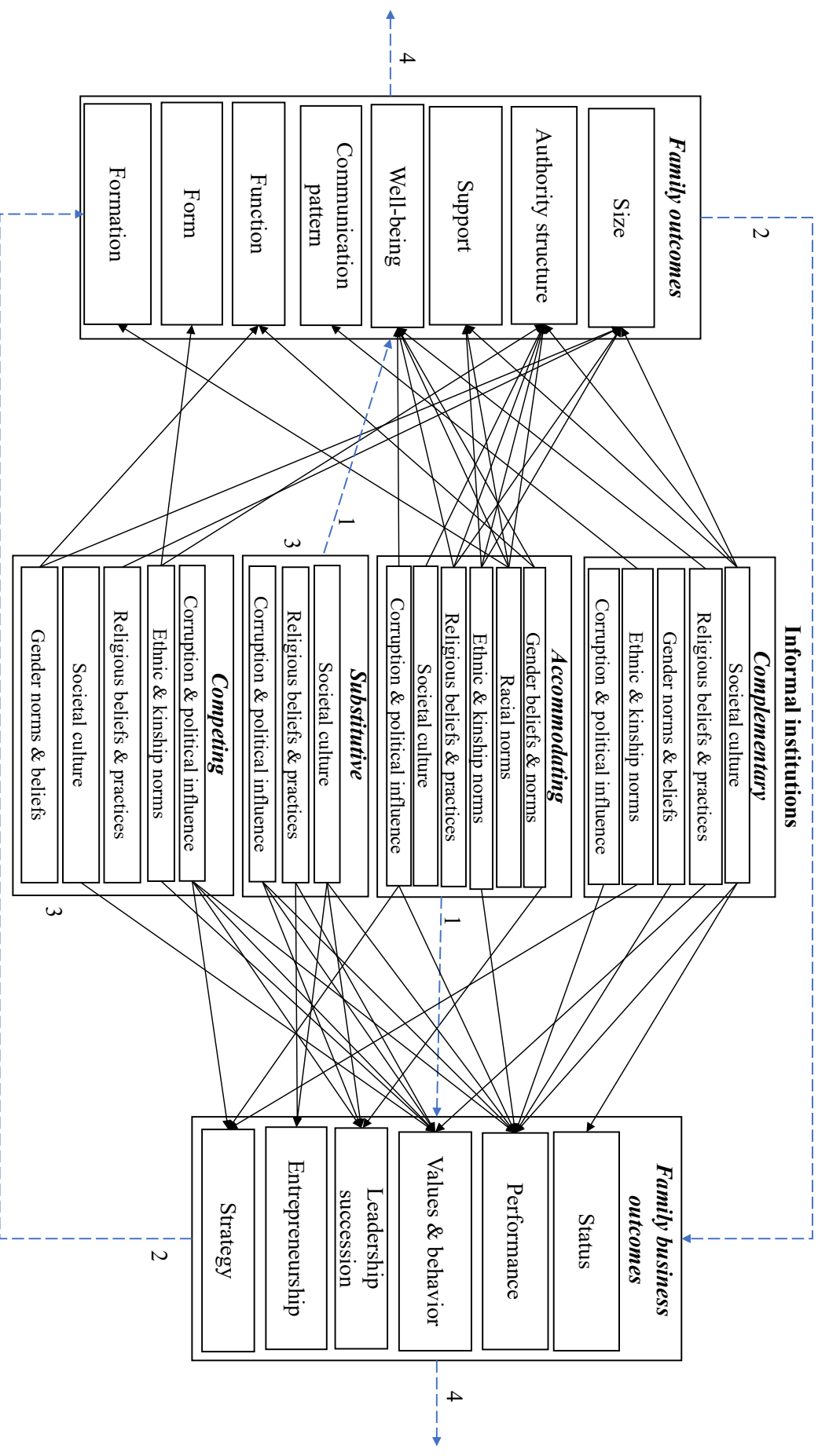


Figure 4. Existing research and future research gaps

surface here could add another layer of nuances to the literature stream of family influences on a business. Some possible research questions follow. How might fathers' spending more time on childcare, adopting patriarchal norms in the family, and inclining to specific value orientation influence the family business? In particular, how might parental control influence children's interest in succeeding their parents in the family business?

On the other hand, extant literature suggests scant research on how family business outcomes might influence the family (e.g., Bee & Neubaum, 2014; Houshmand et al., 2017; Webb et al., 2015). Therefore, this presents some exciting avenues for future research with questions like: How do the misuse of company resources, high investment returns, or core business transformation shape family-level outcomes? A few studies have already begun in this direction of business influence on the family. For instance, to ensure the business's long-term survival as the generations in the business increase and the family members become more numerous, Lambrecht & Lievens (2008) suggested that the family business may have to "prune" the family members in the business. This line of inquiry is still an emerging path for family business continuity and family harmony.

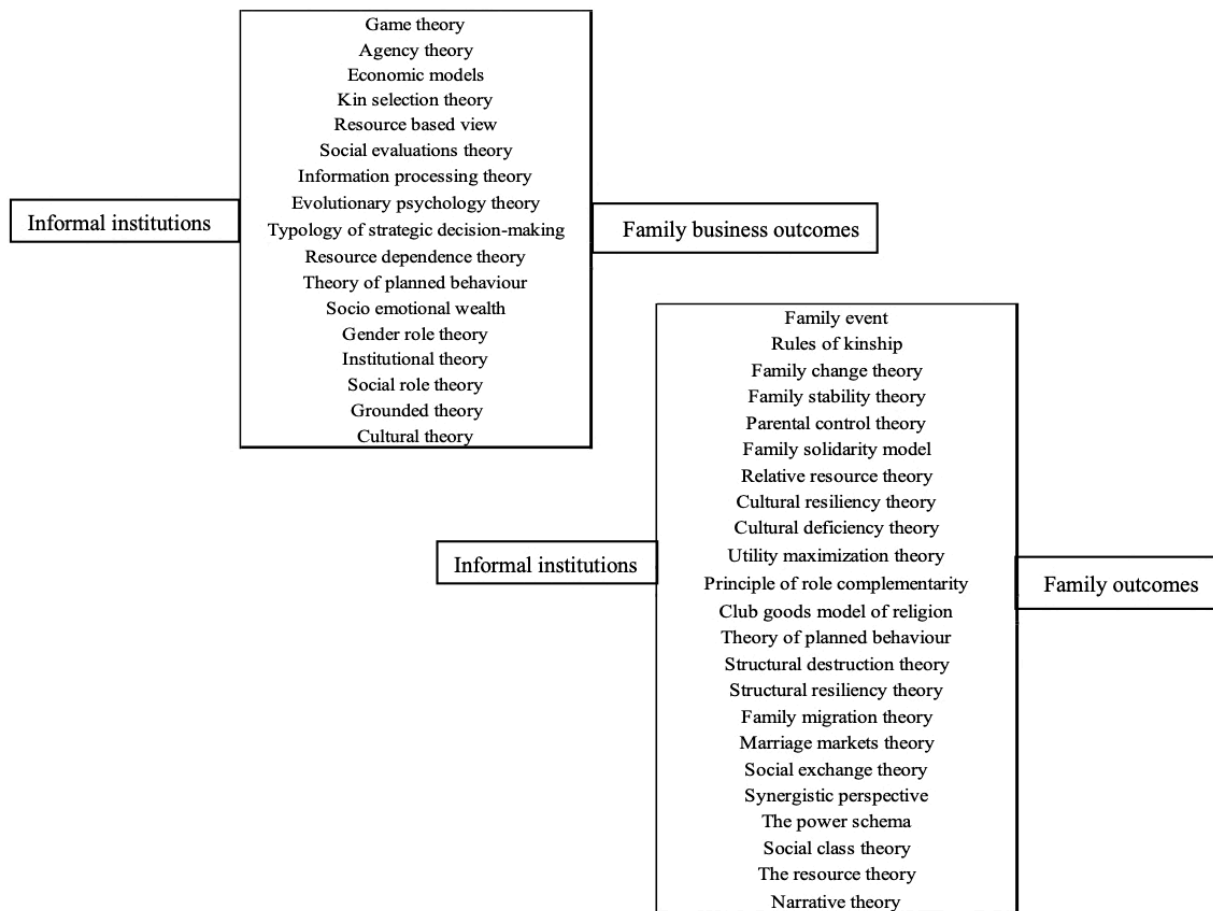
The third kind of gap is that of context (e.g., see 3 in Figure 4). Research into substitutive informal institutions is scant, especially those influencing the family. Given that substitutive informal institution coexist with ineffective formal institutions (Helmke & Levitsky, 2004), there is a need for more research from such contexts. Since most of the research on substitutive formal institutions in this review are from the Asian context, Africa provides a viable context for exploring this research gap. Also, the majority of studies on competing informal institutions are about corruption and political connection, and political connection studies of family businesses are predominantly from Asia. Therefore, more research from other similar ineffective contexts such as Africa is necessary to corroborate or contradict Asian findings. Different subcategories of *competing* informal institutions such as gender norms and beliefs, religious beliefs and practices, and societal influences on family business are still scarcely explored. The African context could yield more insights into how these informal institutions structure incentives that compete with formal institutions to enable or constrain actors' behaviors.

Furthermore, scholars such as Kristruck et al. (2013) and Webb et al. (2015) have argued that informal institutions' effects are more visible in the base of pyramid (BOP) markets where there is incongruence between formal and informal institutions. A higher percentage of the BOP context are domiciled in Africa (Khavul et al., 2009; Murithi et al., 2019; Webb et al., 2015) and Asia (Mair et al., 2012). These arguments align with the formal–informal interaction that Helmke & Levitsky (2004) termed as substitutive and competing. Our literature review confirms that the studies' research samples where the informal institutions were substitutive or competing are indeed ineffective contexts. That is why in developing countries, informal institutions are very integral (Webb et al., 2019) and serve as the linchpin to the success of a family and family business. Therefore, there is a genuine need for researchers to pay more attention to informal institutions' role in shaping the family and family business. The context is likely to reveal richer insights into informal institutions' activities because of informal institutions' prevalence. A plausible reason for the scant African context research in the mainstream journals is the difficulty in gathering quality data, which discourages researchers from pursuing inquiry from such contexts. However, the new knowledge that scholars can gain from such unexplored settings is worth the effort.

The fourth direction to look regarding future research points from family or family business outcomes to their external environment (see 4 in Figure 4). How might these family or family business outcomes impact society? One study has already found that political rent seeking may draw value for the individual family business but is destructive for society (Morck & Yeung, 2004). Engaging in corruption has a similar outcome because it makes family businesses engage in evasive and socially destructive entrepreneurship rather than productive entrepreneurship activities (Sautet, 2005). Regarding family outcome, one question that could be considered is: How might reducing family size in Africa impact the society?

Analyzing the theoretical underpinnings of the studies in this review of the informal institutions influencing the family business (see Figure 5) suggests that research is not coalescing around any specific theory. The only theory used in more than one study is agency theory, which was used twice (Cruz et al., 2019; Hashmi et al., 2018). Apart from that, other studies used a theory once—for example, evolutionary psychology theory (Yu et al., 2019) and the theory of planned





**Figure 5. Guiding theories of articles in the review**

behavior (Overbeke et al., 2013). The remaining studies did not use any theoretical underpinnings, but relied on concepts that were subcategories of the informal institutions' types, such as corruption (Bassetti et al., 2015). Future research could focus on studies looking into the association between informal institutions and family business using specific theories to allow for more in-depth and broader insights to enable theory extension. For instance, studies could focus on using planned behavior theory to explore the motivations for *competing* informal institutions like corruption, political rent seeking, and political connections shaping the family business.

Similarly, examining the theoretical underpinnings of the studies of the informal institutions influencing the family indicates that no single theory dominates; instead, the body of work consists of variegated theories in the different studies ranging from the family event (Morgan

et al., 1993), the principle of role complementarity (Crano & Aronoff, 1978), to the resource theory (Liu, et al., 1973). Another thing to notice about the theoretical underpinnings is that there does not seem to be an intercourse of theories across domains. The only theory common to both family and family business domains is planned behavior theory (Mayaki & Kouabenan, 2015; Overbeke et al., 2013). Could the use of similar theories across these domains yield novel insights?

## **2.7 Discussion**

Helmke & Levitsky (2004) suggested a research agenda looking at informal institutions. They theorized "a typology of four patterns of formal–informal institutional interaction: complementary, accommodating, competing, and substitutive," based on their outcomes (divergent or convergent) and effectivity (p. 725). This systematic review implemented their agenda by using the four-typology as an organizing framework, thereby providing a cohesive body of knowledge of these informal institutions' subcategories that shape the family and family business outcomes. This study identified religious beliefs and practices, societal culture, gender norms and beliefs, ethnic and kinship norms, and corruption and political influence as subcategories of *complementary* informal institutions; gender norms and beliefs, racial norms, ethnic and kinship norms, religious beliefs and practices, societal culture, and corruption and political influence as subcategories of *accommodating* informal institutions; societal culture, religious beliefs and practices, and corruption and political influence as subcategories of *substitutive* informal institutions; and, finally, religious beliefs and practices, gender norms and beliefs, corruption and political influence, ethnic and kinship norms, and societal culture as subcategories of *competing* informal institutions.

Using Helmke & Levitsky's (2004) framework to subcategorize extant literature of informal institutions shaping the family and family business, this study showed that the subcategories underscored are not clear-cut complementary, accommodating, substitutive, or competing. For instance, for the same informal institution, religious beliefs and practices can interact with effective and ineffective formal institutions and yield convergent or divergent outcomes, thus subcategorized into all four of Helmke & Levitsky's (2004) types. Religious beliefs and practices act as complementary in an effective institutional context when they promote family

members' well-being (Nordstrom & Jennings, 2017), thus yielding convergent outcomes with what formal institutions intend. However, these same religious beliefs and practices existing within an effective context can yield divergent results when certain religious sects such as the Amish community do not connect to the electricity grid, or deny their children education beyond the age of fourteen (Choy, 2020). Also, religious beliefs and practices could be substitutive in an ineffective context. Actors align with these informal rules and trust them more than the formal structure. By doing so, religious belief yields convergent outcomes such as family business's ethical behavior (Fathallah, Sidani, & Khalil, 2020). Further, religious beliefs and practices in an ineffective context could yield divergent outcomes when formal institutions want to control the population through family planning, but the religious beliefs and norms encourage large family size in the family (Matras, 1964). In all of these instances, the same religious beliefs and practices act as complementary, accommodating, substitutive, or competing to structure incentives that enable or constrain family or family business outcomes. Therefore, within the family and family business domain, the subcategories are not rigid under the four typology but can be fluid, depending on their outcomes (divergent or convergent) and effectivity of context (Helmke & Levitsky, 2004).

The Helmke & Levitsky (2004) four-pattern typology of informal institutions assumed a dichotomy of effective and ineffective formal institutions that informal institutions interact with, without considering that some institutional contexts may not be black or white; there may be some gray contexts. This shortcoming may restrict future study on the exact categorization of the article under effective or ineffective formal institution. Future research could look at a continuum of effective to ineffective formal institutions with the different shades of gray in between (starting with the intermediary, e.g., *semi-effective*) to give more nuance to formal–informal institutional interaction outcomes. This review maneuvered this limitation by considering a country effective or ineffective, guided by the United Nations classification of countries by stage of development (United Nations, 2020).

In conclusion, this study has provided a cohesive body of knowledge underscoring the subcategories of the four patterns of formal–informal institutional interaction suggested by Helmke & Levitsky (2004). In so doing, this research implements these scholars' informal

institutional research agenda and provides a better understanding of informal institutions shaping the family and family business: namely, *religious beliefs and practices, societal culture, gender norms and beliefs, racial norms, ethnic and kinship norms, and corruption and political influence*. A subcategory is not rigid and restricted to one type of informal institution category, but rather is fluid and can manifest as any of the four types. Second, this research concurrently reviewed extant literature from two domains—family and family business—and thus attends to the long-overdue integration of ideas, emphasizing how they converge or diverge, thus enriching both (James et al., 2012). This review showed that informal institutions shape the family—*size, authority structure, support, well-being, communication pattern, function, form, and formation*—as well as the family business—*status, performance, values and behavior, leadership succession, entrepreneurship, and strategy*. Third, the study contributes to the extant literature on informal institutions as existing literature skews toward formal institutions, which paints an incomplete picture (Helmke & Levitsky, 2004). Finally, research gaps are extricated, highlighting future research paths.

## Notes

1. *Keyword-1* AND any of *keyword2* on the *title* of the article.  
*Keyword1*: family *Keyword2*: institutions, informal, norms, routines, procedures, rules, beliefs, "social obligations," "cultural traditions," "shared expectations," conventions, habits, clientelism, corruption, "clan politics," patrimonial\*, "rent seeking," customs, kinship\*, "indigenous rules," "political connection," ethnic\*, patronage, blat, "personal network," practices, "social trust," religio\*, gender, caste, race.
2. The journal impact factors for articles that are in this review range from 0.309 (*Journal of Comparative Family Studies*) to 10.75 (*Entrepreneurship Theory and Practice*)
3. Inclusion/exclusion criteria: Journals must have impact factor; article must be in English; no books, book chapters, or thesis; no introduction to special issue, commentary, conceptual, or review article (including meta-analyses); only empirical articles; and informal institutional influence must be on family-level or family business-level.
4. Family outcomes: family size [number of children, family planning, family formation pattern]; family authority structure [authority structure, patriarchal family, parental control, conjugal power, family head, single/dual parent family]; family support [family

integration, support from grown children, extended family support]; family well-being [family members satisfaction, family system effectiveness, family relationship, family quality of life, family stability, socio-economic status, family related values, family continuity, family income, altruistic & cooperative behaviors]; family communication pattern [family story telling]; family function [gender roles in family]; family form [nuclear or extended family], and family formation [marriage].

5. Family business outcomes: family business status; family business performance [corporate social performance, firm performance, % of sales export, return on investment, shares earnings quality, performance on merger and acquisition, company resources]; family business values and behavior [business values, ethical behavior, shareholder relationship and behavior, extent and quality of reporting, conservative financial reporting, audit fees, prioritization of SEW, and corporate green governance]; family business leadership succession [daughters' succession, second generation involvement]; family business entrepreneurship [ establishment and growth, entrepreneurial intensity]; and family business strategy [foreign direct investment, financing behavior, core business transformation, strategic decision making].

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# 3

## Different Strokes for Different Folks: The Roles of Religion and Tradition for Transgenerational Entrepreneurship in Family Businesses

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This study explores how differences originating in religion and traditions imbue family features and business practices that affect the capacity of family businesses to continue being entrepreneurial across generations; that is, to maintain transgenerational entrepreneurship. Building on an in-depth qualitative study of family businesses, we show how differences in religion and traditions within three subregions of a developing country shape the family structure, the functioning of the family, and the family mindset with concomitant implications on the business practices that foster or hinder transgenerational entrepreneurship. Theoretical and practical contributions are discussed in the context of entrepreneurship and family business.

### **3.1 Introduction**

Family businesses represent an important engine for entrepreneurship in most economies (e.g., Basco et al., 2019; Habbershon & Pistrui, 2002; Nordqvist & Melin, 2010; Zellweger et al., 2012) and provide employment opportunities for both family and nonfamily members (Miller & Le Breton-Miller, 2005; Samara & Arenas, 2017). One of the most important—yet relatively little-studied—phenomena in the family business literature is how to sustain and develop the entrepreneurial capacity of family businesses across generations, also termed transgenerational entrepreneurship (Barbera et al., 2018; Habbershon et al., 2010; Jaskiewicz, et al., 2015; Zellweger et al., 2012), which is defined as the “processes through which a family uses and develops entrepreneurial mindsets and family influenced capabilities to create new streams of entrepreneurial, financial, and social value across generations” (Habbershon et al., 2010, p.1).

Recent studies have discussed various dimensions of transgenerational entrepreneurship such as: entrepreneurial, financial, and social performance (Habbershon et al., 2010); family entrepreneurial orientation (Zellweger et al., 2012); entrepreneurial legacy (Jaskiewicz et al., 2015; Laakkonen et al., 2011); and anticipated futures (Barbera et al., 2018). Furthermore, research suggests that the size and level of cohesiveness of entrepreneurial families matter for transgenerational entrepreneurship (Jaskiewicz et al., 2015; Nordqvist & Melin, 2010; Sieger et al., 2011) and that entrepreneurial orientation and familiness (Habbershon et al., 2003) are key dimensions of transgenerational entrepreneurship (Zellweger et al., 2012). Moreover, Basco et al. (2019) recently posited that the national culture in which family businesses are embedded (Hofstede, 1983) is important for their transgenerational entrepreneurship and that subregional differences within a country may affect governance arrangements and financial performance in family businesses (Miller et al., 2017).

Although recent scholarship has established that national culture influences transgenerational entrepreneurship and that there might be subregional differences in governance and business performance in specific nations, there is still scant research to address specific contextual features such as religious norms and traditions in the subregion that may drive these differences (e.g., Welter, 2011; Ge et al., 2019) and their impact on transgenerational entrepreneurship. In this article, we address this lack of research by focusing on the religion and traditions in the

family business's subregion that influence their capacity to achieve transgenerational entrepreneurship.

Agreeing that culture may have an impact on structural dimensions of entrepreneurial orientation and familiness which are important for transgenerational entrepreneurship (Basco et al., 2019), we build on Miller et al. (2017) and Ge et al., (2019) to further, and in more detail, explore subregional differences in religion and traditions, and their variegated impact on how family and business features come to matter for transgenerational entrepreneurship. This is particularly relevant given recent scholarship showing that religion and the family norms and structures that follow can have a strong impact on family business values, priorities, and behaviors (e.g., Fathallah et al., 2020; Jaskiewicz et al., 2017; Kavas et al., 2020).

Because we aim to explore transgenerational entrepreneurship in a hitherto relatively less-explored research context and expand upon existing theory in this area, we used a qualitative research approach. We interviewed 30 informants (family and nonfamily members) in top-level management positions in 18 multigenerational family businesses, as well as one family business expert. Interviews were conducted in Nigeria, a developing country where different religions are practiced, both Christianity-based and Islam-based, depending on the subregion.

Our findings suggest that religion and traditions in the subregion where family businesses operate have shaped the family structure (more precisely, marriage arrangement and family size) to produce idiosyncratic effects on family functioning (more precisely, the role of wife and transfer of values between generations) and on the family mindset (more precisely, the risk-taking orientation and the feasibility of primogeniture). We found that these factors subsequently shaped how transgenerational entrepreneurship was fostered or hindered through specific business practices adopted.

This article offers the following contributions. First, we add to research on transgenerational entrepreneurship by moving beyond the role of national and regional culture on familiness, entrepreneurial orientation, and performance (Basco et al., 2019; Miller et al., 2017) for transgenerational entrepreneurship. We show that two religions as practiced in one country,

one Christianity-based and the other Islam-based in tandem with traditions in each subregion, affect the family structure, functioning, and mindset; and the impact this can have on the business practices that either drive or constrain transgenerational entrepreneurship. This way we also contribute to the emerging literature on the role of religion in family businesses (e.g., Fathallah et al., 2020; Kavas et al., 2020; Astrachan et al., 2020). Next, we add to the literature at the nexus of family science and family business (Jaskiewicz et al., 2017; Jaskiewicz & Dyer, 2017; Randerson et al., 2015) by chalking out some meanings of different family structures, shaped by religion and tradition in subregions, for transgenerational entrepreneurship. Specifically, our findings point to the importance of family structure (monogamous/small family or polygamous/large family) in shaping the role of spouses and business practices for transgenerational entrepreneurship. Our study thus underlines the role of the family system as a critical engine for transgenerational entrepreneurship (Nordqvist & Melin, 2010; Zellweger et al., 2012). Finally, we heed the growing calls to contextualize entrepreneurship and family business research (Randerson et al., 2015; Welter, 2011; Wright et al., 2014; Zahra, 2007) and shed more light on factors that drive or constrain transgenerational entrepreneurship in the developing country context, thereby moving beyond the Western-centric focus of entrepreneurship research (Wright et al., 2014).

### **3.2 Transgenerational entrepreneurship in family businesses**

A family business is defined as an organization where one or more family members are involved in the firm and where the founders, or the controlling owners, strongly desire to transfer the business to future generations (Chua et al., 1999). The entrepreneurial family is characterized by the impetus for repeated acts of entrepreneurship (Minola et al., 2016) and entrepreneurial growth across generations (Rosa, 2019). When seeking transgenerational succession, family businesses often have to grapple with affective conflicts stemming from ownership dispersion among family members (Lambrecht & Lievens, 2008), which may constitute an obstacle for their entrepreneurial activities (Daspit et al., 2016). Destructive conflicts among siblings and cousins can lead to stagnation and the loss of valuable family resources that enable the continuous pursuit of entrepreneurship (Eddleston & Powell, 2012). Family businesses have also been recurrently described as risk averse, leading to inertia and

fewer entrepreneurial endeavors (Chrisman et al., 2012; Miller et al., 2011), especially when the business is transferred to future generations (Le Breton–Miller & Miller, 2015).

At the same time, conceptual arguments and empirical evidence show that family businesses can be instigated to build transgenerational entrepreneurship due to the combination of the unique bundle of resources that stem from family involvement (i.e., familiness) and the entrepreneurial mindsets of the next generation (i.e., entrepreneurial orientation). For example, some research has emphasized that family involvement in ownership and control leads to an automatic alignment of interest between ownership and management, and thus engenders parsimony in resource usage (Jaskiewicz et al., 2016), investments in the tacit business knowledge of future generations, and the transfer of internal and external social capital, eventually providing fertile ground for transgenerational entrepreneurship (e.g., Carney, 2005; Miller & Le Breton-Miller, 2005; Sirmon & Hitt, 2003).

Conflicting evidence has sparked studies investigating the essential ingredients that enable or constrain family businesses in achieving transgenerational entrepreneurship (e.g., Nordqvist & Melin, 2010; Sieger et al., 2011; Zellweger et al., 2012). Familiness and entrepreneurial orientation are central for transgenerational entrepreneurship (Basco et al., 2019; Zellweger et al., 2012), as well as entrepreneurial legacy (Jaskiewicz et al., 2015) and anticipated futures (Barbera et al., 2018). Some family businesses that have a strong entrepreneurial legacy, derived from stories of successful entrepreneurial endeavors of past generations, are more likely to instill entrepreneurial attitudes among subsequent generations through strategic education, entrepreneurial bridging, and a strategic transition leading to transgenerational entrepreneurship (Jaskiewicz et al., 2015; Laakkonen et al., 2011). Conversely, family businesses in which the next generation can imagine an alternative future (i.e., anticipated future) by being forward-looking (e.g., seeking a better life for the family, protection of critical assets, or taking a quality product to the world), can prompt, sustain, and foster entrepreneurship across multiple generations (Barbera et al., 2018), thus reflecting strong familiness (Habbershon et al., 2010).

The concept of familiness (Habbershon et al., 2010) is based on a resource-based view of the firm (Barney, 1991). It postulates that family involvement in the business creates valuable,

rare, inimitable, and non-substitutable resources that the family can leverage to achieve transgenerational entrepreneurship (Zellweger & Sieger, 2012). Yet, the presence of familiness alone does not guarantee transgenerational entrepreneurship, which largely depends on the entrepreneurial orientation of individual family members (Basco et al., 2019). Entrepreneurial orientation refers to a mindset characterized by autonomy, proactiveness, risk-taking, innovativeness, and aggressiveness (Lumpkin & Dess, 1996).

By further exploring these two constructs, Basco et al. (2019) show that national culture has an effect on the importance of familiness and entrepreneurial orientation. The authors show that proactiveness and innovativeness, as dimensions of entrepreneurial orientation, commonly lead to transgenerational entrepreneurship in all cultures, but that the importance of other dimensions is context specific. For example, risk-taking is more important in cultures characterized by low uncertainty avoidance and reduced power distance, and aggressiveness is more important in contexts characterized by high uncertainty (Basco et al., 2019).

### **3.3 Regional and national differences in transgenerational entrepreneurship**

Recent studies advance what we know about national and cultural nuances of transgenerational entrepreneurship around the world (Basco et al., 2019). Yet, we still know little about how and why different families, embedded within a certain national or regional context, exhibit differences in their transgenerational entrepreneurship (Zellweger et al., 2012). Except for Miller et al. (2017), who show that subregional contexts matter for family business governance arrangements and financial performance, scarce attention has been devoted to understanding how features such as the religious norms practiced and traditions within subregional contexts matter for how individuals and families exhibit an entrepreneurial orientation and build on familiness as they engage in entrepreneurship (Astrachan et al., 2020).

Furthermore, both familiness and entrepreneurial orientation are concepts related to the business system and can be intricately affected by the family system. The family business represents two inextricably intertwined systems: that of business and that of family (Aldrich & Cliff, 2003; Soleimanof et al., 2019; Stafford et al., 1999; Zachary, 2011). Nonetheless, significant work has investigated factors affecting the business system, with less attention paid

to studying the family aspect of a family business, such as the role of the family structure (Habbershon et al., 2010; Nordqvist & Melin, 2010). Accordingly, viewing the family as the level of analysis helps examine entrepreneurship within the family context, thus complementing our understanding of the behaviors that determine family business practices.

Hence, we focus on the family as the engine that runs the businesses to understand entrepreneurship in multigenerational family businesses, adopting a multilevel view that considers both micro and macro levels of analysis in entrepreneurship research (Davidsson & Wiklund, 2001). We investigate how religion and traditions emanating from subregional contexts within a national context shape the family structure (Aldrich & Cliff, 2003; Astrachan et al., 2020; Jaskiewicz et al., 2015) and the transgenerational entrepreneurship. A subregion can be defined by geography and by the commonality of norms and values associated with religion and the tradition prevalent therein (Aluko, 2003; Fourchard, 2015; Okwudiri, 2017). Accordingly, we expect that the religion and traditions of business families prevalent in the subregion (Danes et al., 2008) affect the family system and structure (Fathallah et al., 2020; Sharma & Manikutty, 2005) and translate into influences on transgenerational entrepreneurship.

### **3.4 Study context and methodology**

#### **3.4.1 *Study context***

The majority of studies on transgenerational entrepreneurship are contextualized in developed countries, and scant research exists from developing countries in Africa, the Middle East, and Latin America (Basco et al., 2019; Discua Cruz et al., 2013; Samara, 2020). We address this shortcoming and specifically focus on Nigeria, a nation where most businesses are owned and managed by families. The PwC (2018) survey shows that very few businesses have survived past the third generation, similar to their family business counterparts worldwide. The PwC (2018) report suggests that the culprit for this failure is the lack of appropriate structures for ensuring transgenerational entrepreneurship.

We have three reasons for choosing to explore our research question in Nigeria, West Africa. First, Nigeria's growing population of 202 million (WorldBank, 2016) positions it as a fair



representation of the African continent; one out of every five Africans is a Nigerian (Ali-Akpajiak & Pyke, 2003). This growing population presents an employment challenge translated into a need for job creation through entrepreneurship (George et al., 2016). Second, Nigeria is a developing economy where institutional voids (weak and sometimes nonexistent institutions) are prevalent. In this context, family businesses become essential as social support systems. Indeed, family businesses account for more than 90% of all enterprises in Nigeria (Acquaah, 2016), and scholars often consider family businesses as agents that support the economic and social development of regions across the world (Miller & Le Breton-Miller, 2005; Basco, 2015).

Third, although Nigeria is a single nation-state, it is culturally diverse across its three main subregions. Accordingly, and following other important studies from Nigeria, we classify the country into three regions, each of which is naturally connected by shared geography, similar religious beliefs and cultural traditions, and a common history (Aluko, 2003; Fourchard, 2015; Okwudiri, 2017). These regions are East (consisting of Southeast and South-South), West (Southwest), and North (consisting of the Northeast, North-Central, and Northwest). Families in the Eastern, Western, and Northern regions of Nigeria each practice different religions and have different values and traditions, conferring on them unique social backgrounds (Majekodunmi, 2013). The people in the Eastern part of Nigeria speak the Igbo language, are predominantly Christians, and are inclined to monogamous marriages. The inhabitants of the Western parts of Nigeria speak the Yoruba language and are either Christians or Muslims, and many have polygamous families (Omobola, 2014; Opeloye, 2011). The Hausas, who live in the Northern part of Nigeria, speak the Hausa language, have long-standing ties with the Arabs, and are predominantly Muslims (Boserup, 1990). Islam as practiced in the North allows polygamous marriage with a limit of four wives (Bryceson, 2002; Moughtin, 1964). This heterogeneity allowed us to study how the different types of religion—one Christianity-based and the other two Islam-based—together with traditions are enacted in subregions of Nigeria, drive or constrain transgenerational entrepreneurship.

### **3.4.2 Methodology**

#### *Research design*

Given the lack of research on how subregional features such as religion and traditions linked to family structures and norms may shape the transgenerational entrepreneurship of family businesses, particularly within the context of developing countries, a qualitative research design is appropriate (Guba & Lincoln, 1994). We used semi-structured interviews and our lead author's deep knowledge of the Nigerian context as a means of allowing our discussions to be informed by the transgenerational entrepreneurship framework (Habbershon et al., 2010; Zellweger et al., 2012). This framework not only advances the entrepreneurial orientation and familiness concepts; it also allows us to pursue unanticipated avenues of interest. We used a theory-building approach inspired by induction (Strauss & Corbin, 1998), sensitized by literature on the role of national and regional contexts for family firm behavior and outcomes (e.g., Basco et al., 2019; Gupta et al., 2010; Miller et al., 2017), family system theory (e.g., Jaskiewicz et al., 2017; Jaskiewicz & Dyer, 2017; Stafford et al., 1999), and entrepreneurial families (e.g., Nordqvist & Melin, 2010; Discua Cruz et al., 2013) to explore the various ways through which dominant religion and traditions in subregions imbue family structures that influence family businesses' transgenerational entrepreneurship.

### *Study sampling*

As shown in Table 1, the first author interviewed an expert in family business who has been consulting for family businesses in Africa, as well as 30 informants from 18 family businesses in Nigeria. Informants were of an average age of 49 years and were all in senior management to executive positions; they were either family or nonfamily members. The ages of 18 family businesses from which we interviewed informants ranged from 10 to 100 years (average age=37.8 years) and are in their first to the third generation, with at least two generations present (hence termed multigenerational family businesses). Furthermore, the family businesses are in the formal sector—that is, registered with Nigeria's Corporate Affairs Commission (CAC)—and are all limited liability companies with all shares held within the family.

These family businesses operate in various industrial sectors, including agriculture, manufacturing, commodity and product trading, real estate, and services. However, we did our best to balance samples from various industries in the three regions of Nigeria. Our sample is

**Table 1. Interviewees**

**Region	Informant	Age of informant (years)	Position in the family business	Position in the family ownership	Industry of family business	Age family business (years)	Generation in charge	The family cases	No. of Interview (s)	Length of interview(s) (mins)
	<sup>p2</sup> Eric	46	Chief Executive Officer & Managing Director	Founder					3	265
	<sup>T</sup> Evelyn	44	Regional Head, Shared Services	non-family employee	Information technology & real estate	10	1st	East_1	2	128
	<sup>T</sup> Evan	35	Senior Vice President & Managing Director of Subsidiary	nonfamily employee					1	147
	<sup>p1</sup> Eli	48	Group Managing Director & Chairman	Founder's first son	Trading, hospitality, entertainment, & real estate	60	2nd	East_2	1	105
East	<sup>p2</sup> Edward	59	Chief Executive Officer	Founder	Manufacturing & trading	27	1st	East_3	1	20
	<sup>T</sup> Ezra	42	General Manager	nonfamily employee	Manufacturing & trading		2nd	East_4	1	70
	<sup>T</sup> Ethan	51	Deputy General Manger	Founder's second son					1	63
	<sup>aT</sup> Emmanuel	61	Group General Manager	Founder's first son	Agriculture & bakery	58	2nd	East_5	1	61
	<sup>aT</sup> Elijah	104	Chairperson	Founder						
	<sup>p1</sup> Edwin	40	Managing Director	Founder's second son	Manufacturing & trading	42	2nd	East_6	1	54

(Continued)

**Table 1. Continued**

**Region	Informant	Age of informant (years)	Position in the family business	Position in the family ownership	Industry of family business	Age family business (years)	Generation in charge	The family cases	No. of Interview (s)	Length of interview(s) (mins)
<i>P1,P2,T2</i>	Williaia	44	Managing Director	Founder's 3rd son					4	325
<i>T</i>	Wendy	38	Shareholder	Founder's 4th daughter	Agriculture, technical support & consultancy	37	2nd	West_7	1	85
<i>T</i>	Warren	34	Accountant	nonfamily employee					3	71
<i>P2</i>	Wayne	37	Executive Director	Founder's 2nd son					6	190
West <i>T</i>	Winnie	35	Executive Director	Founder's 2nd daughter	Agriculture, manufacturing & veterinary services	40	1st	West_8	1	41
<i>T</i>	Wade	44	Executive Director, Finance	nonFamily employee					1	75
<i>P1</i>	Wyatt	72	Chairperson	Founder					2	105
<i>T</i>	Willa	70	Director	Founder's wife					1	65
<i>T</i>	Willow	43	Director	Founder's only child	Agriculture	37	1st	West_9	1	89
<i>T</i>	Wenni	26	Manager	Founder's grand daughter	Trading		3rd	West_10	1	67
<i>T2</i>	Wale	45	Operating Manager	Founder's nephew	Oil & gas, flour mills, insurance, & estates	36	2nd	West_11	1	71
<i>T2</i>	Wole	45	Managing Director	Founder's son	Automotive spare parts manufacturing	58	2nd	West_12	1	20

(Continued)

**Table 1. Continued**

**Region	Informant	Age of informant (years)	Position in the family business	Position in the family ownership	Industry of family business	Age family business (years)	Generation in charge	The family cases	No. of Interview (s)	Length of interview(s) (mins)	
<i>P</i> <sup>2</sup>	Nick	33	Family Business Member	Founder's son	Manufacturing & trading	60	3rd	North_13	4	227	
<i>P</i> <sup>2</sup>	Noel	33	Consultant and Strategist & Family Business Owner	Consultant to the family business	Trading, real estate & transportation	18	2nd	North_14	4	242	
<i>P</i> <sup>2</sup>	Nathan	49	Shareholder/ Business Manager	Founder's 1st son	Agriculture, manufacturing & trading	40	2nd	North_15	1	61	
North	<i>T</i> Nolan	49	Shareholder/ Business Manager	Founder's son	trading						
<i>T</i>	Nathalie	51	Passive Shareholder	Founder's daughter					1	25	
<i>T</i>	Neil	45	Chief Treasury and Financial Accountant	Nonfamily employee	Investment & securities	100	3rd	North_16	1	79	
<i>P</i> <sup>1</sup>	Noble	67	Chairperson	Founder	Agriculture and hospitality & Trading,	11	1st	North_17	1	56	
<i>T</i>	Nicholas	68	Co-founder	Advisory role (retired)	Trading, manufacturing & photography	46	2nd	North_18	1	37	
<i>P</i> <sup>1</sup>	Expert	61	A political economist, and professor of entrepreneurship, who has followed the state of affairs in the country, including the evolution of family business from 1979 till date. He has been consulting with family businesses in Africa.							2	105

<sup>4</sup>Interviewed together \*\* Of origin and embeddedness of informants & family & family business *P*<sup>1</sup> Purposeful *P*<sup>2</sup> Purposeful *T* Theoretical *T*<sup>2</sup> Clarifying interviews

drawn from regionally connected family business actors and family businesses, meaning that these informants are family business owners/members or top executive managers who live in the same region where the family business is located. The deep knowledge of our context of the study by the first author was acquired through 13 years of working in family business organizations in Nigeria and having lived in each of Nigeria's three subregions for over 5 years. This background helped to break the ice in our data collection, as people within our study setting tend not to trust interviewers. This background also proved helpful in understanding the mother-tongue-influenced English used by some participants, and the ethnic expressions used in some instances during the interviews. We conducted a total of 51 interviews with family business informants, with an average interview time for each informant of up to 97 minutes. We followed family businesses during the 18-month period April 2017 - September 2018, inclusive. We used pseudonyms to represent informants and the family business cases according to their regions. Names starting with E, W, and N represent informants and family businesses whose region of origin is the East, West, and North, respectively.

#### *Data collection*

Our initial research interest was focused on how subregional features in a developing country influence the capacity of the family business to achieve transgenerational entrepreneurship. Therefore, our initial sample of seven interviewees was purposefully selected: one expert, who gave an overview of the general attributes of family businesses in Nigeria, and six family business owners, two from each of the three subregions of Nigeria. We started the interviews in an unstructured way by asking the interviewees to tell us their family business stories or give us an introduction to their business (Powell & Baker, 2014). After the initial introduction, the questions became semi-structured, considering that we wanted to compare and elicit variations in the answers provided by the interviewees for similar questions regarding our variables of interest. Examining the data from our initial sample, we dropped one interviewee because the family business did not meet the criteria of a multigenerational family business (i.e., the business was in its first generation and did not have two generations in the business). This left us with five family business owners at this stage (see Table 1). The initial sample allowed us to obtain insights into the generic characteristics of family businesses within the study (Neergaard, 2007; Rapley, 2014).

Subsequently, we expanded the data collection with seven family business interviewees (see Table 1). William, from our initial sample, was again included as he proved to be an open and accessible informant for the study. The extended data collection gained through purposeful sampling allowed us to further balance our sample across the subregions, and further refine the tentative categories as we gained more in-depth and comparative insights (Strauss & Corbin, 1998; Grodal et al., 2020; Neergaard, 2007). Finally, we interviewed a theoretical sample of 19 family business informants (Charmaz, 2006, 2014). The aim was to ask more specific questions about the salient categories (Morse et al., 2016), thus stabilizing the refined categories (Grodal et al., 2020).

### *Analytical method*

The data analysis was organized using MAXQDA Analytic Pro 2018 following well-established methods for qualitative field research (Bryant & Charmaz, 2015; Charmaz, 2006; Strauss & Corbin, 1998; Grodal et al., 2020) and was structured in four main stages.

*Stage 1: discerning generic characteristics of family businesses impacting transgenerational entrepreneurship.* Because our study explored the impact of context emanating from the subregions of interest, after an initial reading of the transcripts of our first interviews, we set out to identify salient factors prevalent across regions. At this stage, we had already identified differences among family businesses in the subregions along broad themes related to culture, values, religion (Islam, Christianity), norms, and traditions. In a later stage of the analytical process, we eventually came to synthesize these broad themes into the overall role of religion and traditions, which we considered the main subregional contextual features instigating family factors leading to the business factors that have implications for transgenerational entrepreneurship.

*Stage 2: generating initial categories.* We engaged in an open coding process. Staying close to the data, we assigned codes to the accounts that the family business informants made of how culture, values, norms, religion, and traditions influenced the family structure and dynamics, and eventually the family business (Strauss & Corbin, 1998; Nordqvist et al., 2009). After coding the first interviews, we continually compared the new data with that of the already existing codes to ensure consistency in what the codes represent. Sometimes we had to drop low-frequency codes and merge codes to ensure consistency across our analysis. As our coding progressed, initial codes began to show connected

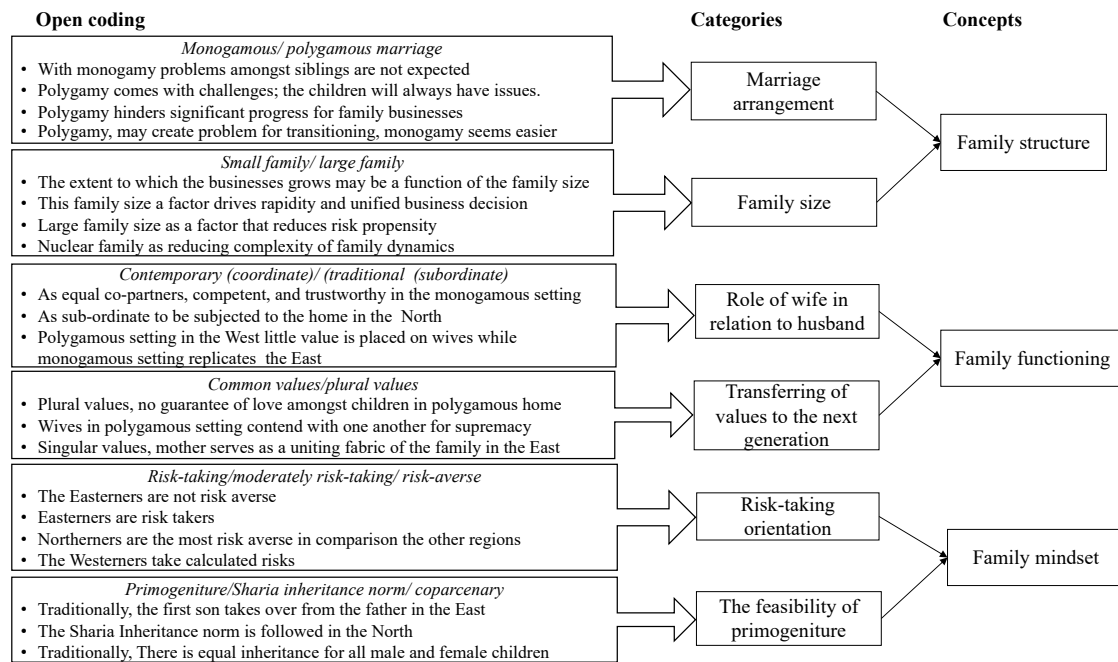
meaning (Bryant & Charmaz, 2015; Charmaz, 2006; Strauss & Corbin, 1998). For instance, codes for “monogamous marriage” and “polygamous marriage” were abstracted to a “marriage arrangement” category; codes for “nuclear family,” “large family,” and “many children” were abstracted to a “family size” category; and codes for “business-sustaining,” “family-sustaining,” and “family-limiting” were abstracted to an “exploiting entrepreneurial opportunities” category. At the end of the coding process of our initial sample, we had several initial categories pointing to the differences among family businesses. For example, differences were found in marriage arrangements, family size, religious practice, risk-taking orientation, accessing start-up finance, accessing land, the feasibility of primogeniture, language homogeneity, the involvement of the spouse in the business, and perceived role of the spouse.

*Stage 3: refining initial categories.* We continued the analysis of the transcripts of our expanded sample. Thus, we coded around initial categories, sought new ones, dropped some, and united some (Grodal et al., 2020). The process of refining categories allowed us to obtain more precise meanings for the categories. By the end of this stage, we had more well-refined categories abstracted to concepts (Bryant & Charmaz, 2015; Charmaz, 2006; Strauss & Corbin, 1998). For instance, the categories “marriage arrangement” and “family size” were abstracted to the “family structure” concept; “risk-taking orientation” and “feasibility of primogeniture” were abstracted to the “family mindset” concept; and the categories of “using valuable resources provided by a wife,” “attaining unified business decisions,” “exploiting entrepreneurial opportunities,” and “deploying resources at transition” were abstracted to the “business practices” concept. At the end of this stage, we had main concepts that would help give meaning to “family structure,” “family functioning,” “family mindset,” and “business practices.”

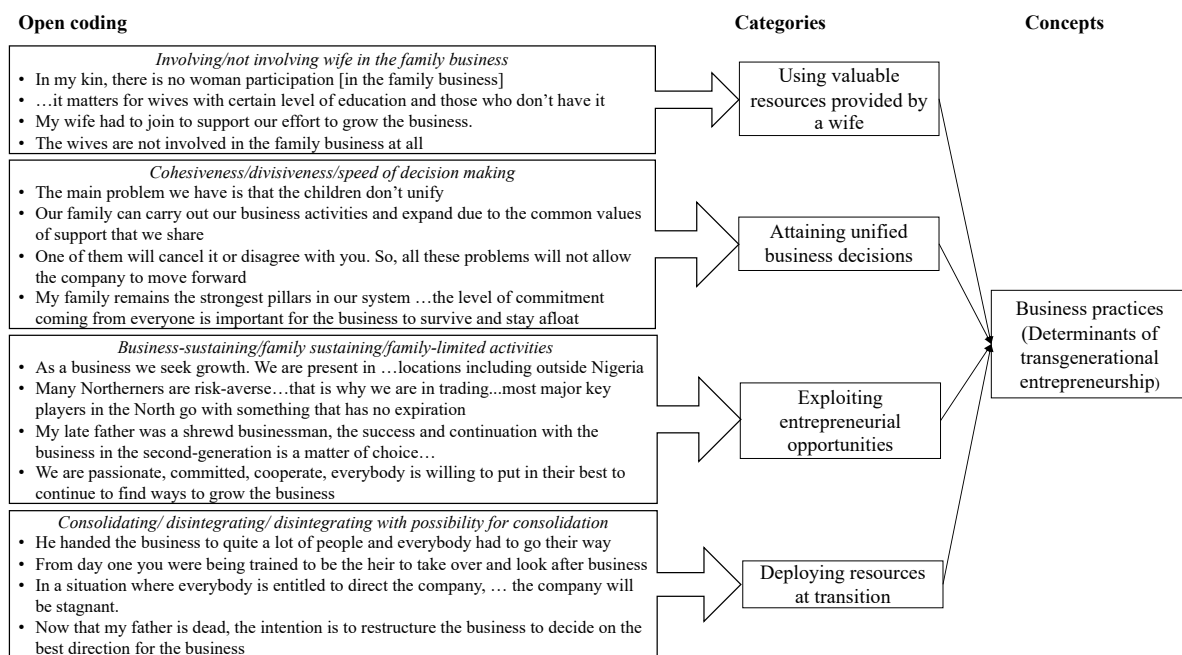
*Stage 4: re-analyses and theoretical integration.* The next step was a further analysis of our incoming data from our theoretical sample; by now we had formulated an overarching understanding of our data. We progressed with iterating through our data, to find either confirmatory evidence, spurring us to elaborate the interrelationships among the main concepts, or unsupportive evidence, prompting us to drop such suppositions (Grodal et al., 2020). At the end of this stage, we had substantiated how the family structure, family functioning, and family mindset (family features) were reflected in the business practices (business features; also termed the determinants of transgenerational entrepreneurship) to



foster or hinder transgenerational entrepreneurship. We realized we had reached theoretical saturation as no new insights concerning our understanding of the roles of religion and traditions for transgenerational entrepreneurship emerged (Strauss & Corbin, 1998). Figures 1a and 1b show our data coding structures for the family and business factors.



**Figure 1a. Data coding structure for family factors**



**Figure 1b. Data coding structure for the business factors**

In the next section we present our findings, which showcase the differences among the families and their businesses across the three subregions of Nigeria.

### **3.5 Findings**

The summary of our findings and data analysis is shown in Table 2. We found that the heterogeneity of the subregions, reflected in particular through religion and traditions, shapes family structure (marriage arrangement and family size), family functioning (role of wife and transfer of values to next generation) and family mindset (risk-taking orientation and the feasibility of primogeniture), and translates into various business practices which influence transgenerational entrepreneurship. Appendix I presents additional quotes from our data to support emerging categories and concepts. Following this, we present three models based on religious beliefs (Christian, Muslim, and Mixed contexts) that show how religion and traditions in each subregion imbue family features that drive preferred business practices that, in turn, affect transgenerational entrepreneurship. We then suggest the relationship between these business practices and transgenerational entrepreneurship.

#### **3.5.1 *The roles of religion and traditions***

We identified *religion* and *traditions* as the overall salient features that differentiate the three subregions with respect to their effect on the family and business systems.

For instance, concerning the transitioning of the family resource from one generation to the next, a second-generation family business owner from the North expressed his to the Islamic Sharia inheritance norm as follows: “*It [Sharia inheritance norm] is okay to me being that I believe in my religion*” (Nathan, North\_15). In another instance, a second-generation family business owner from the East responded to the same question: “*Culturally the first son succeeds the father...the tradition is that I am the head of the house*” (Eli, East\_2). Furthermore, according to a second-generation family business owner from the West: “*In Yoruba land, the traditional belief overrides when it comes to inheritance norms, we do not rely on religious laws. We rely more on tradition than religion*” (William, West\_7).

Concerning religion, our findings, summarized in Table 2, show that the families in regions where they and their businesses are embedded practice either Christianity or Islam. The

**Table 2. Summary of findings**

Family	Religion	Tradition	Subregional contextual features		Family Structure		Family Functioning		Family Mindset		Business Practices Impacting on Transgenerational Entrepreneurship				
			Marrriage arrangement	Number of Wifewives	*Number of child (ren)	Type of family structure	Role of wife in relation to husband	Transferring of values to the next generation	Risk-taking orientation	The feasibility of primogeniture	Using valuable resources provided by a wife	Attaining unified business decisions	Exploiting entrepreneurial opportunities	Deploying resources at transition	
East_1					4										
East_2		Guided by both			8										
East_3	Christian	religion & tradition	Mongamy	1	8	Simple cohesive single family unit	Contemporary	Common values	Risk-taking leadership & ownership at transition	Primogeniture is strong, females excluded in both	Director	Managing director	Cohesiveness and efficiency in making business decisions	Pursues entrepreneurial activities that leads to expansion in in scale & scope, diversification, presence in other regions & internationalization. Engages in partnership & collaboration	Resource retention & consolidation
East_4					8										
East_5					7										
East_6					6										
West_7					6										
West_8		Guided by both			3										
West_9	Christian	religion & tradition	Mongamy	1	1	Simple cohesive single family unit	Contemporary	Common values	Coprecerary prevails, females included in ownership but still preference for male-child for leadership	CEO	Co-founder & executive-director	Cohesiveness and efficiency in making business decisions	Pursues entrepreneurial activities that leads to expansion in in scale & scope, diversification, & presence in other regions. Engages in partnership & collaboration	Resource sharing & the possibility for consolidation	
West_10					NA				Moderately risk-taking						
West_11					4										
West_12	Muslim	Tradition seems to override traditions	Polygamy	7	30	Vey complex divisive sub-family units	Traditional	Plural values	Do not involve wife in any capacity in the family business	More intense divisiveness and jeopardising business decisions	Pursues entrepreneurial activities that leads to expansion in in scale & scope, diversification, & presence in other regions. No partnership & collaboration	Resource sharing & no possibility for consolidation			
North_13					2										
North_14					4										
North_15	Muslim	Tradition & religion are emeshed	Polygamy	4	25	Complex divisive sub-family units	Traditional	Plural values	Sharia inheritance norm prevails, both females are entitled to fraction of inheritance and no clear leader	Do not involve wife in any capacity in the family business	Divisiveness and jeopardising business decisions	Pursues entrepreneurial activities that leads to expansion in in scale & scope, & diversification. Does not engage in partnership & collaboration	Resource sharing & disintegration		
North_16					4										
North_17					4										
North_18					4	na									

Note: NA: Not available \*The number of children of the family business founder.

business families from the East are Christians, those from the West are Christians and Muslims—a mixed composition—while the business families in the North practice Islam. Families in the East have replaced certain traditional norms such as polygamy with Christian religious norms of monogamy, but they still adhere to other traditions such as primogeniture. The Muslim families in the North did not perceive any conflict between tradition and religious norms, making their religion and traditions a homogeneous pair. For instance, the Islamic religious norm that allows polygamous marriage of up to four wives has historically been, and continues to be, adopted in the North.

The West, with its mixed religious composition, brings about different traditions. On the one hand, when a family in the West is of Islamic faith, adherence to traditions dominates religious adherence. For instance, the tradition of the West places no limit to the number of spouses a man can have, whereas the Islamic religion practice dictates a maximum of four. On the other hand, when a family follows Christian beliefs, both religious norms and traditions in the region prevail. Religious norms for a practicing Christian in the West dictate that marriage must be monogamous. However, both Christians and Muslims in the West adopt the traditions alike when it comes to family mindset: *“For the Yoruba tribe, religion has no significant impact on disposition to risk-taking. The tribal influence plays a more significant role than religion, both [Christian and Muslim Westerners] will take the same risk if the opportunity is presented to them”* (Wale, West\_17).

### **3.5.2 Family structure**

Respondents emphasized heterogeneity in marriage arrangement and the corresponding family size, which we label as family structure. Family structure is about how the family is composed and determines the relationships among family members. The family is formed by a group of individuals who share family ties of genetics and/or marriage and consider themselves part of the family (Jaskiewicz et al., 2017; Jaskiewicz & Dyer, 2017). Two main family structures imbued by the religious norms of Christianity and Islam that appear in our data are shown in Table 2. The findings show a simple family structure (i.e., monogamous marriage and small family size), and a complex family structure (i.e., polygamous marriage and large family size). In the monogamy cases, there is a sense of corresponding togetherness that comes with the small family size, as indicated by this first-generation family business owner:

*The nuclear family it's better. My wife, [daughter], and myself – just the three of us – this brings family togetherness. We are passionate, committed, cooperate, everybody is willing to put in their best to continue to find ways to grow the business. (Wyatt, West\_9)*

Even when the number of children in a monogamous family is at a high of eight, we find that a sense of harmony persists amongst the family members as indicated by this respondent: “*He [first generation family business owner] is married to one wife...he is almost retired, so nowadays he goes to the office to see how his children are managing his business. They coordinate themselves to advance the business forward*” (Ezra, East\_4).

In contrast, in the case of polygamous marriage arrangements, there is a sense of disorder that accompanies a large family with up to 35 children or a husband having up to seven wives. As reported by this second-generation co-owner of family business from the North about his family with four wives and 25 children:

*I cannot say everyone is at peace with one another, you must have one or two grudges, maybe the first wife and the last wife or among them. So, it will affect the children and that is one of the disadvantages of polygamy. (Nathan, North\_15)*

Even when the number of children in a polygamous family is at a low of 14, there is still a sense of distrust among members of sub-family units:

*The current owner has 14 children, he has four wives, we have this Islamic thing in the business, so he picked a male from each of the wives so every son represents the interest of the other children of his mother. (Neil, North\_16)*

Therefore, with the simple family structure, we seldom find problems among siblings. However, this is not the case with the complex family structure, which comes with challenges and conflicts among children in the family related to day-to-day interactions and decision-making associated with family functioning. One respondent summarized: “*The marriage is a big factor ...the larger the family the bigger the disparities, the arguments, and the fights, but when you have a small family there is unity*” (Wendy, West\_7).

### 3.5.3 Family functioning

Extant literature describes family functioning as the role and responsibility of family members, and the way in which family members interact with one another (Jaskiewicz & Dyer, 2017). We find in our study that the wife (wives) stands out in determining how the relationship between family members unfolds. The father's role seems to be consistent across regions, as he is recognized as the breadwinner irrespective of the marriage type. However, we find notable heterogeneity in the roles that wives play to the husband and children. This heterogeneity is largely influenced by the family structure and religious norms in the subregional context.

#### *Role of wife in relation to the husband*

Concerning the role that wives plays as it relates to the husband, the literature shows that wives can play either a traditional role or a contemporary role (Chen et al., 2009; Cuddy et al., 2004). In the North, where Islam is practiced, the traditional role of the wife as submissive and dependent is the dominant norm; she is considered a subordinate to the husband, an assistant to the husband at best. According to a third-generation family member from the North: *"In Kano [North], the wives are mostly housewives, they take care of the home and do their business at home"* (Nick, North\_13).

Concerning the role that women play in the Northern family businesses with Islamic background, this second-generation family business co-owner said: *"That's something in our tradition, the women stay at home to care for the children, the women are basically dependent on their husbands. Many times, they are basically content to be catered for by the male folk"* (Nathalie, North\_15).

In contrast, in the East and West, where Christianity prevails, wives play a contemporary role as equal, supportive, and consultative partners to the husband. According to a first-generation family business owner from the East who co-founded a family business with his wife:

*"Myself and my wife incorporated the company in 1987...currently I am the CEO and my wife is the MD [managing director]"* (Edward, East\_3).

A shareholder in a second-generation family business that was founded by her father has the following to say about her mother's role: *"She is a very hardworking woman, [one of]*

*those women who support their husbands with everything. She had to leave her job in Lagos to join my father” (Wendy, West\_7).*

Therefore, the traditional perception of the role of the wife in the subregion shapes how her husband perceives her. In the case of polygamous marriage arrangements, we find that wives play the traditional role restricted to the home front. Some Muslims in the North perceive that Islam dictates that wives remain unseen and unheard because of some misinterpretations of the Islamic religion. Hence most wives in polygamous marriages stay at home, and the husband provides for the needs of his wives (who are more often than not uneducated). In the case of monogamous marriage arrangements, the wife plays a contemporary role, with her husband perceiving her as his equal, competent, and trustworthy co-partner, and holding her ground. Consequently, the perception of the wife by the husband as a coordinator or subordinate matters for her subsequent inclusion or exclusion in key decision making, and the role that she takes on in the business.

#### *Transferring of values to the next generation*

The roles of the wives of business owners have traditionally been focused on nurturing the children and which we note across all Nigerian regions. By nurturing the children and being present to a greater extent than the husband, the wife is better positioned than the husband to transfer family values to the next generation. As regards the values that the wife and mother transfers to the next-generation, one respondent says:

*“It [values that children imbibe] has everything to do with the how the mother raises you because the father wasn’t there to spend time with you, that’s the work of the mother. So, your foundation has always been with your mother.” (Wale, West\_11)*

In the case of a monogamous marriage, values are more homogeneous among children because of similar upbringing. Values that stem from a polygamous marriage are less likely to be unified because children have been raised by different mothers with little interaction and limited relationships with one another (Rau et al., 2019).

The role that the wife/mother plays within the simple family structure is a unifying fabric for the children. A second-generation family business owner from the East suggests that there are “common values” with which a mother in a monogamous marriage raises all her children: *“My mother has always created the balance between the family members. Apart*

*from the love we share commonly and the responsibility I feel, she is the fabric that holds everybody together...she glues everybody together” (Eli, East\_2).*

The mother unites the family by quelling tension and giving love and care, and she leads the children to develop similar and common values. This environment breeds an atmosphere of cohesiveness because family members are connected through similar acquired values.

In contrast, in complex family structures with sub-family units, we found that each mother instills in children their idiosyncratic values borne out of competition for supremacy over one another and competition for limited family resources. Consequently, a “plurality of values” is transferred to the next generation, fueling tension and jealousy among children who become increasingly disconnected. Thus, the polygamous environment creates plural values which breeds an atmosphere of divisiveness with no guarantee of love among the children. In the words of a second-generation Muslim family business owner from the West:

*“The reality is that you are half-brothers and half-sisters no matter how much you try to love each other you are not from the same mother. The thoughts will still come that he is not even from my mother so why should I care.” (Wale, West\_11)*

#### **3.5.4 Family mindset**

The family mindset refers to the attitude and orientation derived from religious or traditional norms and, to some extent, the family structure. Out of the entrepreneurial orientation concept, one dimension stands out in our findings: the family’s risk-taking orientation. In addition, we unpack family orientation toward primogeniture as important for transgenerational entrepreneurship.

##### *Risk-taking orientation of families*

As presented, religion, tradition, and family size play a role in the risk-taking orientation of family members. The Islamic norm does not encourage risk taking; on the contrary, it imbues the family with risk aversion. The risk-averse attitude of the North can be explained by the population’s understanding of Islamic religious teachings. Religion may create complacency in the sense that outcomes are perceived as predetermined. Hence, the Islamic population in Nigeria might have less drive to take risks and relate business outcomes to



what is determined by their faith. Talking about taking risks, a third-generation family member from the North comments:

*Then the risk, many people here in the North don't do that kind of research and thinking, they always believe on whatever happens is from God [Allah]. Some people do things off head [without thinking] and they will just say it's from God: 'hakar Allah ya so.' (Nick, North\_13)*

Another example of the risk-averse mindset relates to borrowing money from the bank, which families from the North do not consider because the Islamic religion prohibits borrowing money when interest must be paid. Hence financial resources can only be gathered from family members.

*Culture and religion curtail any Muslim from taking a loan from the bank and no business can grow without using other people's money in terms of a loan. So, because of the interest, religion and culture curtail businesses from taking a loan. (Noel, North\_14)*

It is not just religious norms influencing the risk aversion of Northern business families. Large families of polygamous marriages further influence the risk-taking propensity. The patriarch in a large family is reluctant to take undue risks because he considers that any attempt to take risks will place his families (from multiple wives) at risk. At a minimum, he wants to maintain his ability to continue to provide for his large family as he does not want to jeopardize what he is already providing. In short, he does not want to destabilize the status quo. Hence the extent to which Northern families recognize and exploit opportunity is also limited by their concern to continue being able to cater financially to their large family. A family member of a third-generation family business from the North, in which his father is currently in control, reports how his father handles the need to provide for the large family.

*His [the founder] intention is to make the factory big and stable so it would be enough to keep the family that is why he is focusing almost 100% on the factory. From his own thinking, that's the only thing he can do for the family that will be sufficient for everybody. (Nick, North\_13)*

All these factors constrain entrepreneurial activities and, thus, restrict the transgenerational entrepreneurship of family businesses. A second-generation family business owner from

the West who has a close relationship to the North summarized the risk-taking mindset of the Northerners as follows:

*The Northerners are more risk averse because their religious inclination gives them this feeling that whatever does not work comes from God [Allah]. Also, they usually have large families that they have to cater for, so they are conservative in taking business risks.* (William, West\_1)

Traditionally, the sociocultural environment in the East imbues families with a restless attitude that gives rise to an entrepreneurial spirit. The risk-taking attitude of Eastern families was further heightened after the Nigerian Civil War of 1967, which left the East desolate and catalyzed a quest for self-sustenance and survival that inspires Easterners to be highly predisposed toward risk-taking. This predisposition drives entrepreneurship. Our data portray Eastern families as very willing to take risks and venture into the unknown. The willingness to take risks can be seen in the extent to which families are prone to engage in entrepreneurial activities. One founder of a first-generation family business in the East puts it this way: *“The social-cultural mechanism of this region is very upbeat, and it tends to push everybody to be very entrepreneurially active. The region has zero tolerance for inactivity. We don’t encourage recklessness, but we’re also not risk averse”* (Eric, East\_1).

Accordingly, the geopolitical past, strong traditions, with few religious obligations or obstacles (for the Muslim Westerners) in the case of the religiously mixed West, bestows a unique sociocultural environment that explains the risk-taking attitudes found in this subregion. The West was the center of Nigeria’s power and its commercial capital during colonial times and for many years afterward. Therefore, families from the West were more likely to obtain white-collar jobs. *“When you get to the East, many people are not interested in the civil service, everybody wants to own a business, but in the West, they like doing government work. Easterners have more zeal to own a business than Westerners”* (Warren, West\_7).

As the population grew, and entrepreneurial opportunities thinned, many families became more apt to take risks. Business families in the West, whether Christian or Muslim, are less likely to take risks than the Christian business families in the East—but they do take more calculated risks. Whereas families in the East have the highest tolerance for risk-taking, those in the West tend to display moderate risk-taking attitudes, and the Muslim families

from the North tend to be more risk averse. The point of view of a respondent from the East exemplifies this:

*Igbos [Easterners] are risk takers, we are willing to travel to the far North, where people have a different mind-set towards risk. Westerners by virtue of their knowledge are more careful, they would do a proper risk assessment. Northerners are traditional in their approach to things and very laid back. (Evan, East\_1)*

A respondent from the North compared the risk-taking disposition of families from the three regions:

*People from the East are more likely to take risks. Easterners don't believe in failure, so they take more risks than any other people – including Westerners. The people in the North don't take any kind of risk. Most people will just pray and do their usual business. (Nick, North\_13)*

The risk-taking families are more focused on sustaining the business, which provides financial resources for both family and nonfamily stakeholders. For example:

*We have about five different divisions doing different things, so we see them standing alone in the future. Some can go to the capital market, that's the ultimate aim. We embrace diversification and want to get involved in as many areas as possible in the agricultural value chain. (Wade, West\_8)*

Business families who are more risk averse focus on sustaining the family and using the business to meet family needs. For instance:

*We are not running business for us to grow it to certain level that competes with the international companies, no. We run businesses just to survive and to make sure we put food on the table, that is the main reason we run businesses in the North. (Noel, North\_14)*

Another feature of the risk-taking orientation of families is their willingness to collaborate with external parties. Families in the North are less likely to collaborate or bring external parties into their family business. One respondent says:

*The 'family' is very tight, they would not let you take ownership in the business. You work, you get paid and that is all! But to enter on the inner*

*side – no! It is a family affair. They would not let you in and it is not just our family, it is all families in the North.* (Nicholas, North\_18)

Business families in the East are more willing to collaborate with nonfamily members as compared to business families in the North. For instance: *“Here people come out to create these businesses and sometimes they must collaborate with foreign partners to gain some mileage”* (Evelyn, East\_1).

However, families in the West are even more willing to collaborate and accept external parties than those in the East. Again, the quote that follows shows how Christian families in the West work with outsiders.

*We have our foreign partners, we go to exhibitions in their countries and those that have the same environmental conditions as ours, we mimic their success stories and bring them back here. We leverage on the presence of our partners in European countries.* (Wayne, West\_8)

Finally, we also see risk-taking orientation as a driving force that determines whether business families expand to other regions in Nigeria, engage in internationalization, and adopt innovations. Northern families are comparatively slow to adopt innovative ways of doing business. For example, in the agricultural industry they tend to stick to selling agricultural produce without adding value by moving up the value chain to processing and packaging:

*Northerners never want to travel out of their territory and that is why we chose to go into trading. You will see that someone that owns a shop and 2-3 decades later, the shop is still there, honestly, we lack so much initiative in our businesses.* (Noel, North\_14)

Family businesses from the East venture not only into other regions but also into other countries, and are more willing to renew their processes and adopt innovation. For instance: *“We started production as a purely pharmaceutical company in 1989. In 2010, we expanded into the second factory, and now we are one of the largest pharmaceutical drug manufacturing companies in Nigeria, and one of the largest in West Africa”* (Edward, East\_3).

Family businesses in the West are less likely to internationalize than those in the East. However, they adopt innovation and process renewals:

*It started as door-to-door consulting, then they saw an opportunity to sell and dispense drugs and vaccines to their networks. Fast forward a few years and they started becoming distributors of poultry feed. Today we are present in the North and East, but the head office is still in the West, which is our main base. (Wade, West\_8)*

With the differing propensities for risk taking, business families from the three regions differ in the extent of the entrepreneurial opportunities they pursue.

#### *The feasibility of primogeniture*

The feasibility of primogeniture is the transition mindset adopted in families from the various regions because of religion or tradition. Our findings show three different transition mechanisms: primogeniture, Sharia inheritance norm, and coparcenary (i.e., joint and equal heirship).

As tradition in the East prescribes, families there adopt primogeniture for passing the business to the next generation. The primogeniture inheritance norm refers to the transfer of leadership from the father to the first-born son (Calabrò et al., 2018). In this case, the eldest son is the “heir apparent” such that the leadership and the family resources are automatically transferred to him:

*I am 104 years and my first son is here, though I have other sons, it is better that he is the one in charge of this business so that he hands it over to his children and children's children so that the business will still remain and continue to progress. (Elijah, East\_5)*

Hence, the first son takes charge of the family and control of the business and continues to build the family wealth from where the father stopped. In the discussion of inheritance in the East, the founder's daughters are disqualified automatically, because it is assumed that including them would fragment the family wealth. After all, whatever belongs to the daughters will transfer to their current or future husbands and children when they get married. In the East, because the first son is nurtured and expected to be the heir, the successor's identity is clear to the family from the early years. Therefore, cohesiveness is not endangered, even if the father should die prematurely.

Northern families tend to follow the Islamic Sharia inheritance norm during the intergenerational transition. Islamic Sharia law prescribes splitting resources among all of the next generation inheritors (Elbalti, 2018). Primogeniture is not adopted and, as a result, there is significant ambiguity as to who will become the next business leader:

*There's going to be this distribution of his wealth to inheritors. They would not think "let's allow the business to continue, and out of the dividends everybody takes his share." No! They shut down the business and they value the business and it's shared. So, there are many businesses in the North that fold because of this issue. (Noel, North\_14)*

Tradition is important when it comes to inheritance norms in the West, whether the family is Christian or Muslim, especially when the founders do not leave a will. This traditional inheritance norm is associated with coparcenary, meaning that joint and equal heirship is approved, and all next-generation inheritors are included for the transfer of the family resource, notwithstanding gender. For Christian families, adopting coparcenary does not necessarily mean that the family business is liquidated. Instead, the different inheritors own shares in the family business. However, the member of the next generation who is most interested in the family business continues to drive the family business's leadership, and may even buy out the other siblings if they are willing to sell their shares. They continue to receive dividends if the business is thriving—as is the case for this second-generation family business owner from the West:

*My two elder brothers were not interested and as the last son, I just needed to pick up the responsibility to join him[father] in the business. And now that my father is dead, the intention is to restructure the business. My father has a will ... There will be a board meeting afterwards, to decide on the best direction for the business. (William, West\_1)*

However, our findings show that for Muslim families in the West, adopting coparcenary leads to more fragmentation of the family business resources than the polygamist family business in the North, because there are even more next-generation offspring to accommodate, creating more complexity:

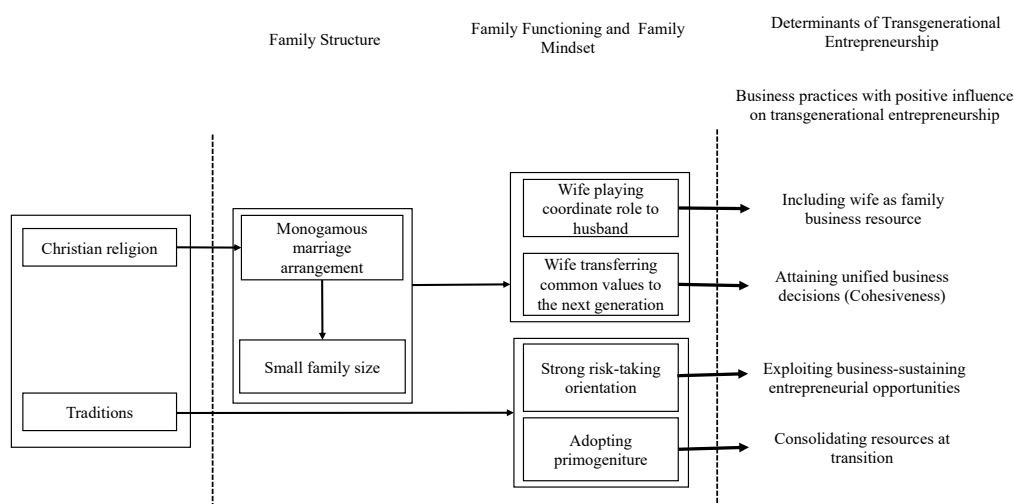
*Most polygamists who have a family business suffer a business collapse when alive or after their death because the children won't be able to manage*

*it, and there won't be total cooperation. These big businessmen from the West that are Muslims are polygamist. Immediately, they die, the children start fighting until the business collapses. (Wendy, West\_7)*

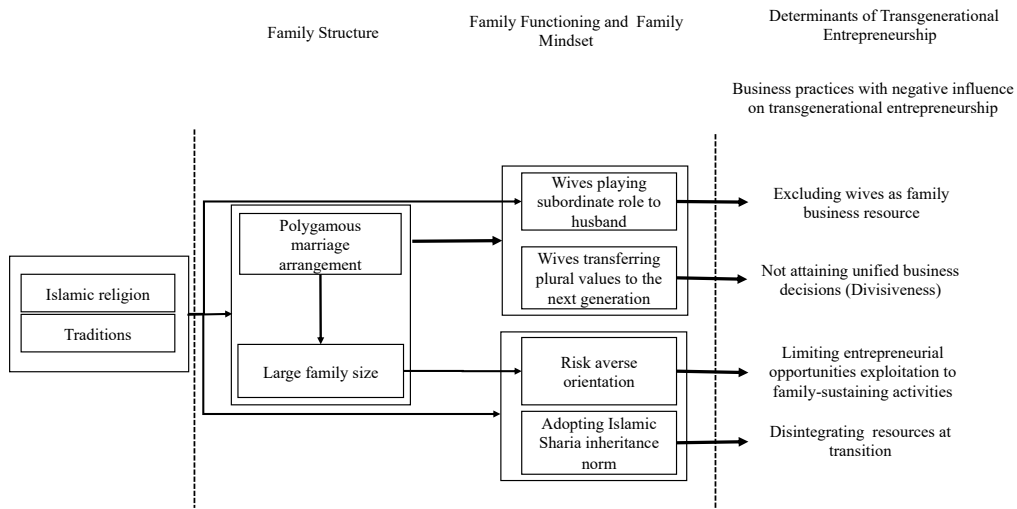
Consequently, the extent to which primogeniture is adopted or not adopted affects the continuity of the family business.

### 3.5.5 Business practices and transgenerational entrepreneurship

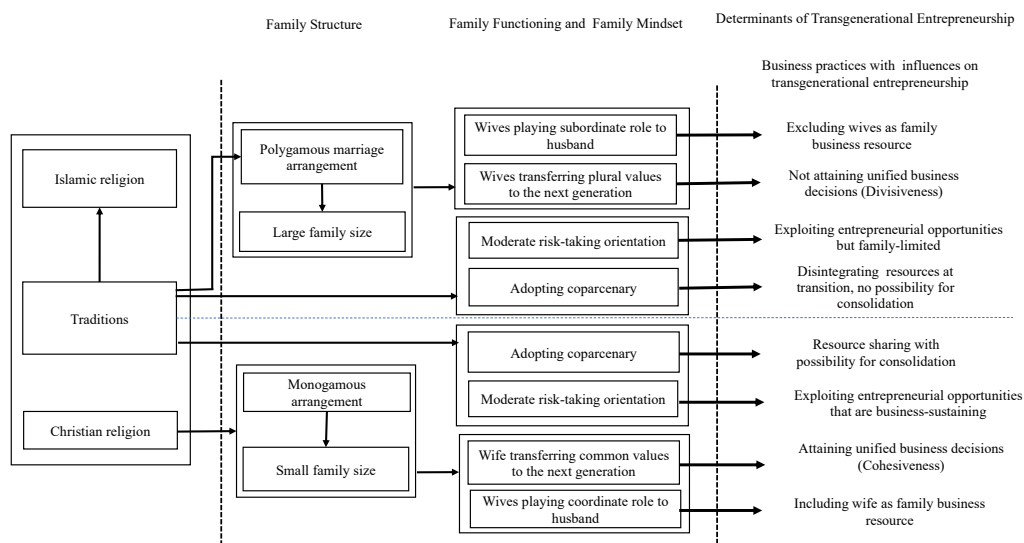
The models in Figures 2a, 2b, and 2c seek to illustrate the importance of religion and traditions, in each of the three subregional contexts, in understanding the family structure, family functioning, and family mindset. Since atmospheres prevalent in the family system may be transferred to the business system (Soleimanof et al., 2019; Stafford et al., 1999), we find that family structure, functioning, and mindset have differential impacts on business practices such as drawing on resources provided by the wife, attaining unified business decisions, exploiting entrepreneurial opportunities, and deploying resources at the transition to the next generation. The varying use of these business practices aid in understanding the differences in transgenerational entrepreneurship of family businesses that are either Christian or Muslim, as illustrated in Figures 2a, 2b, and 2c. We expatiate these business practices in the subsections that follow.



**Figure 2a. The influence of Christian religion on family structure and functioning and tradition on family mindset, and implications for transgenerational entrepreneurship**



**Figure 2b. The influence of Islam religion and tradition on family structure, functioning and family mindset, and implications for transgenerational entrepreneurship**



**Figure 2c. The influence of Christian religion and tradition on family structure and functioning and tradition on family mindset, and implications for transgenerational entrepreneurship**

*Using valuable resources provided by a wife*

This dimension refers to how the practice of involving (or not involving) a wife in the family business matters for transgenerational entrepreneurship. The perceived subordinate



role of the wife to the husband prevalent in the Northern and Western Muslim families tends not to allow room for the wife's inclusion, even though she may be—or may become—a vital business resource. Thus, the husband does not even consider his multiple wives as part of the business, especially with their general limited training and relevant educational and professional backgrounds. In the words of one founder of a second-generation family business from the North: *“In my kin, there is no woman participation [in the family business], but we know they are there...but not in the business directly”* (Nicholas, North\_18).

A respondent from a second-generation Muslim family business member from the West adds: *“The wives are not involved in the family business at all”* (Wale, West\_11). In contrast, the perceived coordinate role of a wife in the Christian families in the Eastern and Western subregions enables the inclusion of the wife, which allows the family business to capitalize on her capabilities, skills, and relevant educational and professional backgrounds. A first-generation family business executive director from the West spoke about the role that wives play in the family business:

*This may also have to do with the background...it matters for wives with certain level of education and those who don't have it ... So, they do play a big role... whenever the role is exploited in a good way, you take advantage of having that resource.* (Willow, West\_9)

In support, a first-generation Christian family business founder has this to say about the role of his wife plays in the business:

*My wife is very qualified she has considerable employment experience, she had to join to support our effort to grow the business. So, my wife is part of our journey, she's part of what we're doing, because she's eminently qualified to play the roles she has played.* (Eric, East\_1)

Whereas the Muslim business families in the north of Nigeria in polygamous marriage arrangements did not involve the wife in any capacity, the Christian business families included wives in various functions (e.g., co-founder, shareholder, director, executive director, and managing director). Indeed, to not include all capable family members, both male and female, in the family business may create limits to business development (Samara

et al., 2019). Our findings point to the important role of the wives in catalyzing transgenerational entrepreneurship:

*She [one wife from a monogamous marriage] is key and without her this business would not be here. She plays the role of the executive vice president. She has a business mind and has been critical to the growth and success of the organization. (Winnie, West\_8)*

Furthermore, when a mother is involved in the business and transfers legacy information and experience about the business to her children, the next generation begins to gain knowledge about the business early on in life, which helps them develop an interest in the business even before they become involved. In other words, the wife's involvement in the business facilitates the imprinting of an entrepreneurial legacy from the current generation to the next (Jaskiewicz et al., 2015), thus persuading the younger generation to engage in transgenerational entrepreneurship. Jaskiewicz et al. (2015) argued further that the spouse is essential for family business continuity across generations. For instance, during the succession planning process, the spouse can act as a negotiator and communication mediator to resolve possible arguments among family members (Laakkonen et al., 2011).

Our findings suggest that in the cases where the principal owner's wife is active in the business, she brings her skills, commitments, and emotions to the pursuit of entrepreneurial opportunities (because "*she has her skin in the game,*" as one respondent put it). Another respondent said about her mother, who is an executive director: "*She played a very important role in expanding the business because of the needs of the business and the knowledge that she has. She recognized opportunities in the market, stemming from her own outside experience. It really was teamwork*" (Willow, West\_9).

Additionally, because mothers play an essential role in how their children will later behave when they enter the business, wives play a vital role in the subsequent atmosphere that will prevail in the business after transfer to future generations. In the presence of polygamy, wives instill a plurality of values among children of the same family, therefore leading to increased conflict and the depletion of family resources. In contrast, in the presence of monogamy, children have similar values and are more likely to use business resources toward the active pursuit of entrepreneurial opportunities.

Consequently, using the resources provided by a wife will add to the total amount of family resources available for the business, whereas underusing or failing altogether to use the valuable resource provided by a wife reduces the capacity for transgenerational entrepreneurship.

#### *Attaining unified business decisions*

Attaining unified business decisions refers to the cohesiveness (or divisiveness) and efficiency with which business decisions are made, and it stems from whether the next generation has imbibed common or plural values.

We found that the cohesiveness and efficiency within Christian family businesses in the East and West puts them in a good position for entrepreneurial activities, the divisiveness present in Muslim family businesses in the North and West jeopardizes their decision making, and so limits their transgenerational entrepreneurship. In the words of a Christian second-generation family business owner: *“Our family is able to carry out our business activities and expand due to the common values of support that we share”* (Eli, East\_2).

Conversely, a second-generation family member of Muslim family business says:

*The main problem we have is that the children don't unify, everybody feels entitled to something bigger than the other, so they won't agree on a lot of things, they will disagree a lot on minor things, so it [the business] crumbles from there on.* (Wale, West\_11)

Laakkonen et al. (2011) argued that for entrepreneurial families to build transgenerational entrepreneurship, they must be “characterized by joint family vision-building and decision-making” (p.195) and that it depends on family business problem solving capacity: “If solutions are found and conflicts resolved, family businesses are more likely to survive” (Laakkonen et al., 2011, p. 196). Our findings support these assertions. We see that divided family businesses cannot attain unified decisions, while those characterized by cohesiveness can achieve unified business decisions.

Furthermore, Nordqvist & Melin (2010) posited that family values tend to drive decisions in family businesses, and entrepreneurial behavior. In the words of a second-generation Christian family business owner with a Muslim uncle in the North:

*When you [the founder] have 30-something children, you cannot adequately care for them. Each woman takes care of her children by herself. So, the children don't have the right upbringing or morals, it becomes very difficult*

*to run a business with such miscreants in the family: they will cause trouble...and then the business will collapse. (William, West\_7)*

Hence, if business decisions are made from a position where the family members' values and norms are homogeneous, have a single purpose, and show *cohesiveness*, this minimizes conflicts and increases the efficiency with which business decisions are made. In contrast, if business decisions are made from a position where the family members' values and norms are plural, then decision making is weakened as it brings about *division*, which jeopardizes decisions on which entrepreneurial opportunities are made.

Concerning the speed at which business decisions are achieved, we find that in family businesses with a large family, business decisions are not easily reached because of the diverse interests and opinions expressed by family members, while the opposite is true for small families. Reflecting on challenges encountered in a Muslim family business, a second-generation family member stated: *"This family company is owned by 25 children, plus the wives and so whatever you do...one of them will cancel it or disagree with you. So, all these problems will not allow the company to move forward"* (Nathan, North\_15).

Again, another respondent from a second-generation Muslim family business in the West says:

*In a situation where everybody is entitled to his say or to direct the company, you are trying to go straight, but if one is trying to go the right and another is trying to go to the left, the company will be stagnant. (Wale, West\_11)*

Since effective decision-making enables continuity in a family business (Ensley, 2006; Sharma & Manikutty, 2005), the ability to attain a unified family business decision influences transgenerational entrepreneurship and depends on family size.

#### *Exploiting entrepreneurial opportunities*

We found that entrepreneurial opportunities exploited by the family businesses could be characterized as either business-sustaining, family-sustaining, or family-limiting. *Business-sustaining* refers to being more involved in renewal, innovation, and corporate venturing (e.g., building collaborative partnerships, growth in scale and scope, diversification, expansion to other regions, and internationalization). *Family-sustaining* refers to being more concerned with meeting the family's myopic financial needs and being less involved

in innovative ways of doing business. They do not venture into other regions, nor do they internationalize. *Family-limiting* refers to opportunities midway between business-sustaining and family-sustaining. On the one hand, it exhibits most attributes of a business-sustaining family business. On the other hand, exploited opportunities are hindered or limited by family features, thereby reducing the capacity for transgenerational entrepreneurship.

Our findings reveal that most Christian family businesses from the East tended to exploit business-sustaining entrepreneurial opportunities. A Christian family business founder from the East states: *“As a business we seek growth. We started just selling software that we developed, then advisory services. Today we are a one-stop technology shop. We are present in a couple of other locations including outside Nigeria”* (Eric, East\_1).

Muslim family businesses from the North are conservative, but because a risk-taking mindset is often necessary for entrepreneurship, being risk averse limits the family to specific entrepreneurial activities. For this reason, they tend to explore family-sustaining entrepreneurial opportunities. A family business owner from the North says: *“Many Northerners are risk averse ... that is why we are in trading, but not just trading. Most major key players in the North go with something that has no expiration – not manufacturing not production but trading”* (Noel, North\_14).

Both Christian and Muslim family businesses in the West are moderately proactive. However, whereas the Christian family businesses explore opportunities that tend to be business-sustaining, the Muslim families from the West also explore opportunities but are limited by family features (i.e., family-limiting). A second-generation Christian compares Western family businesses of both faith: *“Both [Christian and Muslim Westerners] will take equal risk, but when it comes to how they manage the opportunities, Christian Yorubas are better managers than the Muslim Yorubas because they are not prone to practicing polygamy as their Muslim counterpart”* (William, West\_7).

The above assertion is confirmed by another second-generation Muslim family business stakeholder, when he talks about his father:

*He [founder] was the number one risk taker and businessman. [But] when he left us [died], the business survived only a year or two before we shut it*

*down, because there were disagreements amongst the children, and because we owe the bank some amount of money.* (Wale, West\_11)

Given that entrepreneurial performance within the transgenerational entrepreneurship framework is defined as the “sum of an organization’s innovation, renewal, and venturing efforts” and that this has implications for transgenerational entrepreneurship (Habberson et al., 2010, p. 11), we conclude that Christian family businesses with a focus on exploiting opportunities that sustain the business are in a better position for transgenerational entrepreneurship than family businesses with an emphasis on opportunities that only support the family or are hindered by family factors (family-limiting).

#### *Deploying resource at transition*

This dimension refers to how the family business allocates resources at the transition from one generation to the next and depends on the inheritance norm adopted.

The alternatives for deploying resources at transition we found are *consolidation*, *disintegration*, and *disintegration with possible consolidation*. Consolidation enables the retention of family business resources in the control of one member of the next generation. Adopting the traditional primogeniture inheritance norm achieves this form of resource deployment. Disintegration allows the family business resource to be distributed in the hands of all family stakeholders, even beyond the next-generation family members. A way of doing this is by adopting the Islamic Sharia inheritance norm. Disintegration with possible consolidation permits the family business resource distribution among only the next generation of family members. Depending on the number of next-generation inheritor, there may be room for consolidation. Coparcenary can lead to this form of resource deployment.

Family businesses will usually allocate their resources and capabilities in line with the values they seek, such as the survival of business and independence (Habberson et al., 2010). Our findings indicate that, at the point of transition, Christian family businesses in the East adopt consolidation to attain their interest in sustaining the business across generations, which means that family business resources are deployed or handed over to a single successor, for further consolidation in the next generation. This provides the necessary background for transgenerational entrepreneurship:

*I was born the first son and then naturally being the first son, there was always the sense of responsibility they will put on you. From day one you were being trained to be the heir to take over and look after business, not to inherit wealth, but to look after a responsibility. Our father died without a will and nobody quarreled about any property. (Eli, East\_2)*

Thus, when consensus on the successor's identity is reached far before the time of succession, all the resources from the original family business will be retained, which leads to business consolidation, and the possibility of incorporating other male siblings under a single leadership.

However, when disintegration results from adopting the Sharia inheritance, the next generation successor's identity is ambiguous, especially when the shares are equally distributed among male siblings and less so among female siblings. This leads to the depletion and fragmentation of the family business resources, especially in polygamy and the prevalence of plurality of values, eventually inhibiting transgenerational entrepreneurship. Muslim family businesses in the North intend to be fair to all family member after the founder is gone:

*The Islamic tradition prescribes that you liquidate the asset among the children to avoid any conflicts. How the business will run is entirely dependent on them. When the first owner of the business died, he left 20 children. They split the assets; they liquidated the entire business. (Neil, North\_16)*

Notwithstanding the disintegration of the family resources at the transition into the hands of the many next generation inheritors, our findings suggest a contingent factor influencing transgenerational entrepreneurship: what each inheritor does with his or her resource. Accordingly, "it is down to their discretion," as reported by the chief accountant of a third-generation family business from the North: "So, all of them may decide to continue, but how they will proceed will entirely depend on them. Nobody can predict [transitioning the business] outside the Islamic tradition" (Neil, North\_16).

Finally, in the West's mixed religious composition context, family businesses use the disintegration with possible consolidation. In the case of Christian families, the smaller

number of next-generation inheritors, the shared values that exist among them, and the intention to take the business to the next generation engender the consolidation family business resources, thus catalyzing transgenerational entrepreneurship. Conversely, for Muslim families in the West, the large family size, plural values, and the quest for independence of each successive generation do not support consolidation. In the words of two different second-generation family members of a Muslim family business from the West, the first claims: “*My late father’s business was inherited by quite a lot of people [30 children], and everybody had to go their way*” (Wole, West\_12). The second asserts:

*Once the founder of the company is gone, families are successful in their business because the father mainly gave the business to one of the children to look after – he is the sole decision maker in the company and the rest have to follow, the company will survive. But in a situation where everybody feels entitled to direct the company, you are trying to go straight, this one is trying to go the right and that one is trying to go to the left, the company will be stagnant.* (Wale, West\_11)

Hence, we posit that how the family business passes its family resource at the point of transition influences the forms of intergenerational value and wealth creation.

### **3.6 Discussion**

Existing research on entrepreneurship in family businesses limits the consideration of the role that context plays for transgenerational entrepreneurship to the national context (e.g., Basco et al., 2019; Sharma & Manikutty, 2005). Miller et al. (2017) explored subregional contexts in which family businesses are embedded, but their focus was on governance and on financial performance of family business rather than transgenerational entrepreneurship. Hence, there is still an incomplete picture of how subregional contextual features and norms, such as those related to religion and tradition, play a role in transgenerational entrepreneurship. Further, very little research has unpacked how family structure and other family features affect transgenerational entrepreneurship (Jaskiewicz et al. 2015; Barbera et al., 2018; Basco et al., 2019). Thus, building on previous research focusing on transgenerational entrepreneurship, we examined how subregional variations in religion and tradition affect family structure, functioning, and mindset—and the concomitant implications on business practices for transgenerational entrepreneurship (see Figures 2a-



c).

We found that family structure (in particular, marriage arrangement and family size) influenced family functioning and determined whether the wife is seen as a resource in the business, and the presence of shared values among family members, leading to unified business decisions. We also found that the family mindset, in particular the family's attitude toward risk and the likelihood of adopting primogeniture, matters for entrepreneurial performance and for family resource deployment at transition.

In particular, our findings show how the religion and traditions in each subregional context (Welter, 2011; Wright et al., 2014) are intricately linked to the family system (Jaskiewicz et al., 2017; Jaskiewicz & Dyer, 2017), eventually influencing transgenerational entrepreneurship. We found that for Muslim family businesses in the North of Nigeria, wives are not usually considered as a critical resource for the business that can support transgenerational entrepreneurship. Furthermore, the presence of multiple wives in sub-family units and the attendant large family size in Muslim families results in a plurality of values among children that fuels jealousy and conflict. Attaining unified business decisions that can support transgenerational entrepreneurship is then challenging because of the varied opinions and interests of the offspring from different wives. In the case of Muslim families, the main aim of the business is to achieve a level of profit that can sustain the large family size, which leads to more risk aversion with little regard to business growth and competitiveness. When transitioning to the next generation, the family business resources are disintegrated and deployed to the many next-generation successors. There is no clear designated successor, and the family is unlikely to agree on a single leader (again inhibiting transgenerational entrepreneurship).

Christian business families in the Nigerian context represent a different picture of transgenerational entrepreneurship. For instance, through her high-level education and significant work experience, the wife in the Christian family is regarded as a critical business resource and often works in entrepreneurial activities. Furthermore, a monogamous marriage with the attendant small family size in Christian families results in more unified values among the children, which later facilitate effective decision-making and mobilization of resources. The family is also primarily concerned with sustaining and developing the business across generations, rather than merely viewing it as an engine for

meeting the family's current needs. Given that the Christian families in our study's context are small, risk aversion is lower due to reduced concerns of losing the source of livelihood for a larger family, as in the case of a Muslim family. Hence, having a small family induces a risk-taking behavior among family members that promotes the exploitation of entrepreneurial opportunities. Finally, primogeniture is often adopted and expected as the first son is earmarked as leader and heir apparent.

Our findings regarding the role of religion and tradition for business families' risk orientation and its impact on the entrepreneurial opportunities that family business exploits is in line with research on family ownership and risk-taking (e.g., Naldi et al., 2007; Zahra, 2005). In their review, Hoskisson et al. (2017) posit that risk-taking behaviors of family principals ultimately impact organizational risks, that is, to what extent new business opportunities are pursued. So, in our study, for instance, we saw that the Muslim family principals are careful to maintain the current income streams into the future so that the financial well-being of their large families is not jeopardized. As a result, they tend to engage in less risky activities, which are needed for transgenerational entrepreneurship.

The varying businesses practices that we found stemming from differences in religion and traditions in each subregion, via family structure, functioning, and mindset also mean differences in the business life cycle from one generation to another (Jaskiewicz et al., 2016; Minola et al., 2016) and their impacts on transgenerational entrepreneurship (Habbershon et al., 2010; Jaskiewicz et al., 2016; Zellweger et al., 2012). On the one hand, for Muslim business families, at the initial stages of a new family business there is a mobilization of resources, which does not include involving the wife as a valuable resource. While the business achieves a certain level of capacity to sustain the family, attaining unified business decisions is challenging because of the varied opinions and interests of the numerous family members. Moreover, the family size, coupled with a submission to "the will of God," limits risk taking and invariably the extent to which entrepreneurial opportunities are exploited. At generational transition, the family business resources are disintegrated and deployed to the many next-generation successors. Therefore, the business life cycle of Muslim families follows a pattern of mobilization, building family-sustaining capacity, and then disintegration. The disintegration of the family resources at the transition phase does not support transgenerational entrepreneurship in the footsteps of the previous generation. Nevertheless, next-generation successors can sustain entrepreneurship and are

free to pursue new independent endeavors such as starting their own business, thus adopting new ways of organizing (Jaskiewicz et al., 2016). Notably, the next generation's ability to leverage resources derived from previous entrepreneurial activities to support new opportunities and ventures is central to sustained entrepreneurship across generations (Jaskiewicz et al., 2015).

On the other hand, the business life cycle of Christian families is different. At the initial stage of mobilizing resources, the wife is included as a critical resource for the family business. The business builds capacity driven by an ambition to build a sustainable business and is not limited by divisiveness amongst the family stakeholders (because the family is small) or by risk aversion. Finally, when transitioning to the next generation, the family business resource is deployed to a single successor. Hence, the business life cycle for the Christian family follows a pattern to mobilize, build business-sustaining capacity, and consolidate. Therefore, by the transition stage of the Christian family business life cycle, the next generation successor is more likely to have been imprinted with anticipated futures and the idea of an entrepreneurial legacy (Barbera et al., 2018; Jaskiewicz et al., 2015). These transgenerational entrepreneurship features enable successors to continue to sustain and create wealth that endures across generations (Jaskiewicz et al., 2016, Laakkonen et al., 2011; Nordqvist & Melin, 2010).

This phenomenon can be further understood through the family embeddedness approach proposed by Aldrich & Cliff (2003), which outlines how features of family structure and functioning have an important impact on how entrepreneurial opportunities are exploited through new venture creation in business families. More specifically, our findings suggest that integrating a clear prospective successor before he or she takes over the family business will not only lead to new venture creation in the next generation of the business family, but will also facilitate intergenerational resource retention and consolidation. On the contrary, too-close family embeddedness involving multiple family members who have equal claims to the family business might lead to intergenerational resource disintegration for the family business. Though transgenerational entrepreneurship may be achieved in these two different settings, the forms of family businesses that emerge in the next generation differ. The form of family business that emerges in the next generation for the Muslim families we may call *disjointed individual family businesses*, whereas the form that emerges in the Christian context is the *family business group* in which family members manage a

subsidiary, or are working in various capacities (Rosa, 2019). Therefore, we posit that business families may also attain transgenerational entrepreneurship as an offshoot of an original family business and operating independently. Transgenerational entrepreneurship also is attained by consolidating the original family business in the next generation.

### **3.6.1 Theoretical contributions**

Our main theoretical contribution relates to examining the roles of religion and traditions as subregional contextual features for transgenerational entrepreneurship in family business. Previous literature has emphasized that transgenerational entrepreneurship can be either affected by family-specific attributes such as entrepreneurial legacy (Jaskiewicz et al., 2015; Laakkonen et al., 2011) and anticipated futures (Barbera et al., 2018), or can be moderated by national culture effects on entrepreneurial orientation and familiness (Basco et al., 2019). We contribute to this line of research by integrating the impact of religion and traditions on family structure, functioning, and mindset, and show that these elements influence transgenerational entrepreneurship through preferred business practices.

More specifically, we add to the scant research on entrepreneurial families and transgenerational entrepreneurship in family businesses by moving beyond national context effects on firm familiness and entrepreneurial orientation as determinants of transgenerational entrepreneurship (Basco et al., 2019). We show that subregional contextual features, reflected by religion and traditions, affect the family structure, family functioning, and family mindset, and can lead to varied impact on some dimensions of familiness and entrepreneurial orientation. In particular, we unpack how religion and tradition can lead to varied effects on the risk-taking dimension of entrepreneurial orientation and the impact this can have on transgenerational entrepreneurship.

Our study also contributes to a deeper understanding of the importance of the family structure (monogamous/small family or polygamous/large family) for shaping the role of spouses and business practices that either foster or restrain transgenerational entrepreneurship. Our study thus lends further support to the idea that the family system plays a critical role in transgenerational entrepreneurship (Nordqvist & Melin, 2010; Zellweger et al., 2012). In this way, we add to the literature at the nexus of family science and family business (Jaskiewicz et al., 2017; Jaskiewicz & Dyer, 2017; Randerson et al.,

2015), by exploring the influence of different family structures, shaped by religion and tradition, on transgenerational entrepreneurship.

We further bring together the role of wives and family functioning as important dimensions that matter for transgenerational entrepreneurship. Extant literature has confirmed that wives present a vital resource for the family business as a unifying factor for family members (Laakkonen et al., 2011) and as a sounding board by adding points of view toward the development of the family business (Aldrich & Cliff, 2003). We add to this literature by showing that wives (when they have a high level of education and experience and when they play a contemporary role) become a critical resource for transgenerational entrepreneurship. Wives in the context that we have studied become trusted partners of their spouses and become a critical resource for the business to better understand market needs, therefore facilitating the pursuit of entrepreneurial activities.

We thus extend the insights of Jaskiewicz et al. (2015) that the spousal role varies in each family, and culturally, on a continuum from a marginal role to that of a major decision maker. In our study, this is confirmed and manifested by the role played in the businesses by the wives in polygamous and monogamous marriages. We further show that religion and tradition as subregional contextual features impact family structure and family functioning, which provide the essential ingredients for solutions to be found and problems be resolved across generations (Laakkonen et al., 2011). For instance, with respect to the role of the family size, Jaskiewicz et al. (2015) found that large family size has a positive influence on entrepreneurial legacy and transgenerational entrepreneurship. We show, however, that while this may be so in the case of monogamous marriages, in the case of polygamous marriages, large family size seems to have a negative effect on attaining unified decisions, and this inhibits transgenerational entrepreneurship.

Our study also contributes to research that seeks to contextualize entrepreneurship and family business research (Randerson et al., 2015; Welter, 2011; Wright et al., 2014; Zahra, 2007). In particular, our work focuses on what drives or constrains transgenerational entrepreneurship in developing country contexts, such as Nigeria, with the aim of moving beyond the Western-centric focus of entrepreneurship research. We show how primogeniture can be considered as an important element determining transgenerational entrepreneurship. Although in Western-centric literature primogeniture is associated with

negative performance outcomes (Calabrò et al., 2018), primogeniture in the Nigerian context of this study serves to remove ambiguity over who will become the next business leader and means no depletion of resources among different siblings that may lead to sibling rivalry. Accordingly, we add to the literature discussing the familiness (Habbershon et al., 2010) by showing how it can be intrinsically linked to the family structure and functioning, which are in turn influenced by the particular subregional religion and tradition emphasis.

Finally, our contribution to the emerging literature on the role of religion in family business development (Fathallah et al., 2020; Kavas et al., 2020; Astrachan et al., 2020) centers around the finding that family businesses in the Muslim and Christian contexts of our study are influenced by religious norms in terms of their capacity for transgenerational entrepreneurship. Thus, we particularly extend the work of Fathallah et al. (2020) by showing that religion and also traditions can produce particular family structure, functioning, and mindsets which translate into business practices that can either foster or hinder transgenerational entrepreneurship in the family business.

### ***3.6.2 Practical contributions***

For practical implications, this study suggests that policymakers interested in supporting transgenerational entrepreneurship as a regional development tool should look into the norms and values that guide the priorities in subregions rather than country needs as a whole. Understanding the family features—family structure, functioning, and mindsets—that drive a business family’s capacity for transgenerational entrepreneurship will aid in understanding which business practices to most effectively implement in a family business. For instance, to support family businesses in the polygamous setting, policymakers can work on spreading awareness about the different dynamics that occur in polygamous marriages and how these dynamics might inhibit transgenerational entrepreneurship.

Because of subregional contextual features linked to religion and tradition some women remain restricted. Policymakers could work on increasing education and encouraging work opportunities for women (Samara et al., 2019), which, as shown in this study, can fuel transgenerational entrepreneurship. In other words, capitalizing on the capabilities provided by women can have a positive impact on transgenerational entrepreneurial families, enabling the creation of new streams of wealth and social development.

### ***3.6.3 Limitations and future research***

Although we focus on differences in religion linked to Christianity and Islam, our study is limited to how these faiths are enacted in Nigeria; it was never our intention to assess the impact of all forms of Christian and Muslim faith around the world. Also, because our study draws on qualitative research methods, there is a limit to the external validity of our findings. We cannot statistically generalize our findings to the population of businesses from which our sample was selected. The question may also arise as to whether the sample size is adequate given our research method. However, we were able to gain rich insights from our sample and our findings should be relevant for analytical generalizations within the context of the study.

Notwithstanding these limitations, subregional contextual features such as religion and traditions, whether Christian or Muslim, are common to other contexts and are likely to generate, if not corresponding, in many cases at least similar family structures. However, whether the same dynamics will play out concerning, for instance, the role that wives play in the family and business setting, we cannot say. Therefore, this is a promising avenue for future studies. Exploring how religion plays out in another context to affect transgenerational entrepreneurship by comparing wholly Christian and Muslim countries may yield more in-depth insights.

Furthermore, future scholars could study how involving all wives in the polygamous setting affects transgenerational entrepreneurship, in a context where wives have suitable education, competence, and experience. Similarly, we encourage future research that looks at the extent to which polygamous families in some contexts may engage in entrepreneurship, whether risky or not, as a means of offering employment opportunities to a large set of offspring, for example through new venture creation, innovation and corporate venturing. Such a research agenda that takes the entrepreneurial family perspective could also look more closely into how the differences in family structure, functioning, and mindset associated with religion and tradition might drive decisions regarding dissolution and exit of businesses as a way to renew the family's business portfolio.

The roles of religion and traditions in entrepreneurship is attracting increasing interest from scholars. With a focus on the decision by young people to engage in entrepreneurship, it

would be interesting to see how and why there might be differences among those growing up in a Christian versus a Muslim business family context. The observation that there may be intergenerational differences may require further exploration using some of the family science theories suggested by Jaskiewicz et al. (2017), for example imprinting theory (Marquis & Tilcsik, 2013) or self-determination theory (Deci & Ryan, 2012). Such a research project could also embrace the idea suggested by Fathallah et al. (2020) to study the impact on business and entrepreneurial activities when some family members do not conform to the specific religious beliefs practiced by the rest of the business family. Furthermore, in contexts where primogeniture is the norm, when the first-born of the family are twin boys or when the age gap between first and second son is very close, how will these family factors affect transgenerational entrepreneurship? We encourage more thorough examination of these questions by, for instance, incorporating birth-order theory.

### **3.7 Conclusions**

This article provides novel insights into the question of how religion and tradition within a subregional context in a developing country shape the capacity of family businesses to achieve transgenerational entrepreneurship, through family structure, functioning, and mindset. We address the call to contextualize entrepreneurship research in settings not prevalent in mainstream literature and to explore salient dimensions of familiness and entrepreneurial orientation in relation to transgenerational entrepreneurship. By doing so, we bring to light important family and business features that drive or inhibit transgenerational entrepreneurship in Nigeria as family businesses progress from one generation to the next.

### **3.8 References**

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# 4

## Entrepreneurship Propagation: An Ethnic Perspective

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This study explores the process through which an ethnic group engenders entrepreneurship across generations. Building on an in-depth qualitative study of ethnic entrepreneurs drawn from a specific ethnic group within its native country, this research shows how three types of triggering circumstances—poor family conditions, desire to uplift ethnic group, and formal institutional voids—lead to engaging in an informal apprentice system, which gives rise to entrepreneurship propagation, building financial capacity, and creating social value, thus, fostering intergenerational value creation. Theoretical and practical contributions are discussed in the contexts of entrepreneurship in a developing country.

## 4.1 Introduction

Growing up as a child in the southeastern region of Nigeria in West Africa, I recall there were always several relatives in our home. These relatives ranged from uncles (my father's siblings, cousins, and other kin's children) to male cousins (on both the paternal and maternal sides). Unknown to me at that time, my father—a business owner, having benefited from the Igbo Apprenticeship System (IAS)—was training and mentoring the next generation of benefactors of the IAS, a system that propagates entrepreneurship.

Studies exist that showcase entrepreneurship as a step along a career path (Burton et al., 2016); as a phenomenon whose nature and extents are influenced by antecedent contexts that provide individuals with entrepreneurial opportunities and determine boundaries for their actions (Dobrev & Barnett, 2005; Sørensen & Fassiotto, 2011; Welter et al., 2016); and as an action determined by factors that predicate who becomes and remains an entrepreneur (Blanchflower & Owsald, 1988; Yamin et al., 2017). Furthermore, some scholars such as Burton et al. (2016) have addressed the question of who becomes an entrepreneur by studying the distinguishing features of the people who become entrepreneurs, but not the antecedent steps that give rise to entrepreneurship. This gap in the literature points to the lack of an acceptable conceptualization and definition of the term *entrepreneurship propagation* (EP).

The argument for entrepreneurship propagation is further supported by George et al. (2016) suggestion that one way of narrowing down unemployment created by the deep-rooted formal institutional voids in Africa is to promote local entrepreneurship. Moreover, Bruton et al. (2017, p.7), argued that entrepreneurship models in literature emanating from dormant contexts (United States and Western Europe) are becoming inappropriate “to define the nature, scope, manifestations, and outcomes of entrepreneurship” that occur in other, dissimilar settings. For instance, unlike the Western context, because of the non-supportive formal institutional framework in the African context (Kolk & Rivera-Santos, 2016; Kostova, & Marano, 2018), there is a greater reliance on the informal structure of extended family, kin, extended kin, and ethnic group (Khavul et al., 2009; Murithi et al., 2019). Put differently, James Jr. (1996) asserted that kinship relations, family cohesion, social norms, and non-market mechanisms are especially important when formal markets are immature. Greater reliance on the informal structure, therefore, arises due to distrust for the nation-state and loyalty to ethnic group (Platteau, 2009).

Ethnic configurations shape entrepreneurial practices (Aldrich & Waldinger, 1990; Brundin et al., 2009; Igwe et al., 2020; Meagher, 2010; Valdez, 2016). Consequently, to nurture entrepreneurship in Nigeria, it doesn't have to follow the mechanistic highly formalized format of, for instance, the accelerators (Pauwels et al., 2016), the incubators (Bøllingtoft & Ulhøi, 2005) or the innovation hubs (Youtie & Shapira, 2008) as can be found in the Western context/developed countries with robust formal institutional frameworks. Entrepreneurship propagation rooted in the IAS may be a more precise way forward to nurturing local entrepreneurship (George et al., 2016). Therefore, this research explores how ethnic entrepreneurship from an ethnic group can engender entrepreneurship across generations.

An inductive qualitative research approach was used to explore this important topic from a hitherto relatively less-explored research context to build theory in this area. Interviews were conducted with 31 informants. All informants are from the Igbo ethnic group of Southeast Nigeria. Given that the study seeks to capture a heterogeneous sample of these ethnic entrepreneurs to get a broad perspective of the study's interest, capturing a representative sample from the three regions of Nigeria was deemed appropriate. Hence, samples were drawn from participants across three major regions of Nigeria, where these ethnic entrepreneurs cluster to do business.

Our findings suggest that three types of triggering circumstances (i.e., poor family conditions, desire to uplift ethnic group, and formal institutional voids) arising from the family, the business, or the society, respectively, lead to engaging in the informal apprenticeship system (i.e., sourcing an apprentice, pre-service testing, making an agreement, nurturing the apprentice, serving the master, and settling the apprentice), which leads to entrepreneurship propagating, and subsequently to building financial capacity and creating social value within the ethnic group.

This article offers the following contributions. First, by inductively mapping out the process through which entrepreneurs of an ethnic group engender entrepreneurship across generations, it brings to light an informal entrepreneurship support infrastructure—the Igbo apprenticeship system (IAS)—and gleans from it to define the concepts of *entrepreneurship propagation* and *entrepreneurship propagation propensity*, which are phenomenological and potentially theoretical. Second, ethnic entrepreneurs have been

studied in the context of immigration history (Assudani, 2009; Baycan-Levent & Nijkamp, 2009; Klaesson & Öner, 2020; Peredo & Chrismam, 2006; Zhou, 2004), but the ethnic entrepreneurs in this study are within their home country, therefore this research underscores a variant of ethnic entrepreneurs. Third, the study contextualizes entrepreneurship research in a non-Western or European context, thus aiding our understanding of how an ethnic group in Nigeria, anchored on communal solidarity, distribution of wealth, and social interactions (Meagher, 2009, 2010; Obunike, 2016), impacts entrepreneurship through an informal infrastructure—IAS. This research shows that in the context where formal structures are weak and sometimes absent, actors tend to leverage informal arrangements within their ethnic group to fill institutional voids, thereby creating entrepreneurial, financial, and social value.

This paper is structured as follows. First, it briefly reviews the literature on ethnicity, ethnic groups, and ethnic entrepreneurship. Next, it sets forth the study setting and our qualitative methodology. Finally, the findings, conclusions and avenues for future research are presented.

#### **4.2 Ethnicity and the ethnic group**

"Ethnic" originates from the Greek term *ethnos*, referring to a people or a band, tribe, or race (Smith, 1996). Within colonial and immigrant history, the term "ethnic" falls under the in-group/out-group dichotomy, thus viewing the majority as non-ethnics—us and new immigrants or minorities, as ethnic— them (Hutchinson & Smith, 1996). Subsequently, Jones (1997) classified an ethnic group as any group of people who set themselves apart and are set apart by others with whom they interact or coexist based on their perceptions of cultural differentiation and common ancestry.

The primordial theory views ethnicity as a natural phenomenon with its foundations in family and kinship ties (Geertz, 1963), whereas the instrumental approach sees ethnicity as socially constructed and more concerned with its role in the mediation of social relations and the negotiation of access to resources (Jones, 1997). The Igbo people's perception of themselves as an ethnic group comes from a mix of both paradigms. Although they believe their foundation is biologically rooted in family and kinship ties, they also see their ethnic group as a means to advance themselves economically through communal solidarity, distribution of wealth, and social interactions (Meagher, 2009; Obunike, 2016).

Additionally, the Igbo group identifies with Hutchinson & Smith's (1996) six main features of an ethnic group, namely: a common proper name, a common ancestry, shared historical memories, one or more elements of a common culture, a link with a homeland (symbolic attachment), and a sense of solidarity within the ethnic population. Baumann (2004) concluded that ethnicity is, in part, the symbolic representations of a group produced, reproduced, and transformed over time.

### **4.3 Ethnic entrepreneurs and entrepreneurship**

Ethnic entrepreneurship relates to entrepreneurs whose businesses are rooted in a group of people with shared cultural heritage (Zhou, 2004) and creates a form of interaction among people with the same national background or migration history (Volery, 2007). Minority groups utilize ethnic entrepreneurship to address shared social and economic challenges (Igwe et al., 2020) and develop self-reliance given limited support from the government (Masurel et al., 2002). Ethnic entrepreneurs tend to enter fragmented business sectors (Chaganti & Greene, 2002; Masurel et al., 2002). However, their enterprises may begin as small trades and merchandising activities and later metamorphose into big corporations that cut across ethnic divides (Volery, 2007; Zhou, 2004). Even when small, ethnic businesses can leverage resources generated through the combined network of family, extended family, kin, and ethnic groups to create a competitive advantage (Igwe et al., 2020; Khayesi et al., 2014; Kwon et al., 2013; Light & Dana, 2013; Valdez, 2016), and the family social capital is instrumental for the continuity of ethnic businesses (Arregle et al., 2015; Kidwell et al., 2012). However, ethnic entrepreneurs who limit their network to in-group ties may not expand beyond their traditional ethnic businesses (Assudani, 2009). Also, a community's sociocultural context shapes their entrepreneurial orientation (Anggadwita et al., 2017). Moreover, ethnicity facilitates group differences like enterprise and the ability to pursue entrepreneurial activities (Clark & Drinkwater, 2010; Valdez, 2016; Zhou, 2004) and underlying value patterns of entrepreneurs (Morris et al., 2002).

The study considers the Igbo ethnic group as a warehouse of ethnic entrepreneurs, given their underlying similarities with existing ethnic entrepreneurs' attributes, except that the Igbo ethnic entrepreneurs in this study are not immigrants in host countries. These ethnic entrepreneurs are within their home country, but most of them have migrated from their specific region to another region of their home country and cluster to do business. However, this does not suggest that they do not immigrate to other places outside their home country.

Therefore, this study seeks to understand how the Igbo ethnic group, through their ethnic entrepreneurs, engender entrepreneurship across generations.

#### **4.5 Study context and case and methodology**

##### **4.5.1 Study context and case**

Igbo is an ethnic group found in the southeastern region of Nigeria, with a population of around 40 million; they are one of the largest ethnic groups in Africa. All subgroups within the Igbo-speaking population have the same fundamental culture and sociopolitical organization (Ohadike, 1996). Traditionally, the Igbo communities are organized in patrilineages held through descent from father to son (Ogbu, 2013; Ohadike, 1996). The family institution is a strong tie, esteemed over other forms of social units, and organized in line with the kinship and lineage system (Eze, 2015; Igwe et al., 2018; Nnadozie, 2002). The extended family prevails among the Igbo people, where a man with his wives, children, in-laws, friends, and other relatives all live together as one household (Igwe et al., 2018).

The Igbo ethnic group is acknowledged as enterprising and ingenious (Igwe et al., 2018). Studies have shown that they are above all other ethnic groups in Nigeria in entrepreneurial activities (Agozino & Anyanike, 2007; Chukwuezi, 2001; Obunike, 2016; Olutayo, 1999; Orugun & Nafiu, 2014; Ukaegbu, 2003). This entrepreneurial behavior is attributable to their sociocultural and family system (Igwe et al., 2018), which creates an environment conducive to individual and collective achievement (Nnadozie, 2002). Furthermore, the Igbo ethnic group's entrepreneurial behavior links to the Nigerian Civil War's institutional void and their sense of marginalization and discrimination in Nigeria (Chukwuezi, 2001; Igwe et al., 2018; Meagher, 2009; Nnadozie, 2002).

This ethnic group is known for carrying out economic activities in clusters. These clusters are organized and anchored on various shared indigenous institutions, including home-based occupational specialization, an informal apprenticeship system, and intercommunal credit systems and trading networks. The specialty of Igbo communities is particular lines of trade. Even when they migrate to urban centers, the Igbo community is fostered by these indigenous economic institutions (Meagher, 2011). These characteristic trade patterns of the Igbo ethnic group make them an attractive setting for understanding the characteristics of the footpaths that give rise to entrepreneurship. This study's focus is on the unique informal apprenticeship system (IAS) popularly known as *igba boi* to explore

entrepreneurship propagation. According to Neuwirth (2011a, 2011b), this system is the largest business incubator platform in the world and contributes actively to the longevity of businesses within the Igbo ethnic group. IAS is facilitated through the family, extended family, kin, and extended kin; the ethnic system ensures the adequate transfer of business skills and creates a unique network of resources that sustains entrepreneurship among the Igbo people (Igwe et al., 2018; Obunike, 2016).

#### **4.5.2 Methodology**

##### *Research design*

Given the paucity of research on the characteristics of the pathways to entrepreneurship, and this study's interest on how ethnic entrepreneurs from a specific ethnic group propagate entrepreneurship, particularly within the context of developing countries, a qualitative research design is appropriate (Guba & Lincoln, 1994). The researcher generated a semi-structured interview guide, and follow-up and clarifying questions were asked as the need arose. The study adopted a theory-building approach inspired by induction (Corbin & Strauss, 1998), and sensitized by literature on ethnicity and ethnic group (Hutchinson & Smith, 1996; Jones, 1997; Geertz, 1963; & Baumann, 2004) and ethnic entrepreneurs and entrepreneurship (Igwe et al., 2020; Valdez, 2016; Anggadwita et al., 2017; Klaesson & Öner, 2020). The study aims to explore the process through which ethnic entrepreneurs of the Igbo group manage to maintain their entrepreneurial orientation and familiness among their ethnic group members, thereby propagating entrepreneurship across generations.

##### *Study sampling*

First, sampling was purposeful in the sense that it was from a specific ethnic group. However, the study sought to capture a heterogeneous sample of these ethnic entrepreneurs to get a broad perspective of study's interest, thus it was appropriate to capture a representative sample from the three regions of Nigeria: west (Lagos), east (Enugu), and north (Abuja). Second, because of the difficulties associated with data gathering in our study context, going to clusters in these three regions where this ethnic group conducts business through their members facilitated data collection. Third, the recruitment of particular participants was somewhat random and based on their choice; that is, if they were willing to participate or not. The inclusion/exclusion criteria were participants who had gone through or are going through the Igbo apprenticeship system or had a relationship with someone who had gone through the system. The researcher was interested in various



stories and experiences, as their narratives were to come together to paint the picture of the process. Each informant was either a master, an apprentice, or a wife with experience or information to share regarding the Igbo apprenticeship system (informal apprenticeship system, or IAS) in Nigeria.

**Table 1. Interviewees**

Interviewee	Age of interviewee (years)	Level of education	State of origin of interviewee	Age at start of apprenticeship (years)	Apprenticeship tenure (years)	Current business / trade type	Business location	Duration in business (years)	Length of interview (mins)
M01	63	Grade 6	Anambra	13	7	Block moulding	Abuja	43	56
M02	42	Grade 12	Anambra	17	6	Fairly used tyres	Lagos	19	47
M03	53	University	Enugu	28	3*	Auto spare parts	Lagos	22	38
M04	48	University	Imo	22	7	Pharmaceuticals	Lagos	19	85
W05	38	University	Anambra	n/a	n/a	n/a	Lagos	n/a	39
M06	70	Grade 6 & a 3yr Diploma	Anambra	13	7	General building materials	Abuja	47**	43
M07	32	Grade 12	Anambra	15	5	Auto spare parts	Lagos	12	31
M08	26	Grade 12	Anambra	18	7	Auto spare parts	Lagos	2	39
M09	41	Grade 12	Anambra	12	7	Auto tires & rims	Lagos	22	37
M10	45	Grade 12	Anambra	22	4	Auto spare parts	Lagos	13	34
~M11 & W11	77 & 69	Grade 6	Anambra	15	4	Building materials	Abuja	55**	44
M12	46	Grade 6	Anambra	16	6.5	Building materials	Abuja	23	54
M13	32	Grade 12	Enugu	18	7	General provisions	Abuja	7	24
M14	41	Grade 9	Imo	15	8	Auto spare parts	Lagos	18	18
M15	46	Grade 12	Enugu	27	0.5*	Auto spare parts	Lagos	19	25
M16	35	Grade 6	Imo	18	4 & 6	Auto air conditioner	Lagos	7	28
M17	55	Grade 12	Imo	23	2*	Auto spare parts	Lagos	30	21
M18	27	Grade 9	Imo	15	10	Electrical materials	Enugu	2	10
A19	18	Grade 11	Imo	13	On-going	Wood paint	Enugu	n/a	33
M20	37	Grade 9	Imo	16	2 & 8	Electrical materials	Abuja	11	25
^M21	42	University	Anambra	18	Embedded	Furniture, textile, manufacturing	Abuja	24	59
M22	52	Grade 12	Anambra	17	9	Contract & supplies	Abuja	26	44
M23	44	Grade 6	Enugu	14	8	Auto tyres	Enugu	22	24
M24	35	Grade 6	Enugu	17	7	Textile	Enugu	11	18
M25	36	Grade 5	Enugu	16	5	Auto tyres	Enugu	15	13
M26	76	Grade 6	Anambra	13	3*	Auto parts	Enugu	56**	13
M27	50	Grade 12	Enugu	19	10	Textiles	Enugu	21	29
M28	41	Grade 6	Imo	12	8	Cosmetics	Enugu	20	32
M29	51	Grade 6	Enugu	12	7	Genral provisions	Enugu	32	20
M30	29	Grade 11	Enugu	17	8	Importations, Real estate, & provisions	Enugu	4	60
	45.1			16.4	7.1			21.5	33.6

\* Tenure is shorter than the norm because the interviewees did not serve but engaged only in learning the trade ("imu olu")

\*\* 3 years was discounted for the Nigeria civil war from 1967-1970 (Biafran war)

^He was embedded in the midst of the apprentices as his parents trained and settled many of them

~ These two are a couple that was interviewed together

As shown in Table 1, our sample consists of 31 informants of the Igbo ethnic group. Informants range from 18-77 years of age, with an average age of 45.6 years. It is noteworthy that each master was once an apprentice. The oldest informant is 77 years old and was an apprentice before the Nigerian Civil War (1967–1970); he was already a master

to several apprentices at the outset of that war. These entrepreneurs are correctly registered as enterprises and limited liability companies, pay taxes, and remit monies to the local government. Hence, these businesses that are captured in our sample, which are settings for propagating entrepreneurship, exist in the formal sectors. These businesses operate mainly in product importation and trading (especially auto spare parts and building materials); only a few have moved up the value chain into manufacturing.

The in-depth knowledge of the study setting by a researcher who is of Igbo ethnic descent enhanced understanding and analysis of data; moreover, the researcher inductively drew meaning from interviewees' narratives. Interviews were conducted in English, a mix of Igbo and English, or purely in the native Igbo language because some interviewees tended to express themselves better in their mother tongue, given that over 80% of them had limited education (grade 12 or lower). Our average interview time for each informant is 33.6 minutes. These interviews were conducted during the seven months from December 2019 to July 2020, inclusive, notwithstanding the COVID-19 situation, though the interview procedures followed WHO safety guidelines that were in force at the time. Pseudonyms represent informants according to their current status in the IAS. Identities starting with M, A, and W represent informants who are master, apprentice, and wife, respectively.

#### *Data collection*

When starting the study, our research interest was how these entrepreneurs engender entrepreneurship from one generation of entrepreneurs to the next. Given that the researcher was not physically present to conduct all the interviews, the researcher conducted five interviews but had to recruit and train three university graduates fluent in the Igbo language and located in the three regions to complete the rest of the interviews. Hence, the researcher went with one of the recruits to observe five of these interviews in Lagos. For the other two recruits, located in Abuja and Enugu, the researcher guided them through the technicalities of conducting interviews via telephonic conversations. All interviews used a structured instrument to guide the discussion (see Appendix I). These recruits (interviewers) were advised not to allow the interview instrument to be restrictive, but to give the interviewees opportunities to tell their stories and to ask follow-up and clarifying questions. All interviews were audio recorded since the three recruits had audio recorders given to them by researcher. The three recruits were each paid a monthly stipend

of NGN50,000 (following the allowance paid to new graduate in Nigeria). Each recruit (interviewer) conducted interviews within their location. For the three recruits, after their first interviews, the researcher listened to the recording and corrected them where she felt they were interjecting and not allowing the interviewee the free flow of their opinion. They improved upon this technique in their subsequent interviews.

As a starting point, the interviewees were asked to introduce themselves; that is their biodata. After this, they were asked to narrate their understanding of the IAS and to talk about their IAS journey from start to date (Powell & Baker, 2014). Following the initial introduction, the questions became semi-structured. However, the interviewer interjected intermittently with clarification questions. The aim was to gather and harmonize interviewees' viewpoints for similar questions regarding our variables of interest, as all information was analyzed as a whole given the study's interest in a process. There were 14, 10, and 7 interviewees from the Anambra, Enugu, and Imo states, respectively (see Table 1). After the interviews were audio-recorded, they were all transcribed (including those conducted in the Igbo language) into English text in preparing them for the coding/categorization process (Grodal et al., 2020).

#### *Analytical method*

The transcribed data were converted to PDF and imported into MAXQDA Analytic Pro 2018 to organize our data analysis. The researcher followed an active categorization framework for theory development (Grodal et al., 2020). Thus, the data analysis was structured in three main stages:

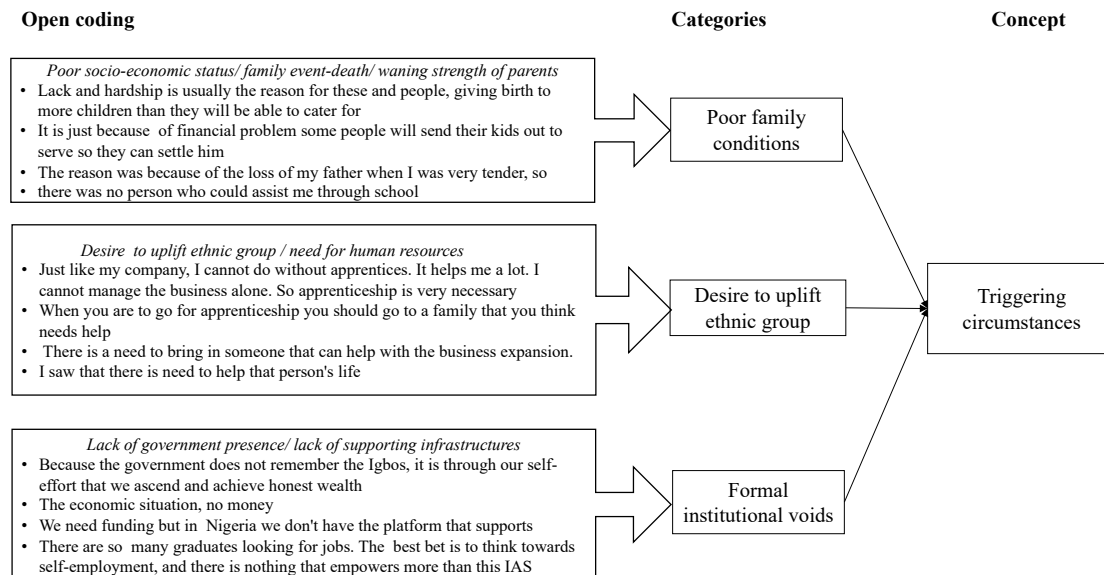
*Stage 1: generating initial categories.* The researcher engaged in an open coding process, assigning codes to segments of the transcribed data. Staying close to the data, codes were assigned to the accounts that informants made of their entrepreneurship journey (Corbin & Strauss, 1998). After coding the first interview, the researcher continually compared the new data with that of the existing codes to ensure consistency in what the codes represent (Bryant & Charmaz, 2015; Charmaz, 2006; Corbin & Strauss, 1998). Since the interest was in the process, the researcher continuously asked what the procedures were, and the codes used were mostly actions representing aspects of the process. By the time the researcher was done with coding the first twelve interviews, there were 750 coded segments, 42 first-order codes, and 20 initial categories (see Appendix IIa).

*Stage 2: refining tentative categories.* The researcher re-examined and further refined initial categories before proceeding to further analysis of the remaining data. Following Grodal et al. (2020), this stage sometimes involved the following activities, not in any particular order: dropping several codes (which turned out not to have theoretical traction), merging categories (i.e., uniting two or more categories to have a superordinate one), splitting categories (i.e., separating categories into two or more subordinates by probing the nuances of categories to create finer distinctions), relating and contrasting categories (comparing several categories to specify the relationships—or lack thereof—among them), and sequencing (developing a dynamic understanding of the unfolding reality to organize the categories temporally). The process of refining categories provided more precise meanings for the categories. For instance, the category "triggering circumstances" was split into subcategories of "poor family conditions," "desire to uplift ethnic group," and "formal institutional voids." Other impacts of the IAS were split into two separate categories, "creating social value" and "building financial capacity," and together with the category "propagating entrepreneurship" these were all subcategorized under "engendering entrepreneurship." By the end of this stage, the analysis had more well-refined categories and concepts (Bryant & Charmaz, 2015; Charmaz, 2006; Corbin & Strauss, 1998).

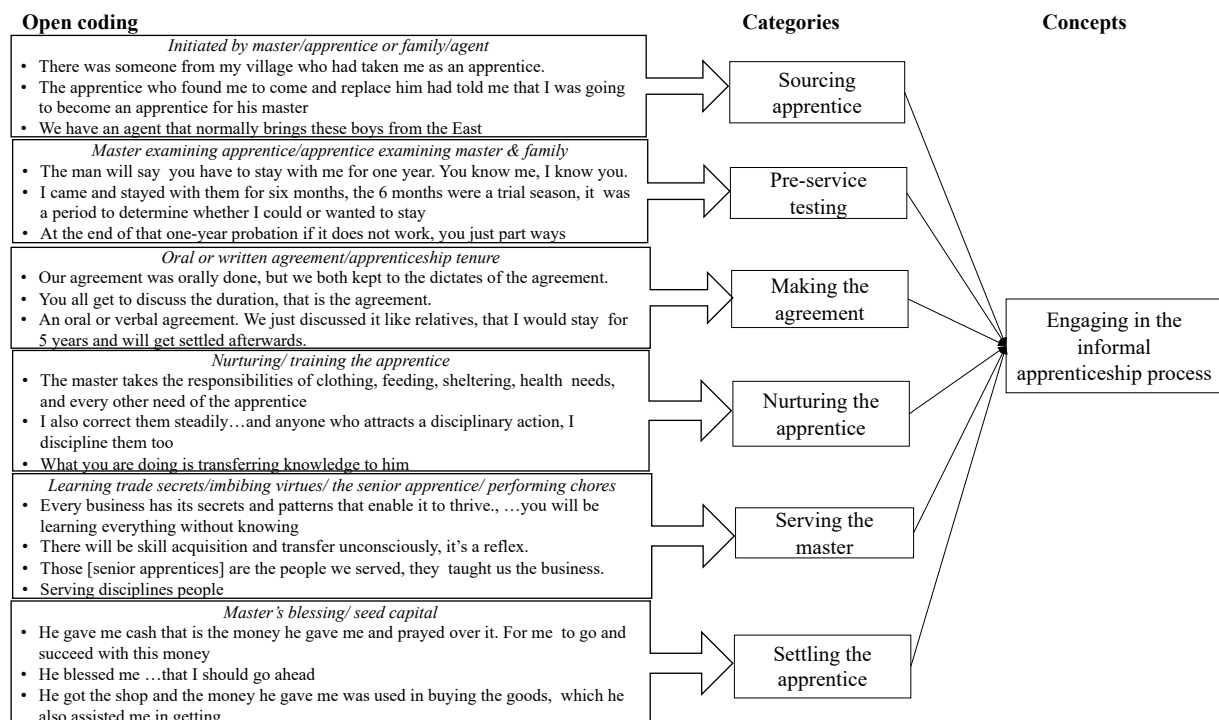
Specifically, 20 interviews had been coded with 1,000 coded segments, 13 main categories, and three main concepts that would help answer our research question (see Appendix IIb). Examples of the main categories are "sourcing an apprentice," "serving the master," "nurturing the apprentice," "settling the apprentice," "propagating entrepreneurship," and "starting and growing a new venture."

*Stage 3: re-analyses and theoretical integration.* The next step was a further analysis of the rest of the interview data; now, the researcher formulated an overarching understanding of the data and progressed with iterating through the data to find further nuances in the main concepts and elaborate on them (Grodal et al., 2020). At the end of this stage, there were 1,250 coded segments. However, only 729 related to our three main concepts and 13 main categories (see Appendix IIc). The researcher had substantiated the footpaths that give rise to entrepreneurship; that is, how the ethnic entrepreneurs propagate entrepreneurship (Corbin & Strauss, 1998).

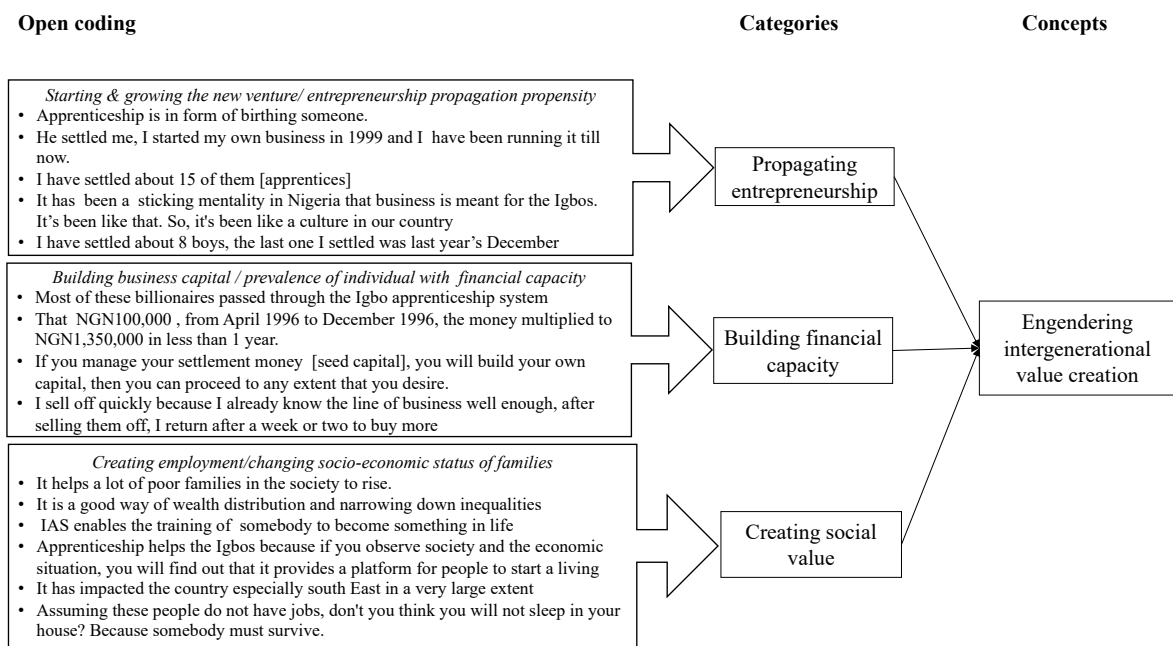
Figures 1a, 1b, and 1c are our data coding structures for our three main concepts, “triggering circumstances,” “engaging in the Igbo apprenticeship system,” and “engendering intergenerational value creation.”



**Figure 1a. Data coding structure for those circumstances that trigger the need for engaging in the informal apprenticeship system**



**Figure 1b. Data coding structure for those circumstances that trigger the need for engaging in the informal apprenticeship system**

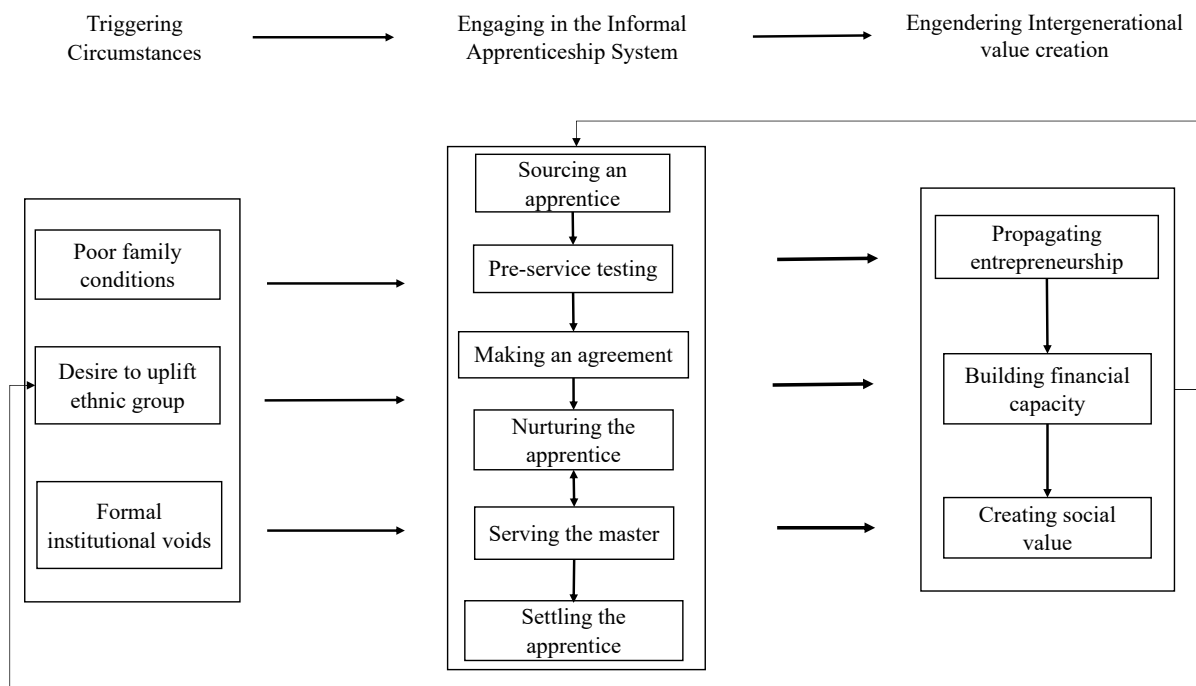


**Figure 1c. Data coding structure for engendering entrepreneurship**

The next section presents this study's findings, which showcase how the Igbo ethnic entrepreneurs engender intergenerational value creation.

#### 4.6 Findings

The process through which the Igbo ethnic group engenders intergenerational value creation is illustrated in Figure 2. Triggering circumstances (i.e., poor family conditions, desire to uplift kin/ethnic group, and formal institutional voids) arise from the family, the business, or the society, respectively. Any one of these factors leads to engaging in the informal apprenticeship system (i.e., sourcing an apprentice, pre-service testing, making an agreement, nurturing the apprentice, serving the master, and settling the apprentice). This subsequently leads to propagating entrepreneurship, building financial capacity, and creating social value within the ethnic group, all of which foster transgenerational value creation that impacts the three aspects—entrepreneurial, financial, and social performance. Accordingly, each concept and the categories under them are explained, with example quotes; additional quotes are in Appendix III.



**Figure 2. The process through which the Igbo ethnic entrepreneurs propagate entrepreneurship**

#### 4.6.1 *Triggering circumstances*

Triggering circumstances are the contextual factors that prompt engagement in the Igbo informal apprenticeship system (IAS). These factors may arise from the family, business, or society. Hence, these three categories were labeled: *poor family conditions*, *desire to uplift kin*, and *formal institutional voids*.

##### *i.) Poor family conditions*

This category concerns low-income families, the untimely death of a father, and waning strength of parents.

Our data indicate that poor family conditions may arise due to the family's low income coupled with many children to care for. Usually, these families lack financial means, making it very difficult to feed the family, further children's education, and secure adequate living conditions. For these families, engaging one or more of their sons in the IAS becomes a primary way out of their low socioeconomic status. According to one interviewee, M18:

*Due to the situation of things for my parents, we are up to seven children, and I'm the third one. There wasn't much to train us. It got so bad that the*

*younger ones did not have food to eat anymore. So, my father decided that I will have to go to somebody to serve.*

Poor family conditions may arise from unexpected life events such as the father's untimely death. Because the father is the primary breadwinner, this family event destabilizes and throws the family into a low socioeconomic status. The mother, previously only responsible for keeping the home front, becomes saddled financially for herself and many children. In most instances, she is unable to meet these obligations. Consequently, the first son sees this burden of responsibility on his mother and engages in the IAS so that he can help his mother and younger siblings when settled. M16, who experienced the loss of his father at an early age, has this to say:

*My father died early, and we are four boys and two girls. So, all the burden and financial aspects were on my mom alone. It was too much for her to afford all our educational stuff. So, I decided to step down my education to serve.*

Another nuance under this category is the waning strength of parents: As parents get older, they lose the capacity to continue to provide for their family. So, in most instances the parents pass the responsibility to fend for the family to the first son, who goes to serve a master so that when he is settled, he can support the family. According to M14:

*I fall into that category of the ones that were unable to enjoy the productive years of our parents.... When we started growing up, things started going down, and we don't have a choice than to find means of survival. So, we had to look at any other thing [engaging in IAS] that will help.*

Therefore, these poor family conditions predispose families to opt for their sons to pursue the IAS as a means of economic emancipation.

*ii.) Desire to uplift the ethnic group*

This category is about the desire to uplift others to a better socioeconomic status while meeting the business owner's requirement for assistance with labor, expansion of the business, and marketing.

After a businessman stabilizes his business and is at the expansion stage, he feels the need to bring in more human resources to help with manual labor, sales, and other activities to



expand his business. However, because of the commitment and loyalty he feels toward his ethnic group, in most instances he decides that the best thing to do is go back to his village and pick up young boys from low socioeconomic status families. According to M09: *"When you go [to the village] to take an apprentice, you should go to a family that you think needs help."* Furthermore, M10 talks about why he goes to his village to take apprentices: *"I took an apprentice when I saw that there is a need to help that person's life."* In so doing, he achieves his personal need for business expansion and, at the same time, helps to uplift the low-income families by the time the apprentice becomes settled and independent. Therefore, expanding entrepreneurial ventures leads the founder to source for apprentices from his family, extended family, kin, extended kin, or ethnic group, primarily to contribute to uplifting the ethnic group, thereby initiating a process that leads to engendering entrepreneurship. A business owner M21 stated: *"I wanted a situation whereby people that I settle will come from my kindred so that tomorrow when there are doing well you are happy it is through you."* Accordingly, another business owner M04 reiterated:

*When your business is doing well, you look around in your family or extended family, you pick one person or two, and they come and stay with you, and at the end of their stay with you, you give them money, and they start their own.*

Our findings reveal that the relationships between the master and apprentice ranged from close family (e.g., brother) to extended family (e.g., cousin) and outward to kin, extended kin, and ethnic group. In Table 2, we outline the relationship between each apprentice interviewee and the master they served. Family, extended family, kin, extended kin, and ethnic group make up 3%, 20%, 33%, 13%, 30%, respectively, of relationships between apprentice interviewees and the masters they served. Findings reflect that, indeed, successful entrepreneurs desire to uplift members of their ethnic group.

### *iii.) Formal institutional voids*

Formal institutional voids came up as a category, and it is a burning issue. The lack of financial/loan facility, lack of employment, the devastation resulting from the Nigerian Civil War, the need for self-sustenance (lack of government help/presence), and the country's general poor economic situation came up as a triggering circumstances.

In this instance, formal institutional voids have to do with perceived lack of government presence in the southeastern region, which is the region of origin of the Igbo ethnic group; it is also the location of the impact of the Nigerian Civil War (1967–1970), also termed the Biafran war. This perceived lack of government presence in the absence of supporting infrastructures to enable a people to thrive makes the Igbo people more determined to succeed through self-effort and to help one another, especially if one is successful. Thus, they see the informal apprenticeship system as a means of wealth distribution. More so, the Nigerian Civil War dealt severely with the Igbo ethnic group, such that at the end of it, there was a great deal of poverty in the land. Most families were unable to cater for themselves, so successful Igbo people in business felt the need to uplift members of their ethnic group. Thus, the formal institutional voids arising as a result of the incomparable lack of government institutions to attend to the people's basic needs compel the Igbo people to pursue entrepreneurship as a means of filling the existing voids. According to interviewee M02:

*Because of the challenges that the Igbo people experienced during the Biafran War, most Igbo people went into a trade ... not knowing how else to cope due to the losses, to start all over, they now introduced their children into trade. So that became our business to this day.*

Children within this ethnic group grow up seeing adults already engaged in entrepreneurship and excelling in it. There is also the early exposure of children to the business run by their parents. So, more Igbo children in comparison to other ethnic groups instinctively develop entrepreneurial interest and a desire for the autonomy that they see in others who have engaged in the IAS. Accordingly, M31 stated:

*There is no family in Igbo nation today (at least 75-85 %) that do not engage in terms of businesses and commerce as well because business is in our nature. We are self-driven. Once you are born into this world as an Igbo person, the next thing that comes to you is business; this very entrepreneurship. So, it defines who we are.*

Others got involved in IAS because they wanted to raise capital that allows them to set up their business due to a lack of supporting formal means of raising startup capital. For them, raising startup capital through the IAS will enable them to gain financial independence and, in turn, improve their family's socioeconomic situation. As stated by interviewee M16:

*For every businessman, the number one challenge is finance, but we don't have a platform that supports small businesses in Nigeria. I'm hoping I can help other people with similar challenges like me in terms of financial aspects to create their future without having these challenges despite the country's situation.*

Finally, others engaged in IAS because of the uncertainty stemming from the formal institutional void reflected in a lack of opportunities for employment even after attaining a university education, given the country's deep-rooted unemployment challenge. Thus, engaging in IAS serves as an alternative to formal education, leading to self-employment, entrepreneurship, or independence. According to M21:

*In the past, immediately you graduate, you get a job, but there are so many graduates looking for jobs these days. Millions are passing out, and there is no job. What does that tell you? That the best bet is to think towards self-employment. And there is nothing that empowers more than this Igbo apprenticeship system.*

#### **4.6.2 Engaging in informal apprenticeship**

Engaging in the IAS is the Igbos' way of life. It is a robust business propagation framework, in which a master keeps getting and settling apprentices after a successful service for an agreed tenure. Thus, a master is likely to have multiple apprentices at different stages of their terms. The apprentice comes to the master based on recommendation, and the first step is to pass his probation. There is an agreement between the two parties. After that, the apprentice serves for the stipulated duration. Then the master settles the apprentice, who leaves to start and grow his own business, thus making way for a new apprentice. The system is structured to benefit both parties: the apprentice while living under the custody of a master and carrying out services for the master's business and other domestic activities for a stipulated time period; and the master while benefiting from the labor and talents of the apprentice, nurtures the apprentice, including training, feeding, healthcare, accommodation, and the after-service settlement happens. After service mentoring may also follow. A very successful interviewee (M21) made the following note: "*Igbo apprenticeship is a powerful business framework that is highly underrated in this present-day world. It is well detailed, structured, and planned.*"

Temporally, the informal apprenticeship system starts with *sourcing an apprentice* and ends with *settling the apprentice*, after which *post-service support* might follow if need be. Other activities between include *pre-service testing*, *making an agreement*, *nurturing the apprentice*, and *serving the master*.

*i.) Sourcing an apprentice*

The overarching relationship between master and apprentice is that they are from the Igbo ethnic group of Nigeria's southeastern region. However, there are different ways an apprentice and a business owner (master) connect, which were labeled as sourcing an apprentice. The master, when he needs an apprentice or a prospective apprentice looking for a master to serve, can initiate the sourcing activity. However, sourcing can also be initiated by the apprentice or his family, or by an agent.

*Sourcing initiated by the master.* When a need for an apprentice arises, the master's first preference is to go back to his village to reach out to the less privileged families, asking them if they would like their son to come and live with him and serve. The boy may or may not be directly related to the master; however, when a master picks an apprentice from the village, they are usually linked by family, kinship, or friendship ties. The business owner also would regularly tell his friends, relations, and associates of his need for a new apprentice—*putting out the word*. Word of mouth typically describes some qualities of the kind of person the master is looking for, like age and education level. Through friends, relations, and associates, the word can spread to the extent of bringing apprentices from remote villages unfamiliar to the master. However, whoever is connecting the apprentice will guarantee that the apprentice is a well-behaved boy from a responsible family. According to W11, the wife of the 77-year-old veteran in the IAS: “*Usually, it is through my husband, ... they [friends or relatives] bring the boys from the village to him, or when he travels home, he comes back with them.*”

*Sourcing initiated by the potential apprentice or his family.* Parents that want to give out their son for apprenticeship may also put out the word; the prospective apprentice's family is also concerned about giving their son to an honest master. Again, words can come from potential apprentices (through their family and friends), indicating interest in a particular trade. Also, a boy willing to master a business may put out the word to boys already serving who are about to be settled. A potential apprentice can get recommended to a master by a

graduating apprentice, so that the master takes the prospective apprentice as a replacement. M23, reporting how he got connected to his master, said: *"I knew him [my master] through an apprentice of his who he was about to settle, whom he asked to find someone that would replace him [the apprentice], the apprentice brought me."*

*Sourcing brokered by an agent.* Some agents take up sourcing apprentices from rural villages and connecting them to interested business owners in the cities. Agents know that southeastern businessmen are looking for apprentices to serve them. Agents go to remote villages with impoverished families and offer to take these boys from their families, knowing that these families are already looking for relief of the burden of caring for the son. More so, their son leaving the village will give them the hope that he will soon bring wealth to the family after his service ends. According to M4: *"We have an agent that normally brings these boys from the East."*

Other main factors that the masters consider in accepting apprentices are the age and character of the apprentice. Masters are usually unwilling to take on a young man who has reached the age of 20 years because they feel that he will already have a formed character at that age; they prefer boys between 13 and 18 years of age. Once an apprentice and master are connected, the next stage is the pre-service testing.

*ii.) Pre-service testing*

The pre-service testing is a 3- to 12-month probation period when the apprentice comes to live with the master's family for a mutual assessment. During this period, both the master and apprentice study themselves to find out whether they can live together. While the master gets to know the apprentice's personality, character, and capabilities, the apprentice is also trying to figure out the master's character and the business, to decide if it is a venture he could continue. The apprentice also considers the master's family (especially the master's wife) to determine if he can cope with the requirement for full-time service of the master, which entails both business-related activities and domestic chores in the household. M24 talks about the activity: *"First, the person [prospective apprentice] would come and stay maybe for up to 6 months, if he likes the business pattern and the character of the master, then they can proceed to make an agreement."*

The outcome of pre-service testing is either continuation or discontinuation of the apprenticeship process. Dissonance could result from either the master's or apprentice's side. Thus, either of the parties could make known their unwillingness to continue with the apprenticeship process. At the end of the probation period, if both agree to continue with the apprenticeship process, the master will more formally meet with the apprentice's family. In some cases, the master does not have a close relationship with the apprentice's family. Thus, the master then establishes a meeting with the apprentice's family at the end of the pre-service testing for further discussion and agreement. M27 stated as follows:

*Before my master and I had an agreement, we had to study each other to ascertain if we both could work together, and then after that, my family was summoned and were told that I was to stay for seven years.*

### *iii.) Making an agreement*

Making an agreement is the process of initiating a contractual arrangement between the apprentice and the master. The apprentice's family often facilitates the contract, which could be oral or written. This agreement is with the boy's family members, kin, guarantor, or agent. The agreement is based on mutual trust between both parties in which the master reserves the right to terminate the agreement if the apprentice's behavior becomes unsatisfactory.

Essentially, during the agreement meeting, the discussion is about the apprentice's terms of stay with the master. While the apprentice's family member confirms to the master that their boy will continue to exhibit good behavior, the master assures the boy's family that he will fulfill his responsibilities towards the boy's well-being, settling him when he is due. The agreement between the two parties is more often verbal than written. A crucial component of this agreement is the apprenticeship tenure, which is the number of years that the apprentice will serve his master before the master settles the apprentice. The apprenticeship tenure ranges from 4 to 12 years and is based on the agreement between the two parties. However, the discussion does not make provision for a specific amount of money or goods with which the apprentice would be settled; instead it focuses mainly on the apprenticeship tenure. According to M29: "*I have had written agreements with two of my apprentices while there are also others that I didn't have a written agreement with. The agreement usually entails mostly the duration, that's basically what it usually contains.*"

*Apprenticeship tenure.* The apprenticeship tenure is the number of years, as agreed between the master and the apprentice's family, that the apprentice serves under the master before getting settled with seed capital from the master, and being free to start his own business. There is no generally agreed standard for apprenticeship tenure because it depends on the apprentice's age at the start of the apprenticeship, which in most instances depends on the level of education, the nature of the business, and relationship with the master. For example, apprenticeship tenure will differ in cases where apprentices attain educational levels of Grades 6, 9, 12 (i.e., ages 12/13, 15/16, or 18/19, respectively) before commencing the apprenticeship. Hence apprenticeship tenure ranges between 4 and 10 years because it takes younger apprentices (i.e., those with lower educational exposure) more time to understand all that is required about the specific trade and mature into a full-grown businessman. M13 states accordingly:

*I stayed for 7 years; 7 years is not a static time frame for everyone. It differs from person to person and the agreements they've reached with their masters. Some persons stay as long as 9 years. Some can stay for lesser years too like 4 years. It also depends on the type of trade you're learning, the things you need to learn.*

The business type may affect the apprenticeship tenure because some trades may take more time to learn. Also, a close relationship to the master makes the apprenticeship tenure to go both ways: In some cases it leads to shorter apprenticeship tenure, but in some other cases it leads to longer apprenticeship tenure. Furthermore, apprenticeship tenure may be shortened or elongated by the financial state of the master's business. For instance, at the expiration of an apprenticeship tenure, a master may implore the apprentice to serve for an additional period of one year to enable him (the master) to gather enough resources to settle the apprentice. Conversely, the master may end the apprenticeship ahead of the agreed time if he feels that keeping the apprentice any further is more of a liability than a plus.

#### *iv.) Nurturing the apprentice*

Nurturing and training the apprentice refers to all that the master invests in the apprentice's spirit, soul, and body. In most instances, the master's wife is also part of this nurturing process because since the boy lives with the family, he interfaces with the master's wife, who will expect the boy to help with certain domestic chores. However, the apprentice is not only taught the trade. At the same time, the master and the master's wife put in a great

deal of work in shaping the apprentice's character as the aim is to nurture and train the apprentice to become a responsible person in the future. W11 said:

*While you are teaching the trade, at the same time, you are molding the character of the boy. So, you keep shaping and shaping the boy until he adopts that character that you desire. You would want to mold and nurture that child that is in your custody into a responsible person.*

*Nurturing the apprentice* has to do with molding the character as well as providing for the apprentice's basic needs and well-being. As regards building character, a great deal of advising and discipline goes into it. The master takes time from the onset and subsequently advises the apprentice to be honest and hardworking, and to pay attention to learning the trade. Masters also use advice as a tool for encouraging the apprentice to stick to the process. In a situation where an apprentice veers off from the master's expectations, the master employs discipline to caution and bring him back to the expected direction. In terms of providing basic needs and well-being, the apprentice remains like a child under the master's care during the apprenticeship period. In most cases, the apprentice lives in the same house with the master, who takes care of the apprentice's basic needs, including food, shelter, clothing, and healthcare. The master is practically liable and bears the apprentice's costs during the whole period.

*Training the apprentice.* The master invests time directly and indirectly in the apprentice's training to ensure he turns out well. The master teaches an apprentice both business and other life skills necessary for survival. Some apprentices lack basic literacy and numeracy skills like reading, writing, and simple calculations. The master's responsibility is to ensure that the apprentice gains these skills to the level necessary to succeed in the business.

In some cases, an apprentice might go to an evening remedial class in order to learn literacy and numeracy skills faster. According to M21: "*Within these six years, the primary thing you do is transfer the business skills and knowledge you have to him. Which happens rather unconsciously because you don't know when you are doing it.*"

As the master fulfills his part of nurturing and training the apprentice, the apprentice is serving the master by performing his part of the agreement, which is beneficial to the master and his business at the same time as it is useful to the individual apprentice, making the relationship between master and apprentice symbiotic.



v.) *Serving the master*

Serving the master implies leaving your parent's home to live under your master's custody in his home to understudy his trade as an apprentice. It is a more advanced form of learning the trade because you live with the master and his family. So you are also required to carry out domestic chores in the household as you are serving the master and his wife (and his children if necessary). Serving the master requires patience on the part of the apprentice, as it is not easy. However, if an apprentice knows his responsibilities and serves the master well, it is expected that he will be settled well at the end of the apprenticeship tenure. This activity has four significant features: learning the trade secrets, relating with the senior apprentice, imbibing virtues, and performing domestic chores. M22 considers apprenticeship as: "*An opportunity to be invited to serve a master, serving him in running his business and even serving in the home.*"

*Learning the trade secrets.* The apprentice engages in business-related activities as a means of learning everything about the trade. During this period, the apprentice observes the master's daily activities in running the business and, consequently, learns trade secrets. This process is likened to a practical on-the-job business coaching, exposing the apprentice to different aspects of running the business. Moreover, the apprentice is learning not only from the master but also from everyone around him, including other, more senior apprentices. At this stage, the apprentice learns skills such as the pricing of goods, sales skills, customer relations, where to procure the products, and managing the company's finances, including investment skills. According to M08: "*Once you can tell the difference between this one and that one like you learn the secret of the business, whether with money or without money, you will make it.*"

In summary, the apprentice gains a broad knowledge of business as a whole and, more specifically, the secrets and intricacies of the particular trade that he is learning, which interviewees refer to as business tricks. The apprentice's performance may affect the master's willingness to open up certain trade secrets. Learning the trade secrets is an intangible resource which is considered more critical than other tangible resources like capital. Apprentices who have learned the trade properly could leverage the master's network to build a business with little or no money.

*Imbibing virtues.* The period of serving the master is also a process of imbibing virtues that would stay with apprentices even after they have become masters in their own businesses. In addition to business knowledge and the secrets of the particular trade, an apprentice must learn other life values and virtues that make him a well-rounded human being. Imbibing these virtues will help him become a successful entrepreneur when he becomes independent of his master. Apprentices fundamentally learn the principles of life and basic orientations from their masters like hard work, discipline, patience, humility, honesty, and even being prudent in spending. The ability to imbibe these virtues successfully is a measure of how an apprentice would perform in business. M12 said: "*Someone that goes through serving a master already knows how to relate with people knows how to be patient and knows how to be humble.*" Also, according to M01: "*It helps a lot. It prepares you well for higher heights.*"

Sometimes, the master may subject apprentices to challenging situations to ensure that they learn particular virtues. The apprentices must also learn to live together in peace and harmony with other apprentices (including with the senior ones) and maintain the prevailing social order of the environment in which they find themselves.

*Relating with the senior apprentices.* The senior apprentice is an apprentice who has been with the master the longest; he is usually at the terminal stages of his service with the master. Older apprentices are pivotal in the integration and training process of the younger apprentices. Typically, a senior apprentice is appointed by the master as a manager who coordinates all the other apprentices. The junior/novice apprentices see them as masters under the main master, so some hierarchy exists. As the manager, the senior apprentice has significant authority and influence because he usually must have gained the master's trust by this stage. The novice apprentice sees it as serving two masters, as he would also have to render service to the manager. He has to be respectful and relate well with the senior apprentice.

Suppose the apprentice's conduct is certified as satisfactory by the manager. In that case, the manager is always willing to teach the young ones how to carry out the business's operational activities, thereby allowing novice apprentices to benefit from the senior apprentice's wealth of knowledge and experience regarding trade secrets. Because the older apprentice is the one who is readily available and instrumental in teaching this novice apprentice the trade secrets, there is usually a high power distance between the novice

apprentice and the master. The senior apprentice would practically put the younger ones through the business because the master may not have direct contact with the younger ones all the time. Hence, how the new apprentice manages the relationship between himself and the more senior apprentices there before he arrived will influence his acquisition of the trade secrets and broader knowledge. Concerning this, M01 states:

*We were quite many when I went to serve. We had the senior boys. In fact, they teach us how to do it; it is not the master. The master is just the head, and the senior is there. If you serve well, the seniors will teach you well.*

*Performing domestic chores.* The domestic chores are services that the apprentice renders in the household. These chores are seen as part of the training to make the apprentice a well-rounded human being. Because the apprentice lives with the master, the master and his wife cater for him just like a child living with their parents, and the apprentice has his domestic responsibilities. For instance, if the master is unmarried, the apprentice is required to do the cooking. Other domestic chores in the house abound that an apprentice should carry out. M09 said that: "*The apprentice may also be doing some domestic work at home, such as sweeping and cleaning the house and other things related to assisting the master.*" Also, M03 concurred: "*That [domestic chores] is part of the training. Your master will train you; how to wash clothes and all those things.*"

#### *vi.) Settling the apprentice*

Settling the apprentice is the high point in the informal apprenticeship system of the Igbo ethnic entrepreneurs/group. Settling the apprentice is also referred to as *freeing* or *establishing the apprentice* to become his own independent master. Thus, the apprentice must have finished learning from the master and be able to hold his ground as the master and master's wife must have nurtured and trained him. Hence, *settling the apprentice* marks the end of the master-servant relationship for an apprentice who served faithfully and a good master who desires the apprentice's progress. It is like a graduation ceremony where the master prays and blesses the apprentice and charges him to succeed. As a reward and appreciation for the apprentice's service, he presents him with seed capital. Hence, it entails the master's blessing and presenting the seed capital. According to M20:

*When the apprentice has successfully concluded the duration, his master calls on his parents and relations to inform them that the stay is over. And in turn, a good master would settle the apprentice with an amount he feels*

*will be sufficient to start up his own business—getting a shop and getting goods.*

*Master's blessing.* At the end of the apprenticeship period, the apprentice considers his master's blessing as very important toward his (the apprentice's) success in business. The master's blessing always comes in the form of prayers and good wishes, which goes in conjunction with the settlement. The master blesses the apprentice and the money or whatever kind of seed capital is presented, praying that he may be successful and that the seed capital may yield fruit by multiplying. In some cases, the apprentice explicitly asks the master to pray over his seed capital before handing it over to him (apprentice), thus believing that irrespective of how little the seed capital is, the apprentice will do well with the master's blessing. Some masters consider that some apprentices have served exceptionally well, while others have not performed exceptionally, determining the master's attitude toward the prayer. M01 reported: "*He [master] gave me cash; that is the money he gave me and prayed over it. For me to go and succeed with this money.*" Also, M12 said: "*My master prayed for me and told me that I have tried. He really prayed for me like I was his son.*"

*Presenting the seed capital* is an essential aspect of settling the apprentice, which involves handing over startup capital to the apprentice to set up his own business. There is never an agreed amount to be presented to the apprentice; instead, it depends on the master's disposition and state of his business at settlement time. Startup capital may come up as cash or other forms of support that the master provides. For instance, it is customary for the master to rent a shop for the apprentice for at least one year as part of the settling process. Some masters might also cede a certain quantity of their goods to the apprentice as part of the settlement. Prior to settling the apprentice, some masters might open a branch of their business and allow the apprentice to manage it for a while. After which the master settles the apprentice from the branch; and the settlement amount depends on the business growth that the apprentice was able to achieve in the opened branch. The amount of support an apprentice receives from his master is contingent on the master's perception of the apprentice's performance during the service. According to M18: "*Some people settle by stocking a shop up for the apprentice, some others settle with money so the apprentice can find a shop space for themselves, but in my case, I was given money.*"

*Rescheduling settlement.* Contingencies may arise to speed up, delay, or entirely stop settlement during the apprenticeship process. Issues of dishonesty on the part of the apprentice, such as stealing money from the business that affects the profitability that should be set aside for the apprentice's settlement, could result in the apprentice's discharge, especially if spotted in the early years of service. Suppose it is in the later years of service. The master weighs the alternative; instead of retaining the apprentice who continues to steal his money, he discharges him with a minimal settlement before his apprenticeship tenure expiration. Sometimes, the business might experience setbacks, such as robbery, which affect the business's financial state at settlement, leading to delay. Another factor might be the inability to find a replacement for the apprentice who is due to be settled. The master may plead with the apprentice to stay for some more time to find a replacement apprentice and hand over duties to that boy. M22 reports that:

*An apprentice who steals his or her master's money frequently, the master may get tired of him. In such a situation, an apprentice who was supposed to stay for 5 years may be asked to leave after 3 years. If he is settled, it is usually with a very small amount and is expected to leave immediately to avoid creating further problems for the business or the master.*

#### **4.6.3 Engendering intergenerational value creation**

Our findings point out that engaging in the Igbo apprenticeship system (IAS) leads to intergenerational value creation. It is the way of wealth distribution among the Igbo people, thus bridging the inequality gap in the Igbo community. The system is beneficial because, in a situation where someone is not financially able to start their own business or get trained in school, they can become an apprentice and start life from there. Hence, the process can propagate entrepreneurship, leading to startups of new ventures in a multiplicative manner. Many of our respondents attested that the IAS results in many Southerners becoming financially stable; a substantial number become millionaires (in Nigerian Naira – NGN). The system elevates families out of poverty, creates employment, and takes social miscreants out of the street, thereby filling some formal institutional voids associated with social performance/value creation. M29 made the assertion: “*Igbos advanced because of this apprenticeship system.*” Thus, three outcomes of engaging in the IAS are presented: *propagating entrepreneurship, building financial capacity, and creating social value* that positively impacts intergenerational value creation. Interviewees' narratives suggest that the Igbos are entrepreneurially advanced because of this apprenticeship system. M30 stated

*“In Nigeria, we the Igbo tribe are entrepreneurial in nature, from our forefathers, that is how it [IAS] started and that has passed on to us and we can't live without it [IAS].”*

*i.) Propagating entrepreneurship*

Entrepreneurship propagation is the facilitation of a new venture for next-generation entrepreneurs by a prior-generation entrepreneur, by transferring trade specific and general business knowledge, and the provision of seed capital. M27 puts this phenomenon this way: *“When someone is trained, he trains another.”* While W11 puts it in another way: *“The boys that we have trained are too, too many!”*

The Igbo culture is that of independence, thus an Igbo man is inclined to pursue his ambitions. Even if he serves a master, he desires to be set free to start his venture. As suggested by several interviewees the Igbo ethnic group is more inclined to engage in entrepreneurial ventures than any other tribe in Nigeria. However, among the Igbo people propagating entrepreneurship through the apprenticeship system is seen as a way of uplifting families and communities. For instance, successful business owners put structures in place to ensure that one of their sons would take over the business's management irrespective of the son's level of education. Again, some families make conscious efforts to bring a particular line of trade into the family by arranging for a family member to learn the trade through apprenticeship. Therefore, the family and apprenticeship system has become an essential tool for propagating entrepreneurship among the Igbo people, which fundamentally happens through post-service support by the master, starting and growing new ventures by the settled apprentice, and the entrepreneurship propagation propensity of an entrepreneur. According to one veteran (M26): *“The first apprentice I had was in 1972, that one is my brother, after I settled him, and he started his own business. I also took in some other apprentices in the same motor part business.”*

*Post-service support by the master.* For apprentices with an excellent relationship with the master during the service period, the master extends some benefits and support to the freed apprentices such as mentoring and advising, giving accommodation to the new apprentice so that the newly settled apprentice does not spend his seed capital on rent. He sometimes gives him his stock at cost price so that he sells and makes a margin. With this post-service support, the apprentice can weather some of the storms that come with business startups. According to M06:

*The last person I settled was 2.5 million [Naira]. He is still with me to build himself up, build the money, and then be ready to foot the bill of having accommodation. He has been with me for about two years now after the settlement.*

*Starting and growing new ventures.* The informal apprenticeship system culminates at the point where the apprentice is settled to start his own business. At this point, the apprentice is considered a master who can start and grow his own business. Although excitement and optimism come with this stage, it requires a lot of care for a newly settled apprentice to navigate the challenges of starting and growing his new venture. The freshly settled apprentice's trade-specific and business knowledge are considered a critical resource for business survival beyond the starting stage. M25 said:

*Someone who first goes through apprenticeship before going into a business performs better at business than someone who did not, and this is because the person who goes through apprenticeship understands all that is involved or needed to make a business thrive.*

Newly settled apprentices sometimes look for other means to make up the seed capital received from their master. In many cases, the apprentice's family may have to dispose of land, cash crops, or other valuables to raise more money to augment his startup capital. In other instances, the newly settled apprentice brokers sale for other ethnic members' products in the market (*igba oso ahia*) to raise capital to start his own business. Collaboration is also a feature here as newly settled apprentices sometimes put their resources together to pursue a particular business venture. According to M04: *"What you are giving him [settlement] might not be enough. Some of them have to go back to their families to augment whatever you have given them."* W05 corroborates this: *"Some families sell a particular land, gold, or food items to raise money to support their son after the apprenticeship to boost whatever the master must have given him."*

In starting a new venture, the newly settled apprentice has to deal with choices, including relocating to a new area or starting an entirely different business line. One reason for this is that some masters prefer that their apprentices do not start new businesses close to them, while others are indifferent about the location of their apprentice's business. Again, some newly settled apprentices choose to engage in an entirely different business from the

specific trade they learned from their master since they also acquired general business skills. It could be because they do not have enough capital to venture into their master's type of trade or believe other trade types would be more profitable. There are other cases when the newly settled apprentice decides to focus on a particular product from the many he dealt with while serving his master. M22 states: *“After my master settled me, I did the business for about 4 years before I ventured into my more profitable present business line, which is contract and supply.”*

**Table 2. Entrepreneurship propagation propensity**

Interviewee	Relationship between interviewee and their master	Duration in business (years)	Number of apprentices with master* while interviewee was serving	Number of apprentices propagated by interviewee	Number of apprentices currently serving interviewee
M01	Ethnic	43	8	2	Wife helping
M02	Kin	19	2	8	3
M03	Kin	22	3	1	2
M04	Ethnic	19	5	6	4
W05	n/a	n/a	n/a	n/a	n/a
M06	Ethnic	47**	1	15	Wife helping
M07	Kin	12	1	1	Brother assisting
M08	Extended family	2	2	0	1 and a secretary
M09	Extended family	22	1	3	1
M10	Family	13	2	1	Secretary
M11&W11	Kin	55**	7	25	Using salesgirl
M12	Extended kin	23	9	3	Wife helping
M13	Ethnic	7	7	0	None
M14	Ethnic	18	6	2	1
M15	Extended kin	19	3	4	2
M16	Extended family	7	1	1	3
M17	Extended family	30	5	1	0
M18	Ethnic	2	2	0	None
A19	Extended family	n/a	1	n/a	n/a
M20	Ethnic	11	3	1	Salesgirl
M21	Kin	24	3	15	^Formal organization
M22	Kin	26	8	1	Wife
M23	Kin	22	3	8	Employs salesgirls & boys
M24	Extended kin	11	1	2	None
M25	Extended family	12	1	0	None
M26	Ethnic	56**	1	15	Wife
M27	Ethnic	21	4	1	Wife
M28	Kin	20	1	1	Salesgirls
M29	Extended kin	32	2	15	7
M30	Kin	4	3	0	1
Average		21.5	3	5	

\*\* 3 years was discounted for the Nigeria civil war from 1967-1970 (Biafran war)

^The business has taken a formal outlook, with M21 as CEO, wife as GM, with ED and Mgrs



*Entrepreneurship propagation propensity* (EPP). The apprenticeship system is so popular among the Igbo people that almost every family has benefited from this system. A characteristic of the Igbo Apprenticeship System (IAS) is that it is a continuous process that creates a chain of master–apprentice relationships. When an apprentice becomes a master and starts doing well, he gets an apprentice to serve him. A master usually has many apprentices simultaneously serving him, depending on his business type and capacity. Consequently, entrepreneurship propagation propensity (EPP) is defined as the measure of the extent of entrepreneurship propagation, that is, the number of ventures that a prior-generation entrepreneur has facilitated for next-generation entrepreneurs. To determine the number of new ventures that a specific master can propagate, a cross-sectional view of the number of apprentices serving a master when each interviewee served was taken (see Table 2). The master referred to is the prior-generation entrepreneur whom the interviewees served (who may or may not be part of our sample). Interviewees stated the number of apprentices serving their master as of the time they were serving. These masters, referred to as first-generation entrepreneurs, have an average entrepreneurship propagation potential of 3 businesses per master. M14 talks about when he was serving: “*The time I was with my master, we were 6 boys.*”

Another dimension of EPP is the actual number of new ventures that a master (in our sample they are referred to as second-generation or next-generation entrepreneurs) has enabled through the IAS, meaning the third generation of ethnic entrepreneurs exists as these second-generation entrepreneurs propagated them. According to our findings, the average number of new ventures these second-generation entrepreneurs have propagated are five businesses per master (see Table 2). Accordingly, W11 stated: “*Before Biafra war, he [husband] had about 7 boys, so the apprentices that we have settled are more than 25.*”

Furthermore, our data allowed us to trace up to four generations of these ethnic entrepreneurs that have been propagated through the IAS, leading to intergenerational ethnic entrepreneurship. For instance, M02, who is currently a master after being settled by his master, said: “*One of the boys that I settled has settled one apprentice.*” In another instance, MX<sub>1</sub> (not in the sample but mentioned by M11) propagated M11 (the oldest interviewee in the sample), who in turn propagated M22 (in the sample). M22 has gone on to propagate MY<sub>1</sub> (not in the sample but mentioned by M22). Another instance is MX<sub>2</sub> (not in the sample but mentioned by M26), who propagated M26 (the second-oldest interviewee

in the sample), who in turn propagated M23 (in the sample). M23 has gone on to propagate MY<sub>2</sub> (not in the sample but mentioned by M23). Hence, with the capacity to propagate three to five new businesses by a prior generation business owner, IAS can positively influence the ethnic group's entrepreneurial performance.

*ii.) Building financial capacity*

The IAS is an established path to building financial capacity. When a young apprentice passes through the system and is settled to start his own business, he gradually builds up financial capital. Building financial capacity could be accomplished through trading with the seed capital made available to him, plowing back profit into the trade, and brokering other people's businesses. Typically, when an apprentice receives seed capital at the end of his tenure, he starts a business with the capital and continues building it to grow. Other apprentices with little or no startup capital broker transactions (act as a middleman in other businesses' transactions) to build financial capital to start their business. In the bid to multiply the seed capital, newly settled apprentices put in a great deal of financial prudence, delaying gratification and even denying themselves essentials. They eventually build up financial capacity that could be used to diversify their businesses or for other investment purposes.

The IAS has been a reliable source of capital accumulation among the Igbo ethnic group. Many of the billionaire business moguls of the Igbo ethnic group extraction passed through this system. Our respondents claim that the informal apprenticeship system has created more millionaires in every part of Igbo land than the formal education system. The IAS has created a lot of economic impacts in the Southeast and other parts of Nigeria. The Nnewi people (a subgroup of the Igbos) of Anambra state are the foremost practitioners of the IAS, which is not unconnected to the number of millionaires and economic activity in Nnewi. They built their business capital through these means, starting up with little or nothing; therefore, people from different social strata can achieve financial prosperity through the system.

Hence, the system produces masters highly disposed toward entrepreneurship that take risks and explore unknown territories for business. This entrepreneurial position positively impacts the entrepreneurial performance of this tribe. According to M13:

*A lot of people have become millionaires and billionaires, people who started as apprentices. I would say that people who have made it or become millionaires that were once apprentices are more than those who became millionaires due to getting educated in schools.*

*iii.) Creating social value*

The IAS creates value by attending to social challenges in many Igbo communities. It stands as an alternative and creates opportunities for the many people who cannot fit into the formal systems instituted by the government and corporate organizations. For instance, many families cannot afford to put their children through the formal education system. The informal apprenticeship system serves as an alternative for them. The apprenticeship system creates employment opportunities and provides a means of livelihood for a large proportion of young men. It thereby curbs the many social menaces that would have emerged from unemployment and idleness among youth. M21 states that:

*The Igbo apprenticeship system has helped many boys not enter the street, boys that would have joined the bandwagon of insecurity. The bandwagon of people that will have caused insecurity are engaged and doing well for themselves. And also taking some people from the street that will have also become a nuisance.*

Because the Igbo communities value the number of lives that an established businessman impacts in the community, it is a thing of pride when a master can point to kinsmen who have benefited from him through the apprenticeship system. There is also prestige attached to an apprentice who completed his apprenticeship tenure and is currently doing well in business; young people in the community look up to them as role models and desire to be like them. These roles that the master and apprentice play in their community create positive social value orientation for the youths. Thus, beyond creating financial value, the IAS reinstates the importance of hard work, patience, collaboration, and service among Igbo communities. M24 said:

*It [engaging in the Igbo apprenticeship system] would help you become wise, and it makes you conscious of where you began your journey so that you wouldn't forget your family. When you see families or people in such situations, you will empathize and be moved to train and settle them too so they can be independent.*

Hence, impoverished families see a beam of hope when one of their family members enrolls for an apprenticeship because there is an association between passing through the apprenticeship system and achieving financial independence for himself and his family members. The IAS is a wealth creation system that closes the economic disparity between rich and poor and gives everyone a fair chance at wealth creation.

#### **4.7 Discussion**

Taken together, our findings suggest that triggering circumstances originating from poor family conditions, desire to uplift the ethnic group, and formal institutional voids lead the people of the southeastern region of Nigeria—the Igbo ethnic group—to engage in the informal apprenticeship system as a means for entrepreneurship propagation, building financial capacity, and creating social value from one generation to the next. George et al. (2016) argued for sustained local entrepreneurship to overcome unemployment challenges in the developing context. Our findings suggest that ethnic groups within a multicultural environment could showcase distinct entrepreneurial patterns that other ethnic groups cannot easily replicate. Through the unique features of entrepreneurship propagation and entrepreneurship propagation propensity, ethnic entrepreneurs within an ethnic group create a continuous flow of entrepreneurial activities, enabling self-employment, financial stability for the ethnic group, and narrowing down inequality in the community, consequently reducing insecurity in the society.

Additionally, our findings show that many of the activities surrounding engaging in the IAS are primarily informal, building on mutual trust and community values. For instance, agreements between a master and an apprentice in the ethnic context studied are mostly oral, involving no signed documents or legal agencies. Similarly, there is no agreed amount for the seed capital to be given to the apprentice at the end of his tenure; the system trusts the master to be fair and just. The informal arrangements within the ethnic group guide transactions between actors. Our study confirms that the informal structure of the IAS makes resources and capabilities available within the ethnic group through characteristic communal solidarity, distribution of wealth, and social interactions (Meagher, 2010), thus serving as a substitute for the weak or absent formal institutional framework.

The study also finds that the values of an ethnic group could shape their participation in entrepreneurship. In this case, the desire to uplift the ethnic group and achieve self-sustenance held by the focal ethnic group acts as a significant triggering factor for their entrepreneurial activities. This finding agrees with the assertion that ethnic configurations shape entrepreneurial practices (Aldrich & Waldinger, 1990; Brundin et al., 2009; Igwe et al., 2020; Meagher, 2010; Valdez, 2016).

#### **4.7.1 Theoretical contributions**

First, the study contributes to the literature on entrepreneurship by inductively mapping out the process through which an ethnic group engenders entrepreneurship. In the quest to actualize economic and social goals, individuals, families, and businesses can utilize ethnic resources in informal settings to pursue local entrepreneurial activities (Gras & Nason, 2015), resulting in value creation across generations. There is a tenacity by prior generation entrepreneurs to pass on entrepreneurship to the next generation. This tenacity is also transferred to the next generation, creating an unending cycle of social values and economic activities through the continuous startups and sustenance of new ventures. It is also wanted for an entrepreneurial parent to ensure that at least one son takes over and continues with managing the father's line of business. Consequently, this research brings to light a traditional entrepreneurship support system and defines the phenomena *entrepreneurship propagation* (i.e., the facilitation of a new venture for next-generation entrepreneurs by a prior-generation entrepreneur by transferring trade specific and general business knowledge, and the provision of seed capital) and *entrepreneurship propagation propensity* (i.e., the measure of the extent of entrepreneurship propagation; that is, the number of ventures that a prior-generation entrepreneur has facilitated for next-generation entrepreneurs).

Second, our findings contribute to the ethnic entrepreneurship literature. Studies on ethnic entrepreneurs or entrepreneurship have focused on ethnic entrepreneurs' activities in the light of immigrant entrepreneurs (e.g., Assudani, 2009; Volery, 2007; Zhou, 2004; Valdez, 2016). Immigrant entrepreneurs are perceived to form ethnic enclaves because they are excluded from host countries' mainstream economic activities (Salaff et al., 2003; Volery, 2007; Zhou, 2004), including access to credit (Bruder et al., 2011). Hence, existing studies have limited ethnic entrepreneurship to the economic activities of minority immigrant groups in a host nation. Aligning with Brundin et al. (2009), our research looks beyond

ethnic entrepreneurs' construction, underscoring a variant of ethnic entrepreneurs with activities within their native country. Thus, ethnic enclaves and entrepreneurs are also embedded within a home country.

Third, this study contributes to the literature on what motivates entrepreneurship. The research shows that engaging in entrepreneurial activities was due to poor family conditions, the desire to uplift the ethnic group, and formal institutional voids. Therefore, we showcase some of the rich and heterogeneous motivations that drive entrepreneurship. In so doing, our study responds to Welter et al. (2016) and challenges the popular narrowly focused goals that are often cited in entrepreneurship literature as the motivation for engaging in entrepreneurial activities. Our study falls within a broader context of reasons, purposes, and values for why and how entrepreneurship emerges. Individuals from an ethnic group are motivated to engage in an ethnic-enabled entrepreneurial activity, not just for economic gains but also because of their desire to uplift the ethnic group, with outcomes leading to the narrowing of economic and social inequality gaps within the community (Baker & Welter, 2020; Rindova et al., 2009).

Fourth, our findings connect family studies and entrepreneurship literature. Family events, especially the loss of the family's primary breadwinner—the father—leads to socioeconomic changes in the family, triggering the need for alternative means of survival. As a result, the family's desire to uplift itself and meet other social obligations instigates the family into encouraging a family member to engage in entrepreneurial actions such as the informal apprenticeship system. Our findings suggest that the family is the primary facilitator of the informal apprenticeship system through which entrepreneurship propagation occurs. For instance, an intending apprentice's agreement is made between the apprentice's and the master's family. Families in these informal settings also use their social networks and capital to support their relatives in entrepreneurial pursuits, thus highlighting the role the family plays in promoting entrepreneurship, whether consciously or not. Further, in the informal apprenticeship system, the concept of family extends beyond the immediate nuclear family. Our findings support the assertions of Peredo (2003), construing the family beyond biological lineage to reach other public connections created by society. An apprentice lives with the master from a young age, spending a significant amount of his formative years with the master—a period during which the master takes responsibility and accepts the apprentice as family.

The study suggests that the shaping of an entrepreneurial mindset and values (a role primarily played by the family) occurs during this period through master–apprentice interactions. Thus, the families created by broader public connections could also play similar roles with families from biological lineage, passing on the entrepreneurial spirit to the younger generation, providing opportunities for learning, resource mobilization, and social networks (Igwe et al., 2020; Pistrui et al., 2010; Laakkonen et al., 2011). This research posits that the ethnic group acts as a large family, conferring on the ethnic group the ability to propagate entrepreneurship through the availability of larger family resources. Thus, the ethnic group in the similitude of a family shares common entrepreneurial values passed down through the apprenticeship system and members who excel in entrepreneurship bear a responsibility to bring up other members.

#### **4.7.2 Practical contributions**

Returning to the practical problem that opened this study, there is no doubt that other entrepreneurship promotion schemes exist. For instance, we are aware of the accelerators (Pauwels, Clarysse, Wright, & Hove, 2016), the incubators (Bøllingtoft & Uihøi, 2005) and the innovation hubs (Youtie & Shapira, 2008). These, however, are more relevant for the Western context/developed countries with robust formal institutional frameworks than for an ethnic group in a developing country. Entrepreneurship in developing countries can be nurtured without having to follow the mechanistic, highly formalized format generally accepted in the West (Welter et al., 2016). Our findings confirm that entrepreneurship propagation rooted in the informal sectors may be a more specific way forward to solving this inevitable challenge for job creation (George et al., 2016), thus suggesting that the IAS level of entrepreneurship propagation can be further optimized through further research and understanding of this entrepreneurship propagation framework.

Additionally, IAS is a stepping stone toward more substantial businesses (Welter et al., 2016). Our findings also uncovered that IAS serves as a pathway to more formal corporate organizations with corporate venturing and entrepreneurship currently sustaining these organizations. Through business knowledge and skills acquired from the IAS, M12 from our sample progressed and transformed his businesses into more structured organizations and family businesses. Outside our data, many chief executive officers (CEOs) from the southeastern region of Nigeria, who are the heads of multibillion Naira conglomerates, started as apprentices. The founders of Coscharis Group,<sup>1</sup> Chicason Group,<sup>2</sup> Innoson

Group,<sup>3</sup> and Ibeto Group<sup>4</sup> are all products of the IAS. These businesses have grown into large organizations with hundreds to thousands of employees. For instance, the Ibeto Group of companies, headed by Mr. Cletus Ibeto, an indigene of Nnewi, Southeast Nigeria, served as an apprentice in the motor spare parts trade. Today, Ibeto Group is a conglomerate of companies playing heavily in different manufacturing segments in Nigeria. Further studies may be required to fully understand the pathway from the start of business as a settled apprentice to a conglomerate's CEO. This knowledge may inform and motivate upcoming ethnic entrepreneurs within the study context and beyond.

#### ***4.7.3 Limitations and future research***

The present effort constitutes the first step; as such, it is limited in several ways. This study focuses on the IAS's positive side by showing its entrepreneurship propagation capacity amongst ethnic entrepreneurs. However, our data reveal that the system may also be a double-edged sword. If the system is applied ethically, it indeed leads to intergenerational value creation. However, if approached in a wrong way, it leads to several dark sides, such as child labor/abuse, with service conditions likened to a sweatshop. Future studies can explore this system from the business ethics perspective for a balanced assessment of the system. Another way to examine this system could be from the long-term psychological angle, studying the impacts of disconnecting these teenagers from their families, subjecting them to continued work day in and day out for 3 to 10 years, and in some instances not settling them as promised.

As this study draws insights from one ethnic group in Nigeria, it has limitations regarding its generalizability. However, this should not take away the richness of our data and the insights drawn from it concerning a framework that, if well adapted, no matter the context, will yield intergenerational value creation amongst ethnic groups, especially in the context of a less developed economy. The ethnic group is a much larger unit of study when compared to the family unit. It presents an opportunity to examine entrepreneurship through historical and cultural patterns, revealing intricate elements within the ethnic group responsible for sustaining entrepreneurship.

There is no doubt that there are other types of apprenticeship schemes within the context of the study. However, this particular IAS is the most effective in Nigeria. Our posit may be limited, given that it is hinged upon a qualitative research approach. Future research can



interrogate this by using a quantitative approach to ascertain our claim of this unique apprentice system's efficacy to create value across generations. A quantitative approach could compare outcomes, for instance, from samples that have received the treatment (i.e., engaged in the IAS) versus those who have not (i.e., engaged in the formal apprenticeship system facilitated by the Nigerian government), or versus another form of apprenticeship system prevalent with the Yoruba ethnic group where there is no provision of seed capital at the end of the apprenticeship tenure. Ascertaining their extent of entrepreneurship propagation will justify our claim.

#### **4.8 Conclusions**

This article underscores that value creation beyond the benefits of current stakeholders and the future—intergenerational entrepreneurship—is a solution to job creation's daunting challenge in a developing world context with deep institutional voids. By leveraging ethnic resources provided by an informal apprenticeship system, a continuous stream of entrepreneurial activities is sustained within an ethnic group from one generation to the next. This study addressed the call to contextualize entrepreneurship research in settings not prevalent in mainstream literature and help shape our understanding of this entrepreneurship propagation phenomenon. Entrepreneurship propagation, if optimized, has an immense potential to continuously advance individuals, families, businesses, society, and nations such as Nigeria.

#### *Notes*

1. <https://coscharisgroup.net/about#profile>
2. <http://chicasongroup.com/about-us/>
3. <https://www.innosongroup.com/about-us/>
4. <http://ibeto.com/IBETO-home.asp?P=1>

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# 5

## General Conclusions and Avenues for Future Research

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### 5.1 General conclusions

Existing research has underscored two important institutions—informal and formal. In most instances, when institutions function effectively, more often than not we ascribe outcomes to formal institutions without considering the underlying informal “rules of the game” that do much of the structuring of incentives for the “players” (Helmke & Levitsky, 2004; North, 1990). The family, family business, and ethnic group are ideal organizations for investigating the influence of informal institutions because these organizations are more embedded within their local context than other organizations. Moreover, informal institutions’ effects on them are pervasive because informal institutions in themselves exert more localized influence (Webb et al., 2015) and are pluralistic in prescriptions (Estrin et al., 2013; Thornton & Ocasio, 2008) when compared with formal institutions. The ambiguous nature of informal institutions makes context matter for capturing the variegated informal institutions that enable or constrain actors’ behaviors. Informal institutions become even more important in the context of a developing economy, where the formal institutions are ineffective, as informal institutions are needed to fill in for the weak or sometimes absent formal institutions (George et al., 2016; Kolk & Rivera-Santos, 2016; Kostova et al., 2018; Murithi et al., 2019). This thesis attempts to focus on informal institutions by providing a cohesive body of knowledge of the informal institutions’ types and showing how they shape the family and family business outcomes. It also explores how specific informal institutions enable or constrain family businesses’ transgenerational entrepreneurship, and how an ethnic group leverages informal structures to propagate entrepreneurship in the developing world context.



First, through a systematic literature review anchored on Helmke & Levitsky's (2004) typology of informal institutions, the thesis concurrently organizes extant literature of informal institutions shaping the family and family business into subcategories of the four types of informal institutions. Our findings identified religious beliefs and practices, societal culture, gender beliefs and norms, and ethnic norms as subcategories of *complementary* informal institutions; gender beliefs and norms, racial norms, ethnic norms, and religious beliefs and practices as subcategories of *accommodating* informal institutions; societal culture and religious beliefs and practices as subcategories of *substitutive* informal institutions; and, lastly, corruption and political influence, ethnic and kinship norms, religious beliefs and practices, societal culture, and gender norms and beliefs as subcategories of *competing* informal institutions.

Second, an in-depth qualitative study explored the role of religion and tradition for transgenerational entrepreneurship in the family business (Habbershon et al., 2010). Our findings suggest that differences in religion and traditions within three subregions of a developing country—Nigeria—shaped the family structure, the family's functioning, and the family mindset with concomitant implications on the business practices that foster or hinder transgenerational entrepreneurship.

Third, another in-depth qualitative study explored an ethnic group from the Southeastern region of Nigeria. For them, the ethnic group represents the larger family (Karra et al., 2006; Khayesi et al., 2014; Murithi et al., 2019). With that mindset, ethnic entrepreneurs sought to engender entrepreneurship from one generation to the next. Our findings suggest *entrepreneurship propagation* (EP) and *entrepreneurship propagation propensity* (EPP) are the entrepreneurship drivers. This study defines EP as the facilitation of a new venture for next-generation entrepreneurs by a prior-generation entrepreneur, by transferring trade-specific and general business knowledge, and the provision of seed capital. EPP is a measure of the extent of entrepreneurship propagation, that is, the number of ventures that a prior-generation entrepreneur has facilitated for next-generation entrepreneurs.

This study contributes to the literature on informal institutions through a concurrent review of extant literature from two domains—family and family business—thereby providing a cohesive body of knowledge underscoring the subcategories of the four patterns of formal–informal institutional interaction suggested by Helmke & Levitsky (2004). It implements

their research agenda suggestions, thereby providing a better and coordinated understanding of the informal institutions shaping the family and the family business. The subcategories under these types are not rigid or restricted to one type of informal institution category. Instead, they are fluid and can interact with formal institutions in any of the four ways—complementary, accommodating, substitutive, or competing—to enable or constrain the family or the family business outcomes.

This thesis adds to transgenerational entrepreneurship research by examining the roles of religion and tradition as subregional contextual features for transgenerational entrepreneurship in family business. Previous literature has emphasized that transgenerational entrepreneurship can be either affected by family-specific attributes such as entrepreneurial legacy (Jaskiewicz et al., 2015; Laakkonen et al., 2011) and anticipated futures (Barbera et al., 2018), or can be moderated by national culture effects on entrepreneurial orientation and familiness (Basco et al., 2019). The thesis contributes to this line of research by integrating the impact of religion and traditions on family structure, functioning, and mindset, and by showing that these elements influence transgenerational entrepreneurship through preferred business practices. More specifically, this research adds to the scant research on entrepreneurial families and transgenerational entrepreneurship in family businesses by moving beyond national context effects on firm familiness and entrepreneurial orientation as determinants of transgenerational entrepreneurship (Basco et al., 2019). The research shows that subregional contextual features, reflected by religion and traditions, affect the family structure, family functioning, and family mindset, and can lead to varied impact on some dimensions of familiness and entrepreneurial orientation. In particular, the study unpacks how religion and tradition led to varied effects on the risk-taking dimension of entrepreneurial orientation and the impact this can have on transgenerational entrepreneurship.

This thesis also contributes to a deeper understanding of the importance of the family structure (monogamous/small family or polygamous/large family) for shaping the role of spouses, and business practices that either foster or restrain transgenerational entrepreneurship. The study thus lends further support to the idea that the family system plays a critical role in transgenerational entrepreneurship (Nordqvist & Melin, 2010; Zellweger et al., 2012). As such, the research adds to the literature at the nexus of family science and family business (Jaskiewicz et al., 2017; Jaskiewicz & Dyer, 2017; Randerson

et al., 2015) by exploring the influence of different family structures, shaped by religion and tradition, on transgenerational entrepreneurship. It further brings together the role of wives and family functioning as important dimensions that matter for transgenerational entrepreneurship. Extant literature has confirmed that wives present a vital resource for the family business as a unifying factor for family members (Laakkonen et al., 2011) and as a sounding board by adding points of view toward the development of the family business (Aldrich & Cliff, 2003). The research adds to this literature by showing that wives (when they have a high level of education and experience and when they play a contemporary role) become a critical resource for transgenerational entrepreneurship. Wives in the study context become trusted partners of their spouses and become a critical resource for the business to better understand market needs, thus facilitating the pursuit of entrepreneurial activities.

This thesis also makes a contribution to the emerging literature on the role of religion in family business development (Fathallah et al., 2020; Kavas et al., 2020; Astrachan et al., 2020), which centers around the finding that family businesses in the Muslim and Christian contexts of the study are influenced by religious norms in terms of their capacity for transgenerational entrepreneurship. Thus, the research particularly extends the work of Fathallah et al. (2020) by showing that religion and traditions can both produce particular family structures, functioning, and mindsets that translate into business practices which, in turn, can either foster or hinder transgenerational entrepreneurship in the family business.

The thesis further contributes to the literature on entrepreneurship by inductively mapping out the process through which an ethnic group engenders entrepreneurship. Consequently, this research brings to light a traditional entrepreneurship support system and gleans from it to define *entrepreneurship propagation* (EP) and *entrepreneurship propagation propensity* (EPP); both are phenomenological and potentially theoretical. EP is defined as the facilitation of a new venture for next-generation entrepreneurs by a prior-generation entrepreneur by transferring trade-specific and general business knowledge, and the provision of seed capital. EPP is the measure of the extent of entrepreneurship propagation; that is, the number of ventures that a prior-generation entrepreneur has facilitated for next-generation entrepreneurs. It should also be noted that research on ethnic entrepreneurship has mainly focused on migrant entrepreneurs who operate in ethnic enclaves outside their home country (Assudani, 2009; Baycan-Levent & Nijkamp, 2009; Klaesson & Öner, 2020;

Peredo & Chrismam, 2006; Zhou, 2004). Aligning with Brundin et al. (2009), this research looks beyond ethnic entrepreneurs' construction as immigrants and showcases a variant of ethnic entrepreneurs with activities within their native country.

Further, the thesis contributes to the literature on what motivates entrepreneurship. The research shows that engaging in entrepreneurial activities was due to poor family conditions, the desire to uplift the ethnic group, and formal institutional voids. Therefore, it showcases some of the rich and heterogeneous motivations that drive entrepreneurship. In so doing, the study responds to Welter et al. (2016) to challenge the popular narrowly focused goals that are often cited in entrepreneurship literature as the motivation for engaging in entrepreneurial activities. The study falls within a broader context of reasons, purposes, and values for why and how entrepreneurship emerges. Individuals from an ethnic group are motivated to engage in an ethnically enabled entrepreneurial activity, not just for economic gains but because of their desire to uplift the ethnic group, with outcomes leading to the narrowing of economic and social inequality gaps within the community (Baker & Welter, 2020; Rindova et al., 2009). Although research shows that institutional voids can hinder entrepreneurial behaviors (Webb et al., 2019), this study indicates that formal institutional voids within a community could serve as a triggering factor for entrepreneurial actions. Entrepreneurs within an ethnic group leverage their embeddedness within the extended family, kin, and local community to propagate entrepreneurship, thus creating numerous socioeconomic impacts.

Finally, the thesis also contributes to research that seeks to contextualize entrepreneurship and family business research (Randerson et al., 2015; Welter, 2011; Wright et al., 2014; Zahra, 2007). In particular, the work focuses on what drives or constrains transgenerational entrepreneurship in developing country contexts, such as Nigeria, with the aim of moving beyond the Western-centric focus of entrepreneurship research. The thesis shows how primogeniture can be considered as an important element determining transgenerational entrepreneurship. Although in Western-centric literature primogeniture is associated with negative performance outcomes (Calabrò et al., 2018), primogeniture in the Nigerian context of this study serves to remove ambiguity over who will become the next business leader and avoid depletion of resources among different siblings that may lead to sibling rivalry. Also, while Jaskiewicz et al.'s (2015) German sample shows that large family size positively affects the entrepreneurial legacy and transgenerational entrepreneurship, in

Nigeria, a large family from polygamous marriages of family business founders was found to hinder transgenerational entrepreneurship. Moreover, family in Nigeria is interpreted beyond the Western perceived notion of the family as nuclear to the broader ethnic group (Karra et al., 2006; Khayesi et al., 2014; Peredo, 2003; Peredo & Chrismam, 2006). The study aids the understanding of how an ethnic group in Nigeria, anchored on communal solidarity, distribution of wealth, and social interactions (Meagher, 2009, 2010; Obunike, 2016), exerts an impact entrepreneurship.

For policy and practical recommendations, this thesis proposes the following. Policymakers interested in supporting transgenerational entrepreneurship as a regional development tool should look into the norms and values that guide the priorities in subregions rather than country needs as a whole. Understanding the family features—family structure, functioning, and mindsets—that drive a family business’s transgenerational entrepreneurship capacity will help understand which business practices to effectively implement in a family business. For instance, because of subregional contextual features linked to religion and tradition, some women remain restricted. Policymakers could work on increasing education and encouraging work opportunities for women (Samara et al., 2019), which, as shown in this study, can fuel transgenerational entrepreneurship. Also, since this study shows that large family size could hinder transgenerational entrepreneurship, it may help if family business managers learn from Lambrecht & Lievens (2008) by “pruning” the family members in the business to ensure the business’s long-term survival across generations.

EP is a solution to the daunting challenge of job creation in a developing world context. By leveraging on kinship/ethnic resources provided by ethnic entrepreneurs, a continuous stream of entrepreneurial activities is sustained within an ethnic group from one generation to the next. Also, entrepreneurship can be nurtured in developing countries without following the mechanistic, highly formalized Western-centric context format. EP rooted in the informal sectors may be a more specific way forward to solving this inevitable challenge for job creation (George et al., 2016). Thus, to policymakers, findings suggest that the EP potential of the informal/Igbo apprenticeship system (IAS) be optimized and checked to see if the model can work in other regions since EP has an immense potential to continuously advance individuals, families, businesses, societies, and nations—such as Nigeria. The IAS serves as a pathway to more formal corporate organizations with

corporate venturing and entrepreneurship currently sustaining these organizations. Through business knowledge and skills acquired from the IAS, participants can transform their businesses into more structured organizations and family businesses.

## **5.2 Avenues for future research and limitations**

The Helmke & Levitsky (2004) framework assumed a dichotomy of effective and ineffective formal institutions that informal institutions interact with, without considering that some institutional context may not be so black or white; there may be some gray contexts. For instance, an article in the review had Turkey as context, which is not clear-cut effective or ineffective but a “mid-range” formal institutional context (Sabah, Carsrud, & Kocak, 2014). This shortcoming poses a limitation on this study affecting the exact categorization of the article. Future research consideration could look at a continuum of effective to ineffective formal institutions with the different shades of gray in between (starting with the intermediary, e.g., *semi-effective*) to give more nuance to formal–informal institutional interaction outcomes. Therefore, further work is required in adapting the informal institutions’ framework of four types to better suit the family and family business domain. Also, there is a genuine need for researchers to pay more attention to informal institutions’ role in shaping the family and family business in the African context. The context is likely to reveal richer insights into informal institutions’ activities because of informal institutions’ prevalence. A plausible reason for the scant African context research in the mainstream journals is the difficulties in gathering quality data, which discourages researchers from pursuing inquiry from such contexts. However, the new knowledge that scholars can gain from such unexplored settings is worth the sacrifice.

Our second and third studies were conducted as an attempt to narrow gaps pointed out in the systematic review. However, because these studies draw on qualitative research methods, there is a limit to their findings’ generalizability. While findings from a specific country cannot necessarily be generalized for all others, this should not take away the richness of this study’s data and the insights drawn from the context. Understanding how a particular phenomenon unfolds in a specific context supports and develops theory and knowledge. More so, even when inductively generated models cannot be generalized, findings may have practical implications that could generally apply. For instance, EP is possible because of kinship norms, communalism, wealth distribution, and social interaction binding the ethnic group. So, if these norms are present in any other ethnic group

in sub-Saharan Africa, the study argues a similar outcome; generalizability will be to that extent. Future researchers could conduct a life experiment to assess the extent of generalizability to similar contexts. However, such an endeavor will require a longitudinal approach. The question may also arise as to whether the sample size is adequate, given the research method. However, the rich insights gained from the sample and the findings should be relevant for analytical generalizations within the study context.

Relating to the first qualitative study of this thesis, the roles of religion and traditions in entrepreneurship is attracting increasing interest from scholars. With a focus on the decision by young people to engage in entrepreneurship, it would be interesting to see how and why there might be differences among those growing up in a Christian versus a Muslim business family context. The observation that there may be intergenerational differences may require further exploration using some of the family science theories suggested by Jaskiewicz et al. (2017), for example imprinting theory or self-determination theory. Such a research project could also embrace the idea suggested by Fathallah et al. (2020) to study the impact on business and entrepreneurial activities when some family members do not conform to the specific religious beliefs practiced by the rest of the business family.

The EP phenomenon underscored in the second qualitative study of this thesis will require further expatiation, for instance, to fully understand the phenomenon's dimensions and measures. Future studies may also be needed to fully understand an entrepreneur's pathway from the start of business as a settled apprentice to a conglomerate's CEO. This knowledge may inform and motivate upcoming ethnic entrepreneurs within the study context and beyond. Furthermore, the study focused on the EP capacity among ethnic entrepreneurs through the IAS. However, the data suggests that the system may also be a double-edged sword: If the system is applied ethically, it indeed leads to entrepreneurship propagation, but if approached in the wrong way, it leads to several dark sides. Future studies can explore this system from the business ethics perspective for a balanced assessment of the system. Another way to examine this system could be from the long-term psychological angle—for example, the impacts of disconnecting teenagers from their families and subjecting them to continued work day in day out for 3–10 years.

Finally, the research conducted in this thesis was either a systematic review or exploratory. Therefore, causality cannot be claimed. The posits may be limited, given that the study

hinged upon a qualitative research approach. Therefore, this line of research could benefit from using different approaches, such as longitudinal studies or quantitative research, revealing more about the variables studied in this thesis to justify the claims' extent.





# 6

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# Appendices

## Appendix I. Summary of articles in the systematic review – Chapter 2

Complementary informal institutions influencing the family - Convergent outcomes									
Author(s), year, journal	IF	Country of study	Formal institutional outlook	Theory or concept	Focus	Societal informal institutions	Subcategories of informal institutions	Outcome	Key findings of the particular study
Bailey (2002), Journal of Family Psychotherapy	0.380	United Kingdom	Effective	Spirituality	The role of spiritual beliefs and practices on family functioning	Religious beliefs		The quality of family relationships	The family's spiritual beliefs and practices are delicately interwoven into every aspect of the family's life, facilitating family functioning.
Krok (2016), Journal of family studies	1.016	Poland	Effective	Religiousness; quality of life	The role of religion in family setting	Religious attitude	Religious beliefs & practices	Family quality of life	Religiousness has a significant effect on both quality of life and satisfaction with life among parents and adolescents.
Nordstrom & Jennings (2018), Entrepreneurship Theory and Practice	10.750	Canada	Effective	Synergistic perspective; familial well-being	Enhancing familial well-being through business ownership	Spiritual beliefs & practices		Family well-being	Three enterprise-level strategies and three task-level practices strengthen family member satisfaction and family system effectiveness.
Humphrey (1994), American Sociological Review	6.372	United States	Effective	Acculturation; social structure	Changes in the structure of the family, under the impact of a new social and cultural environment	Social & cultural environment		Family structure	The socio-cultural environment in which Mexican migrants that settled in Detroit found themselves transformed their concept of "acceptable family behavior."
Mueller & Yoder (1997), Sex Roles	2.409	United States	Effective	Normative expectation of family size	Gendered norms involving family size	Normative expectations	Societal culture	Family size	Normative expectations outline women's family size choices.
Kagitcibasi, Ataca, & Diri (2010), Journal of Cross-Cultural Psychology	2.012	Multiple countries	Effective	Theory of family change	Intergenerational relationships in different sociocultural contexts	Cultural values		Family support	Cultural values concerning family independence or interdependence, intergenerational intimacy,

Bylund (2003). The Journal of Family Communication	1.730	United States	Effective	Narrative theory	Ethnic diversity in family story differences	Ethnic differences	Ethnic & kinship norms	Family communication pattern	and support affect mothers' expectation of future help. Ethnic and cultural identities are critical to explaining family communication,
<b>Complementary informal institutions influencing the family business - Convergent outcomes</b>									
Paterson, Specht, & Duchon (2013). Journal of Management, Spirituality and Religion	1.720	United States	Effective	Values & beliefs	The role of religion in the practice of everyday management	Religious beliefs	Religious beliefs & practices	Family business values	Religious principles in the business fundamentally change how the business owners handle a variety of management issues.
Astrachan (1988). Family Business Review	5.212	United States	Effective	Culture	The role of community culture in the family firm	Community culture	Societal culture	The firm performance	The organizational culture adopted by the ownership, whether or not it aligns with the community's culture, affects the firm outcomes.
Sasaki, Ravasi, & Miciolotta (2019). Organizational Studies	3.941	Japan	Effective	Social evaluations	Cultural reproduction and status maintenance of family firms	Socio-cultural practices		Firm status maintainance	Performing certain socio-cultural practices accord and enable family firms to maintain high status in their communities.
Cruz, Justo, Larraza-Kintana, & Garcés-Galdeano (2018). Entrepreneurship Theory and Practice	10.75	United States	Effective	Resource dependence; social role; & agency theory	The influence of gender board diversity on firms' corporate social performance	Gender role	Gender norms and beliefs	Corporate social performance	With more female nonfamily outsiders and family insiders on the board, the more enhanced is the family business's corporate social performance.
Bhalla, Lampel, Henderson, & Watkins (2009). Small Business Economics	4803	United Kingdom	Effective	Typology of strategic decision-making	The role of ethnic norms in strategic management paradigms in high-growth family firms	Ethnic norms	Ethnic & kinship norms	Strategic decision-making	Ethnic norms of the controlling family have a significant influence in determining a particular strategy paradigm's dominance.
Basseti, Dal Maso, & Lattanzi (2015). Journal of Family Business Strategy	3.927	Eastern European countries	Effective	Corruption; strategic decision	The role of informal payments (corruption) in	Corruption	Corruption & political influence	Percentage of sales export	Corruption improves family businesses' performance. The blocking of institutional

family businesses exports activities

inefficiencies can help family businesses avoid corruption.

**Accommodating informal institutions influencing the family - Divergent outcomes**

Cano & Aronoff (1978). American Sociological Review	6.372	The world	Effective	Principle of role complementary	Expressive and instrumental role complementarity in the family	Gender	Family functions	Culture influences role complementarity in the family.
Bielby & Bielby (1992). American Journal of Sociology	3.232	United States	Effective	social exchange or relative resource theory	Gender ideology considerations in the family decision making process	Gender role ideology	Family function: spouses' decision to relocate	Gender-role ideology mediates husbands' and wives' interactions over their work and family roles.
Pedulla & Thébaud (2015). Behavior Modification	2.105	United States	Effective	Gender inequality; work-family policy	The role of institutional constraints on young, unmarried men's and women's family arrangements	Gendered norms	Family relationship	Gender norms negatively affect the relationship structure of couples in the family. However, most young men and women prefer an egalitarian relationship structure.
Satyen, van Dort, & Yin (2019). Australian Psychologist	1.458	Australia	Effective	Gender norms	The impact of gender norms on the family, employment, and social life	Gender norms	Gender roles in family	Differences in the gender norms between Chinese men and women impact their roles in the family.
Farley & Hermalin (1971). American Sociological Review	6.372	United States	Effective	Family life chance; family stability	Racial differences on family stability	Race	Family stability & life chance	Though both races have family stability, white families are generally more stable than black families.
Harknett & McLanahan (2004). American Sociological Review	6.372	United States	Effective	Marriage markets theory	Ethnic differences in family formation	Race	Family formation	Racial and ethnic differences influence the decision to marry after a nonmarital birth.
Sarkisian & Gerstel (2004). American Sociological Review	6.372	United States	Effective	Cultural deficiency; cultural resiliency; structural destruction; &	Racial differences in the patterns of kin support	Racial differences	Family integration: kin support	Racial differences in kin support exist due to cultural differences between whites and blacks.

			structural resiliency theory					
Morgan, McDaniel, Miller, & Preston (1993). American Journal of Sociology	3.232	United States	Racial differences; family event	Racial differences in family structure	Racial norms	Family structure	Racial differences influence family structure. African- American women are much more likely than white women to head families. Conversely, African-American men are less likely to head families than white men.	
Psathas (1957). American Sociological Review	6.372	United States	Social class; parental control; ethnic groups	The role of ethnicity on the different levels of independence that exists in different families for adolescents	Ethnic groups norms	The degree of independence from parental control	Adolescence independence varies amongst ethnic groups and dependent on social class. Lower class families appear to be more permissive toward the behavior of adolescents.	
Vosburgh & Juliani (1990). Journal of Comparative Family Studies	0.309	United States	Ethnicity	Ethnic differences in family patterns	Ethnicity	Ethnic & kinship norms	Family socio- economic status, family structure, & family- related values	Ethnicity affects family functioning, especially in intermarriage between ethnic groups.
Taylor, Chatters, Woodward, & Brown (2013). Family Relations	1.426	United States	The family solidarity model	Racial and ethnic differences in extended family informal support	Ethnicity	Family support	African Americans were more likely to support extended family members and have daily interaction with family members.	
Larson & Johannis Jr. (1967). The Pacific Psychological Review	1.194	United States	Religious literature	The relationship between religion and authority structure of the family unit	Religious orientation	Religious beliefs & practices	Family authority structure does not alter this given orientation.	
Grasmick, Wilcox, & Bird (1990). Sociological Inquiry	1.091	United States	Religion; family & gender issues	The roles of religious norms on family issues	Religious beliefs	Family authority structure: patriarchal family	Adherence to religious fundamentalist doctrines serves as a crucial endorsement of patriarchal	

								norms in the husband-wife relationship.
Westoff & Potvin (1966). <i>American Sociological Review</i>	6.372	United States	Effective	Religion; family size	The role of religion and education in family size preference	Religious norms	Family size	Religion influence the family size preference of Catholic women.
Sands & Roer-Strier (2004). <i>Family Relations</i>	1.426	United States	Effective	Family relations	The impact of religious difference on intergenerational family continuity	Religious observances	Intergenerational family continuity	Religious intensification posed a threat to family solidarity and continuity, and tension resulted.
Choy (2019). <i>Journal of Comparative Economics</i>	1.992	United States	Effective	The club goods model of religion	The role of religious rules in strengthening family ties	Religious rules	Altruistic and cooperative behavior within families	Religious rules promote altruistic and cooperative behavior within families.
Frazier (1948). <i>The American Journal of Sociology</i>	3.232	United States	Effective	Family structure; culture; social structure	The loss of African heritage and family structure due to migration	Socio-cultural environment	Social culture	The socio-cultural environment in which the Negro folk found themselves post-slavery did not allow their family to function efficiently according to their norm.
Durden (1989). <i>PublicChoice</i>	0.900	Netherlands	Effective	Statistical model	The effect of rent-seeking on family income levels	Rent-seeking	Family income	Rent-seeking leads to a the total reduction in family incomes
<b>Accommodating informal institutions influencing the family business - Divergent outcomes</b>								
Overbeke, Bilmoria, & Perelli (2013). <i>Journal of Family Business Strategy</i>	3.927	United States	Effective	Theory of planned behaviour; gender role theory	The dearth of daughter successors in family businesses	Gendered beliefs & norms	Daughters' succession in the family firm	Gender beliefs and norms make daughters not to consider themselves viable successors in family businesses.
Yamanoi & Asaba (2018). <i>Global Strategy Journal</i>	4.065	Japan	Effective	Socioemotional wealth	The moderating role of corruption in host countries on establishment and ownership modes in FDI	Corruption	Foreign direct investment	When establishing foreign subsidiaries, especially in countries where corruption is high, family firms are more likely to engage in greenfield investment, with full equity.



Morck & Yeung (2004). <i>Entrepreneurship Theory and Practice</i>	10.75	Multiple countries	Effective	Game theory	Family control and the rent-seeking society	Political rent-seeking	Corruption & political influences	Family oligarchy & high investment returns	Political rent-seeking may yield high investment returns for the individual firms.
O'Brien, Minjock, Colarelli, & Yang (2017). <i>European Management Journal</i>	2369	United States	Effective	Kin selection theory	Kinship ties and employee theft perceptions in family-owned businesses	Kinship norms	Ethnic & kinship norms	Company resources	Family members receive preferential treatment and this history of privileges creates entitlement and leads genetically related employees to misuse company resources.
<b>Substitutive informal institutions influencing the family business</b>									
None									
<b>Substitutive informal institutions influencing the family business - Convergent outcomes</b>									
Khavul, Bruton, & Wood (2009). <i>Entrepreneurship Theory and Practice</i>	10.75	Kenya & Uganda	Ineffective	Grounded theory	The role that strong family ties play in the establishment and survival of entrepreneurial businesses	Community ties		Family business establishment & growth	While strong family ties play an essential role in a business's composition, community ties mitigate family ties' excessive influence, particularly for women.
Goel, He, & Karri (2011). <i>Journal of Family Business Strategy</i>	3.927	China	Ineffective	Cultural norm of hierarchy	Cultural norm of dispersion of family ownership control and family member tenure on firm performance	Cultural norms	Social culture	Firm performance	Balancing cultural norms of hierarchy and respect for elders with providing tangible incentives to express crucial divergent views in a culturally acceptable manner will positively impact firm performance.
Menezes, Bhaskaran & Deswal (2019). <i>International Journal of Entrepreneurship and Small Business</i>	0.89	India	Ineffective	National culture	The effects of national culture on leadership succession planning	National culture		Leadership succession	Cultural underpinnings such as prioritization of male family members influence succession planning and practices.
Sabah, Carsrud, & Kocak (2014). <i>Journal of Small Business Management</i>	3.461	Turkey	Ineffective	Cultural & institutional theory	Cultural openness, religion, and nationalism on entrepreneurial intensity	Religious tendency	Religious beliefs & practices	Entrepreneurial intensity & entrepreneurial orientation of the firm	Firms with a high religious tendency have the greatest degree and frequency of entrepreneurship.

Fathallah, Sidani, & Khaliq (2020). Journal of Business Ethics	4.141	Lebanon	Ineffective	Institutional logics	The role of religion shaping family business ethical behaviors	Religious beliefs	Ethical behavior	Religious beliefs influence family firms' ethical behaviors. Religion has a rule-based and a principle-based approach in Muslim and Christian family firms, respectively.
Xu, Xu, & Yuan (2013). European Financial Management	1.65	China	Ineffective	Hypothesis	Political connections, financing friction, and corporate investment	Political connections	Investment behaviour	The political connectedness of family firms helps mitigate the underinvestment problem, with the mitigation effect being more pronounced in financially constrained firms.
Xu, Yuan, Jiang, & Chan (2015). Journal Of Corporate Finance	2.750	China	Ineffective	Transfer cost hypothesis	The relationships between founder's political connections, second generation involvement, and family firm performance	Political connection	Second generation involvement in family firms	Founders' political connections are a critical factor in the decision of second-generation involvement.
Ming (2018). Managerial Auditing Journal	1.220	Malaysia	Ineffective	Self-selection model; agency theory	The moderating role of political connections on family firms audit fees	Political connections	Family firms and audit fees	Family firms with connections to the ruling elite have higher audit fees than their non-connected counterparts.
Gao, Huang, & Yang (2019). Research in International Business and Finance	1.620	China	Ineffective	Hypothesis	Political connections, corporate governance and M & A performance	Political connections	Merger & Acquisition performance	Family firms with political connections have higher merger and acquisition performance than their non-connected counterparts.
Harymawan, Nasih, Madyan, Sucahyati (2019). International Journal Of Financial Studies	0.33	Indonesia <sup>a</sup>	Ineffective	Hypothesis	The role of political connections on family firms' performance:	Political connection	Firm performance	The performance of family firms significantly improves when firms have political connections.

**Competing informal institutions influencing the family - Divergent outcomes**

Matras (1964). American Journal of Sociology	6.372	Israel	Ineffective	Religion; family formation; intergenerational changes	Intergenerational changes in extent of religious observance and in patterns of family formation	Religious observance	Religious beliefs & practices	Family formation pattern: family size	Religious observance affects the family size amongst different ethnic groups. As you move from one generation to the other, there is a less religious observance, influencing their desired family size.
Schuler, Rottach, & Mukiri (2011). Journal of Public Health in Africa	0.800	Tanzania	Ineffective	Gender norms; family planning practices	The role of gender norms and family planning decision-making	Gender norms		Family planning adoption	Gender factors, such as men's dominance in decision-making, function as barriers to family planning.
Mayaki & Kouabenan (2015). South African Journal of Psychology	0.898	Niger	Ineffective	Theory of planned behaviour	The role of social norms in promoting family planning	Gender beliefs & norms	Gendered norms and beliefs	Family planning practice	Family planning practice limits the family size. However, each society's values, beliefs, and norms determine family planning choice and success.
Walcott, Ehiri, Kempf, Funkhouser, Bakhoya, Aung, Zhang, & Jolly (2015). American Journal of Men's Health	1.605	Jamaica	Ineffective	Gender norms	The association between gender norms and family planning practices	Gender norms		Family planning behaviors	Masculinity and inequitable gender norms influence men's family planning practices.
Liu, Hutchison, & Hong (1973). American Journal of Sociology	3.232	Hong Kong & Phillipines	Ineffective	The resource theory, the power schema	The nature of the structured relationship between the conjugal pair and the kinship unit	Kinship structure	Ethnic & kinship norms	Conjugal power relationships	A unilateral kinship structure leading to a high role segregation level while a bilateral kinship structure facilitates higher role integration.
Russell (2008). Social Dynamics: A journal of African studies	0.369	South Africa	Ineffective	Family structure; rules of kinship	The influence of race on the family form	Ethnic configuration		Family form	Urban blacks take a distinctive African cultural approach in family and kinship matters, yet adapting their views in light of new urban experiences.

**Competing informal institutions influencing the family business - Divergent outcomes**

Al-Hadi, Taylor, & Al-Yahyaee (2016). <i>International Journal Of Accounting</i>	2.650	Golf Corporation Council	Ineffective	Hypothesis	The role of political connection in ruling family's risk reporting	Political connection		The extent and the quality of risk reporting	Politically connected directors seize private benefits at the expense of their firms' shareholders, they reduce the quality and extent of risk disclosures.
Wang, Ma, Song, & Liu (2016). <i>Journal of Family Business Strategy</i>	3.927	China	Ineffective	Economic models	Political connection and business transformation in family firms	Political connection		Core business transformation	Family firms with political connections are more likely to enter strongly correlated industries and non-regulated industries.
Hashmi, Brahmama, & Lau (2018). <i>Management Research Review</i>	1.680	Pakistan	Ineffective	Agency theory	Political connections, family firms and earnings quality	Political connections	Corruption & political influence	Earnings quality	Family ownership diminishes the costs of political connections and improves the firm's earnings quality.
Chi, Weng, Chen, & Chen (2019). <i>Sustainability</i>	2.592	Taiwan	Ineffective	Hypothesis	The influence of political connections on conservative financial reporting	Political connections		Conservative financial reporting	Family firms with political connections tend to have opaque financial reporting, which enables them to engage in rent-seeking activities.
Li, Li, & Zhang (2020). <i>Sustainability</i>	2.576	China	Ineffective	Green governance; environmental protection	The role of political connection of the controller of the green governance	Political connection		Family firm green governance	The political connections of actual controllers of family firms have a moderating effect, which restrains motivation for green corporate governance
Yu, Stanley, Li, Eddleston, & Kellermanns (2019). <i>Entrepreneurship Theory and Practice</i>	10.75	China	Ineffective	Evolutionary psychology theory; SEW	The role of kinship ties in shaping family firm's behavior	Kinship ties	Ethnic & kinship norms	Prioritization of SEW	Closeness of kinship ties relationship to the chairmanship influence Family member CEO is appointed and compensation.
Lv & Li (2015). <i>The Journal of Applied Business Research</i>	0.380	China	Ineffective	Types of family ownership	The role of cultural norm on collisions of multiple large shareholders	Culture	Cultural norms	Shareholders' relationships	Family-oriented collectivism culture led multiple large shareholders the family firm to inefficient firm's investment.

## Appendix II. Interview instrument for Chapter 3

### *Introduction interviewee*

- Please tell me about yourself including your name, age, academic qualifications, your relationship with the family business we intend to discuss?
- What role do you play in this business?

### *About the family business*

- When did you become aware of the family business, tell me the story of this family business from your own perspective?
- What are the primary motivations for getting into the family business?
- What main objectives is the family business fulfilling?
- What roles is the business as an entity playing in its locality and beyond?
- How has this business evolved over time, what are those things that you do as a business that has made you continued to be relevant/successful?
- What is the size of the business?
- How does the family influence the business decisions?
- What are those unique things about your family business that makes it different from other family businesses?
- What is the intention of family members for this business with respect to succession?

### *External and internal factors on family business*

- What role does ethnicity play in the capacity of family businesses to be entrepreneurial?
- In what ways does your religion impact on capacity to exploit business opportunities?
- Would you say that you have advantage for locating your business in that region?

### *Family business and entrepreneurship*

- Have you had any prior entrepreneurial experience, what informed your decision to take the route of entrepreneurship, how were you able to mobilize start-up funding, identify opportunity, and set-up the business?
- What guides your decision as regards business expansion whether is going into new products or services?
- How would you assess the disposition towards entrepreneurship of family business actors from the various regions?
- What guides these dispositions?
- With respect to the way family businesses from different ethnicity approach entrepreneurship can you compare any differences or similarities you have observed?
- Could you discuss succession management as it relates to family businesses within the region you operate in and in other regions of Nigeria?
- Is the presence and activities of family firms in that region reflected in the social and economic development of that region, if so in what ways?

### *Ending interview at all stages.*

- Do you have any insight that you might want to give that has not been covered by the interview questions?
- If there are any follow-up questions is it okay to contact you by phone or email?

### **Appendix III. Additional representative quotes for Chapter 3**

#### **The roles of religion and traditions**

There are plenty differences in cultural settings in Nigeria that affect entrepreneurship. Obviously you would see that the Yoruba people [West] are more used to joint stock companies than say the Igbo people [East] who tend to be more [one family business]. For example, the state of enterprise generally speaking tends to be much stronger amongst people of the East. You would have more people likely to be entrepreneurs in the East than in the North where a long feudal culture tends to be a disincentive to venturing or where the nature of religious fervor tends to outsource problems to God. (Expert)

Islamically it is wrong to take an interest or to receive it from someone. You can borrow from some- one that will not take interest from you. (Nolan, North\_13)

So the cultural norm regarding marriage is very critical to family business and succession and busi- ness continuity. When you compare the three tribes the best-positioned tribe in terms of succession based on their marriage style and their moral is the East. (William, West\_1)

Another thing is over dependency [in the North], the culture promotes that you should support one another, so that support discourage others from standing on their feet. It makes some people reluctant unlike the Western or Eastern part of the country, where all you need is for me to push you and at a point, if I realize that you don't need to be pushed I leave you alone. So in ours [North] you push, I will be reluctant, you keep pushing me then your family member will still come and tell you, you are not pushing this guy very well, push him very well, so that's culture for you. (Noel, North\_12)

If you look at the Northern part, their religion it is designed in such a way that the low class keep depending on you [the rich]. You can understand why a lot of businesses would be established and remain in the same cycle and you have those at the lower realms. It's religion that is at the root of it. (Evan, East\_1)

Another phenomenon I found quite interesting is that especially from the [East], many of those very hard working entrepreneurs as has been for reasons of their culture [tradition], stayed in family businesses. (Expert)

The cultural system of this region [East] tends to put a lot of pressure for financial independence of people from this region and that naturally propels them to begin to seek financial independence from an early stage. (Eric, East\_1)

In the North especially in those core Islamic regions, women are restricted in a lot of ways, just by virtue of their religion alone, you can imagine how difficult it would be for a woman to break into the entrepreneurial space even if she wants to. (Evan, East\_1)

#### **Family structure**

When you look at the polygamy vis-à-vis marriages and the impact it has on businesses you will see that it is highly significant. (William, West\_1)

For our business, the stakeholders are actually just my parents and I. For a long time even as it grew, but this was also dependent on the size of the family, it remained pretty small. (Willow, West\_9)

You would find out that when it's not just a nuclear family, the complexity are even more because now, you are not just dealing with the individuals, you are going to add that to another layer of interest that is driven by the different wives. So everybody has there own interest and it is always complex. (Evan, East\_1)

Marriage affects the survival of the business, it does. You'll find out that where the founder dies and it's a polygamous family the children will fight over his assets, but once it's nuclear family, its one wife and few children there is less problem. (Evelyn, East\_1)

When you look at the Catholic religion, they [Igbos] understand that polygamy shouldn't be a way of life as it impacts on their business. With a small family, most of the children can be easily identified, good morals can be impacted on them and that makes their lives pretty much easier than a typical Yoruba guy or a Hausa guy that has a larger family. (William, West\_1)

I know of a business, the man has three wives and it caused problem. So, they just decided that let them sell the business and share money and let everyone go and start up whatever he wants to do with the proceed from the business. So, that is one challenge of polygamous families. (Warren, West\_7)

In polygamy for instance, its difficult especially when the chief executing officer is dead. It becomes a very big problem. I will just give you an instance of one man—popularly known in [East] as [XYZ]. When he died, there was a family war in the compound. He has about three or four wives and all of them have children. So, it affects the business—the businesses mostly do close down, but in monogamy, it is not like that. (Ezra, East\_4)

[Nuclear family] the members of the family are together, they put their efforts together and they cannot steal each other's money, and as the leader of the family, I must be conscious of what I needs to do to make sure that the rest cooperate, so everybody is willing to put in their best. (Wyatt, West\_9)

In the North the way they practice their own polygamy is different from the way we do in the West, they cooperate more there unlike in the West. In the North it's better but you know the Eastern people, the Igbos they don't practice polygamous family. (Wendy, West\_7)

The [nuclear] family—the husband, the wife, and children—are comitted because the family has a culture. (Wyatt, West\_9)

A man who has 3 to 4 wives and also have children, you cannot even guarantee the love among them, there can be competition, again at a point you discover that how to divide what you will leave behind will be a problem. So our culture also hinders family businesses. (Wyatt, West\_9)

### **Family functioning**

### *Role of wife with respect to husband*

[The role of women in the North] that's something that bothers on tradition, the males go out to work and the females stay home to take care of the children, the women get married and basically are dependent on their husbands. Many times they do not particularly show interest in the business [...] they are contented to be catered for by the male folk. (Nathalie, North\_13)

She [mother] and my father was a kind of partner, though she was [...] more involved in the family, like trying to bring up the children. That one is her major role even though she comes to farm while they were also doing crop farming. (Ethan, East\_5)

Being a Northerner, it was a polygamist set-up family, so he has 4 wives and each of the wives has their own children. Every morning before he goes to work, he will go to each of the rooms, each wife will greet him with their children, if there is any problem, he will be informed about it. Though his love may not be shared equally, whatever rules he set, the wives obeyed, it may not be 100% corporation from all the wives. (Nathalie, North\_13)

In general women are not physically involved [in the family business], but you know the generation is changing, is not as it was in those days, now a woman/wife can be helping her husband, if she is educated, she has to work with the husband's permission. (Nolan, North\_13)

### *Transferring values to next generation*

In a polygamous family the commitment of one wife maybe different from the commitment of the second wife and it is what the mother feels that the children will carry, so some children may not even give the right support for the business [...]. Unlike people who are monogamist, they expose their children, all of them are still saying this is my father's business, I must not see it crumble, so the commitment will be there. So, it's not dependent on large family to make business succeed but how the family can work together in unity and with purpose that is the success of it. (Willa, West\_9)

"I know that the XYZ family had a major quarell and one of them was then rejected from the family [...], because according to him [...], he disagreed with the family [...] The family still has a feud, because they were many and dishonest." (Expert)

Family businesses I find them special in the sense that the members of the family are together. They put their effort together and they cannot steal each other's money. The leader of the family must be conscious of what he needs to do to make sure that the rest of them cooperate, so everybody is willing to put in their best. (Wyatt, West\_9)

My mother always wants all her children to succeed whether you have the capacity to succeed or not. Especially, like now, she sees this business as her husband's business, so she will like all the members of the family [her children] to partake. It's natural with mothers, [...] men face reality more than the women in terms of that. (Ethan, East\_5)

### **Family mindset**

#### *Risk-taking orientation*



The region doesn't lend any form of support to people who chose to be docile or inactive. The success that has been attained by people around here tends to spur a lot more people around to engage in entrepreneurial activities. (Eric, East\_1)

When I finished school, the entrepreneur was still there, there is a freedom we prefer from the part I come from [East], we are mainly free thinkers, so going to work under somebody wasn't much of an option for me. So I decided to do my own thing. (Eli, East\_2)

Currently discussing private equity participation, then go fully public for the sustainability of the company. The younger family members will start joining after the private equity. This is to get the children show more seriousness knowing that the business is not all daddy's affair. (Edward, East\_3)

We have chosen the value chain implementation because we know clearly that if we can use wastages in some of our production output, as input in other sectors, it's going to help to save cost. (William, West\_7)

The North they don't go to the bank, they start from what they've been able to save and from the goodwill they are able to enjoy with their community members. Trust is very pronounced in the North, as a result capital formation is much easier, because of the trust. (Wade, West\_8)

In the West, there is that culture of people who want to be educated. It's a positive for business opportunities so people are always trying to be entrepreneurial or at least educated. In the East people are very entrepreneurial, the northern people are not as entrepreneurial as the rest of the regions—they like hand me outs. (Willow, West\_9)

We sell what we see is moving in the market, that's how the family business is. So you can buy anything and sell it. (Nick, North\_11)

Actually I have not done that [partnership or any form of collaboration]. (Nolan, North\_13)

Though it may be difficult, I don't have to own it anymore 100%. I have to take external support and bring in other people's money, if tomorrow my son does not want to do it, there are other people that are at stake that would want to see the continuity of the business. (Eli, East\_2)

The Easterners have this zeal to have their own [business] than the Westerners, it's in their genes. It's like a culture in that area [East] that everyone needs to have his own business, so when it comes to business, the Easterners are the best, It's in their blood. (Warren, West\_7)

We'll start with private equity or strategic partners to some divisions of the business we have about five divisions we are trying to unbundle the whole organization so some of these divisions we are going to invite private investors with the ultimate aim of taking them to the public so that's the plan. (Wade, West\_8)

In the West, you see people who are entrepreneurial but it's not on the level that you have in the East. The people in the East do very much venture into the unknown, in the sense that they take a lot of ... business risk... That is a key factor for an entrepreneur. You have

to be ready to take business risks and look at opportunities that are there and run with it. (Willow, West\_9)

I have never travelled to the East, but the West it was a long time ago – talking about almost 30 years. My idea of Nigeria is the North. (Nolan, North\_13)

Another interesting thing I consider a strong point of that region is also the culture of entrepreneurship, the culture of hard work, and the culture of restlessness, these entrepreneurs who exist in the larger south-eastern region we are hoping will also become our source of funding most of the start-ups that are also going to becoming out of our innovation hub. (Eric, East\_1)

What we have tried to do over the years is create a diverse portfolio. They are able to withstand the strain more. By creating a portfolio of different offerings; it helps us manage our risk. (Eli, East\_2)

We are present in the North, the South south, the Southeast and Lagos but the head office is still Ogun state [West], which is our main base. (Wayne, West\_8)

The West and the East we are more enterprising. The Northern regions—they want the government business because they feel they can only make money from government. You see somebody working in the East and still having something by the side thinking of tomorrow ...that's what we did as we were still in the service we were thinking of the future. (Willa, West\_9)

Anyone that endeavors to start up a business is a risk taker. For risk taking attitude, if I'm to rate the Eastern part of the country is number one, followed by the Western part of the country, the Northern part of the country. If I'm to rate numerically, I will give the East a 9, West a 7, and North a 5. (William, West\_7)

The Igbos they practice autonomy which is everybody on your own. So that's why when it comes to business, you see everybody wants his own money nobody wants to depend. We on this side [West], we listen to our elders before we take a decision. Majority of them of them don't really go into business. They prefer salary work than being an entrepreneur. (Warren, West\_7)

Entrepreneurship is all about initiative and risk taking, there is no success without opposite reaction to failures. I do not respect the presence of "failure" in the dictionary. (Edward, East\_3)

### *The feasibility of primogeniture or not*

In the East, the first son inherits everything and then whatever he decides holds. A typical example, [...] I have four sisters and I'm the only son, everything that belongs to my father, belongs to me because I am supposed to inherit these. The assumption is that because I was brought up well and I love my siblings, I should now see how I can make sure that everyone gets something, that's the typical. (Evan, East\_1)

Our father died, so the family – more than 20 of us, decided that each and everyone was responsible for managing their section, but there was an arrangement, so that a certain

percentage of the profit goes to the family while the person managing the particular section keeps a certain percentage. (Nolan, North\_13)

Recently I went to three [polygamous] families around this axis [West]. They lost their father—the main business person, and there is really no clear cut definition of what should happen after the death of the founder. That is a major problem really—who takes over, who really should handle things? (William, West\_7)

I would say that if you are even going to maintain things [transitioning to next generation] within the family, you should look at your children, identify the one that has the most interest, which ones have been involved, you notice that there are some that have been involved from the onset in every single thing that you are doing, those are the ones you should choose, not by the virtue of he's the first son. So for me, it's even more of the problem than an advantage. So, even before you were born you've been ordained to take over, irrespective of what interest you have and what your abilities or capabilities are. (Evan, East\_1)

What he [Patriarch] keeps saying is that we are pioneers he wants to leave a business that will last several years after. He is not only saying it, he's acting it that's why he brought the children into the business. (Wade, West\_7)

I am happy that Peter [Founder's grandson] wants to be an engineer and I said good we are expecting you in the farm. [...] that makes me to keep focus that my investment in agriculture will be continued in the next generation. (Wyatt, West\_9)

There are two aspects to it so succession one is, is there any person that's going to take over this, so yes, maybe the first son, it's easier to appoint someone but that even restricts the sample space in my own perspective because, I'm looking for people that share the vision, have the expertise, the capability to run the business. If you are just narrowing it down to one person because he's the first son, you don't even care if that guy wants to go and tap palm wine in the village, ... So for me it's even

more of an issue because we are already saying take it beyond the family and now we are talking about keeping it with one person. (Evan, East\_1)

Majority of them [female in the East] don't really have a say unlike here [West], whether you're a male or female they have the same share in their father's property. But in that side [East] it's not the way they practice it there, they first of all recognize the first son if the man has a son. It is the first son that would determine what would happen... to his father's business so it's easier for him to just come in and take over without having any problem from the siblings. (Warren, West\_7)

Apart from the fact that in the business the chairman owns 40%, 30% to wife, 30% to daughter. All that we are doing, we are doing for the next generation and the generation to follow. The entire asset will come to them, so that is the structure...the directors of the business are spouse and daughter, so, whoever she married is a director of the farm, all that she needed [to succeed] must be given to her. (Wyatt, West\_9)

## **Determinants of transgenerational entrepreneurship**

### *Utilizing wife-resource*

One of his greatest wishes was for the business to live after him. My dad was a someone that believed in the boy-child, being the last son, my two elder brothers were not interested, It was at that point that my mum was begging, begging, begging, and then, as the last son, I just needed to pick up that responsibility to join him in the business. I can recall 20 years from today, he was practically like 59 years old, and he was in serious need for a successor. He had to ensure that one of his children took over the business from him. (William, West\_7)

The wife is also very strong and very very supportive, she is not a yes person, and she is somebody that has her own opinion and is able to stand by her opinion. There are instances where the head of the family would be about to take wrong decision and the only person that can help to checkmate or stop that is the wife. (Wade, West\_8)

Most of the men in the North they don't normally allow their wives to go to business with them. (Nathalie, North\_13)

My wife is a very qualified person she's had very strong employment experience. One of the key critical success factor that I have seen in [family]entrepreneurship...is going this journey with wife because she has her skin in the game (Eric, East\_1)

I worked 10 years, but because my husband set up the family business in 1981, seeing the stress of the business, I decided to join him, at least for the family business to be fully established and to pay off. (Willa, West\_9)

The principal owners are the two original founders; they remain the controlling owners of the busi- ness. They are husband and wife. (Wayne, West\_8)

There is no role [for women in establishing and fostering the family business] (Neil, North\_14)

In Kano [north] not even only in my family, the housewives mostly do their business at home. (Nick, North\_11)

She [Mother] did play a very important role because even though she came from her own field...but because of the needs of the business she had to exit that field and join my dad, so she handled the marketing, the human resource management, the finance and all those types of things while my dad paid attention to the production end. So it was really teamwork. (Willow, West\_9)

The possibility of the business lasting beyond the first generation is very remote because all the wives will want their children to take control of the business, so power tussle will destroy the business. Even while the owner is still alive, if all the wives are involved in the running of the business, the business will not maximize its potential because there will be power play and that will always affect the way the business is running and the way the business is maximizing its growth. (Warren, West\_7)

Around that period my father was not well, so my mother who was also working with him took over the business...managed the business. [...] I started helping my mother manage the business. Mothers are easier to work with they would allow you. Today, my mother continues to play a vital role not in an operative way but she is there. (Eli, East\_2)

His wife joined him in the business, so his wife is helping him run part of the business now because he is not that young anymore. (Edwin, East\_6)

In the East, the wife is always with the husband as a backup in running the business... you know ev- erybody wants somebody you trust ...if you check the business their wife is always in a very strategic position [...] So they always involve their wife in all those money and marketing aspect that's where the wife comes in. (Warren,. West\_7)

Largely bulk of the [business] ideas was between my self and my wife.” (Eric, East\_1)

“The board of directors are himself [first son and second-generation family business owner], his wife, his mother, and his daughter. (Ezra, East\_4)

#### *Attaining unified business decisions*

Most people here in the North do not like family business because of the different opinions of the family members, you can hardly see a family that has a joint family business that works, only few... a whole lot of issues, so that is why many people over here are discouraged from forming family business. In general most businesses over here are individuals (one-man business) and not family business... most people prefer their own personal business. (Nolan, North\_15)

He [first son and second-generation family business owner] makes the decision alone and nobody [siblings] interferes, as a matter of fact, his brothers are doing so many other businesses. He owns two companies, the one he took over from his father, and the one that is he established by himself. (Ezra, East\_4)

#### *Exploiting entrepreneurial opportunities*

Naturally, northerners never want to travel out of their territory. We have this cultural pull to maintain our businesses in Kano [North]. Hardly, hardly you will find anybody that goes all the way to other states and establish their businesses. (Noel, North\_12)

I am incorporating my brother into the Technical Company, which is an umbrella we have for oil and gas support services. We think that it is a more sustainable business than just pure commodity trading. A lot of our people die and their business die with them when they are just pure traders, but if you are able to add more value, you can extract more value again from the whole thing. (Eli, East\_2)

The major motivation is the fact that one needs to generate some money, to make some income and that is a nice part of the business, because it allows the family to survive, and I settle, for something that will bring regular income for the family. (Noble, East\_15)

The average entrepreneur is a risk taker, like the business I am currently running, I have taken quite a number of risks, going back to [outskirts in the West] to setup the crop

production side of our business or taking up the initiative of starting up a marketing side of our agricutural business, those are risks, the more risk you take, the more the benefit ... so we are open to risk. (William, West\_7)

One thing is that sometimes he [first son and second-generation family business owner] doesn't look at his pocket before he starts doing expansion. Sometimes when you are asking him to look at the money we have, he would say within four months we will do business and raise it with our money. It is not as if customers called him to say that they are coming, and before two months end, you all see that you are making more than that money he said. So, in terms of expansion, he takes risks and you know manufacturing company is not an easy company to thread. (Ezra, East\_4)

#### *Deploying family business resource at transition*

Because he is married to four wives, what we did...it is not each and every member of the family that participated. In each room [four sub-family units], we pick a member of that room and assign a specific section to control and account for it. Each one of the four rooms is accountable for the section that he has been assigned... (Nolan, North\_15)

It wasn't like maybe the current chairman inherited everything that his father had. Infact, the business liquidated, the asset was shared among inheritors, but because of the interest of this particular chairman, he pursued his own investment along with how he had seen the father do business. [Also] because he had large pools of funds. So other children did likewise so they have many successful businesses. You may have heard of XYZ and so many others, they are all offspring of the original business. So, this could happen in this same situation as well. (Neil, North\_14)

We are Muslims and in the case of death of a father, there are heirs that will inherit his property, the property will be shared amongst all the heirs and the wives. Now the business will no longer continue as before, because some of his business will go to one person or the other. Some of the business the inheritor may not be able to maintain it and some the inheritor may be able to maintain it. There are some that inherited and are not interested in doing it so they leave it to pursue other things. (Nathalie, North\_13)

It [individual businesses of next generation inheritors] will reduce to a level that with time, they will not recognize them doing that business. They will only have the family name ... because they always name him [the founder] after his business. You will know that he is from that family. (Nick, North\_11)

You were being trained to be the heir to take over and look after, not to inherit wealth, but to look after a responsibility, so that was the training I had. So my father made a conscious effort to keep saying you know I don't have anything, your responsibility first is to look after your siblings, your responsibility is to do this your responsibility is to do that. That is how the Igbos [Easterners] ensured or tried to ensure that there was continuity in their business. (Eli, East\_2)

He had a dream, he wanted the business to keep going from one generation to the other, his intention was handing over to [William] because out of everyone of us [6 siblings] he has the highest passion for the job which he still has till today. In his will, he made provision

for the business for resources to be ploughed back into the business. So we want to keep the business going and [William] is in charge. (Wendy, West\_7)

He [first son and second-generation family business owner] is using the platform of his parent's company to do his importation business and the business is exclusively for him, none of his sisters or brothers intervenes. It is just that where they have profits to share his siblings may come in, but when it comes to the company, he is in charge and in control. He is into manufacturing now, It is an expansion of the buying and selling business he inherited from his father. (Ezra, East\_4)

## Appendix IV. Interview instrument for Chapter 4

Start with introducing yourself and the aim of the research, tell them you will be recording only for research purpose and their name will not be mentioned and the outcome from the study cannot be traced back to them.

### ***About this research.***

The aim of this research is to understand the phenomenon of “igba boi” which we term Igbo Apprenticeship System (IAS). The questions are directed towards achieving that.

However, it is important to allow the interviewee to tell their story, their story is meant to cover the underlisted items, otherwise you ask the questions directly and also as clarifying questions.

1. Kindly introduce yourself [*this should include name, age, place of origin, level of education, marital status, type of business, etc.*]
  2.
    - i. What does “igba boi” mean to you?
    - ii. How did “igba boi” originate/ what is the origin?
    - iii. How old were you when you went to engage in “igba boi”?
    - iv. Why did you engage in “igba boi”?
    - v. What is the nature of the relationship between your master and your parents or you? [*Trying to find out about family or kinship relationship*]
    - vi. What kind of agreement did you and your family have with your master at the beginning of your engagement as “nwa boi”?
    - vii. Tell me about your normal business day? [*master/ “nwa boi”*]
    - viii. How would you describe your master’s work relationship with his apprentices? [*Trying to find out about work relationship*]
    - ix. How long have you been with you master/ how long did you serve your master?
    - x. Can you describe how you felt at the end of your “igba boi”?
    - xi. Now that you are still serving what are the concerns that you have about the end of your “igba boi”?
    - xii. How did your master settle you? [*The interviewee is expected to say if it was cash and how much it was, if it was giving him shop and goods (what is the worth) etc.*]
  3. Tell me about your entrepreneurship journey from the beginning [*Here the interviewee is expected to talk about his “igba boi”*]
    - a. Engagement
    - b. Experience of the “igba boi” process
    - c. Settlement by his master and start-up of his own business.
- If the interviewee is a master that has settled “umu boi” he should also talk about his
- d. Engagement of “umu boi”
  - e. Experiences being a master to “umu boi”
  - f. Settlement of “umu boi” including how many he has settled over the years

4.
  - i. Tell me about others that were also serving same time you served your master? [*It is expected that the interviewee will say the number of people*]
  - ii. What kind of business did you engage in after “igba boi” is it same as what your master did?
  - iii. How long have you been doing this business?
  - iv. What do you feel that the “igba boi” system is achieving or not achieving? In other words, what are the advantages or disadvantages of “igba boi” to:
    - a. The individual who participated
    - b. To the individual’s family
    - c. To the individual’s community
    - d. To the country



## Appendix V. Stages 1, 2, and 3 of the coding for Chapter 4

The screenshot displays the MAXQDA software interface. On the left, a code list is visible with various categories and their associated line numbers. The main window shows the document 'M01-191222\_001-2\_Abuja1' with a list of codes and their corresponding text segments.

Code	Line Number	Text Segment
-Interview date	6	
-Location of interview	7	
-Length of interview	80	
-Interviewer: Good afternoon sir	7	
-Interviewee: Good afternoon	19	
-Interviewer: the essence of this interview is to actually undercover what the Ibo apprenticeship system is actually about. The history, the attribute and the antecedents, everything that concerns 'igba boi' (to serve) and the consequences	25	
-Interviewee: ok	24	
-Interviewer: I like to know your name, your marital status.	17	
-Interviewee: my name is [REDACTED], born and brought up in [REDACTED] family in Nnewi South local government Anambra state. My town is Ekwunlufi and I come from a village Urueze in Ekwunlufi.	9	
-Interviewer: ok	18	
-Interviewee: my name is [REDACTED], born and brought up in [REDACTED] family in Nnewi South local government Anambra state. My town is Ekwunlufi and I come from a village Urueze in Ekwunlufi.	57	
-Interviewer: ok	20	
-Interviewee: my name is [REDACTED], born and brought up in [REDACTED] family in Nnewi South local government Anambra state. My town is Ekwunlufi and I come from a village Urueze in Ekwunlufi.	32	
-Interviewer: ok	7	
-Interviewee: my name is [REDACTED], born and brought up in [REDACTED] family in Nnewi South local government Anambra state. My town is Ekwunlufi and I come from a village Urueze in Ekwunlufi.	99	

Home Import Codes Variables Analysis Mixed Methods Visual Tools Reports Stats MAXDICTIO

Document System Document System Code System Document Browser Retrieved Segments

Document System [20]200703\_Enuagu-Emmanuel 870

[19]200629_Aba2-Tochi	18
[18]200629_Aba1-Chidera	11
[17]200625_1749Iadipo 10	12
[16]200625_1657Iadipo 9	37
[15]200625_1455Iadipo 8	27
[14]200625_1339Iadipo 7	28
[13]200622-Abuja4-SheDrack	34
M12-200503_001-Zaria	129
M &W11-200403_002-Abuja3	49
M10-200305_1427Iadipo 6	40
M09-200213_1358Iadipo 5	35
M08-200213_1218-Iadipo 4	35
M07-200206_1335Iadipo 3	42

Code System

- Code System
  - Interviewee Statistics 870
  - Transgenerational entrepreneurship 130
  - Engaging in the Igbo apprenticeship system 133
  - Triggering circumstances 264
  - Living conditions 61
  - External factors 58
  - Incoming practices 7
  - After service relationships 28
  - Relating with the master's wife 16
  - Varied characters 25
  - Predetermined mindset 9
  - Relationship to master 24
  - The dark slide 40
  - Intervening kinmen 7

Document Browser: [20]200703\_Enuagu-Emmanuel (Page 1/9)

Triggering circumstances\Desire for independence

**Date of interview:** 03 July 2020.

**Interviewee:** [REDACTED] (Apprentice) [20]

**Location of interview:** [REDACTED] Paint Shop, Timber Shed, Enugu.

**Method:** Recorded, face to face.

**Duration:** 32 minutes, 45 seconds (32:45)

**Interviewer:** Do you understand English properly or should I converse in Igbo, or both?

**Interviewee:** I'm fine with any.

**Interviewer:** My name is Chidera, I am a Corps member. I am conducting an academic research bothered on the Igbo Apprenticeship System '*Igba boi*' and that is why I am here to talk with you. The work is strictly academic, so no information concerning you would be accessed wrongly. We are only going to deduce the data we need from the conversation we would have with you. I trust that is fine.

Simple Coding Query (OR combination of codes)

Home Import Codes Variables Analysis Mixed Methods Visual Tools Reports Stats MAXDielo

New Project Open Project Document System Code System Document Browser Retrieved Segments Save Project As Merge Projects Save Anonymized Project As Open Exchange File Project from Activated Documents Export Exchange File External Files

Document System Documents 1,250

- M29-200723\_Enugu7 41
- M28-200723\_Enugu6 41
- M27-200716\_Enugu5 14
- M26-200716\_Enugu4 24
- M25-200716\_Enugu3 39
- M24-200716\_Enugu2 40
- M23-200714\_Abuja7 31
- M22-200706\_Abuja6 67
- M21-200706\_Abuja5 37
- A20-200703\_Enugu1 13
- M19-200629\_Abat 16
- M18-200629\_Abat 11
- M17-200625\_Ladipo 10 12
- M16-200625\_Ladipo 9 38
- M15-200625\_Ladipo8 28
- M14-200625\_Ladipo7 29
- M13-200622\_Abuja4 33
- M12-200503\_Zaria 129
- M8W11-200403\_Abuja3 49
- M10-200305\_Ladipo 6 39
- M09-200213\_Ladipo 5 36
- M08-200213\_Ladipo 4 37

Code System

- Code System 1,250
- Dropped categories 290
- Interviewee statistics 232
- Posting transegenerational value creation 231
- Engaging in the Igbo apprenticeship system 410
- Triggering circumstances 87
- Sets 0

Document Browser: M02-200109\_Ladipo1 (Page 1/9)

Engaging in the Igbo ap... Rescheduling settlement

**Date of interview:** 09/01/2020

**Interviewee:** [02]

**Location of interview:** Lagos, Nigeria.

**Method:** Face to face.

**Duration:** 46 Minutes 42 Seconds (46:42)

**Interviewer:** All information gotten from this interview will not expose your identity; they are solely for research, to enable us to get adequate data for proper analysis. The interview will also grant us information that could be used to improve the Igbo Apprenticeship System. So, the interview can start, right?

**Interviewee:** Alright. My name is [redacted], a native of Ebeneato, Newwi South L.G.A of Anambra State, but I am known here as: White Soul Enterprises, based on my business name. In this business, because of the challenges that the Igbo people experienced during the Biafran war, most Igbo people went into trade based on what they [the Nigerian government] did to our forefathers. After the Biafran war the Nigerian government gave the Biafran people 20 pounds regardless of the amount they had in the bank, including those that had millions in the bank. Not knowing how else to cope due to the losses, to start all over they now introduced their children into trade. So that became our business till this day but somehow business is the

Formal institutions  
Building financial

Simple Coding Query (OR combination of codes)

## **Appendix VI. Additional representative quotes for Chapter 4**

### **Triggering circumstances**

#### *Family background and circumstances*

It depends on the background of the family. My parents didn't have enough money to further my education, so the next alternative is to go and serve so you can begin to help your mother, father, and your junior ones. (M01)

Because of poverty and family background, most poor families usually send someone out, usually the first sons, to serve a master to help cater to the rest of his siblings. When I finished my secondary school education, being that my parents did not have enough money to further my education, they introduced me to this trade. (M02)

I fall into that category of the ones who were unable to enjoy our parents' productive years. So, for my siblings, they were opportune. The first, second, and third were opportune to go to school, to have things. But when we started growing up, things started going down, and we don't have a choice than to find means of survival. So, we had to look at any other thing [apprenticeship] that will help. (M04)

It is a way of relieving the burden for some parents in abject poverty or having too many children. What they tend to do is they choose one to go for the apprenticeship. (W05)

My father had 8 of us, and I am the first one. He forced me out for other people to take charge of my training while he concentrates on my siblings. (M06)

I would have loved to go to school, but I considered my parents. It was not easy for us. I don't want to be a burden to them, so I had to leave to go and serve. It is just because of their financial problem that some people will send their kids out to serve and be settled. (M07)

I looked at the poor background where I came from, and I saw that the best that I can do for myself and my family is to serve a master. Because in a family of 6, I am the second, and my dad is no more so, I just engaged in the informal apprenticeship to help out my family. (M08)

It's for people that do not have hope of going to school because of financial difficulties. People who do not have someone to sponsor them. They are the ones that go for the apprenticeship. (M09)

When a child finishes school [ grade 6], and the parents do not have money to train the child further, like my husband, he finished standard 6, and their father had to stop him from going to secondary school because there were no financial means. He left for the apprenticeship. (W11)

Due to some challenges that one experienced, maybe the untimely death of a father or some other unexpected life event occurred. Due to the lack someone to help. (M12)

My family was not so financially stable, and if my parents keep seeing me idle, they will be bothered that they couldn't train me in school. They would be happier and peaceful if they stop seeing me idle. I watched the situation of things, and apprenticeship was a suitable alternative at the time. (M13)

Those that engage in apprenticeship are those people from poor family backgrounds. They don't have anything; it is the master that will assist him after seven years to make sure the boy picks up in the business. (M15)

My father died early, and we are four boys and two girls. So, all the burden and financial aspects laid on my mom alone. It's was too much for her to afford all our educational stuff. So, I decided to step down my education to serve. (M16)

I see it as an alternative. I intended to further my education, but I was not opportune due to financial challenges, I had to come to that [apprenticeship]. (M17)

It was never my choice because I never dreamt of serving anyone. I wanted to be a footballer, but it happened that I could not continue my education because of my family's financial status. (M18)

My mom is a food seller. She owns a mini kiosk restaurant while my dad fixes motorcycles. You know, there is no money to assist me through school. (A19)

I became an apprentice is because I have many siblings. If we were all going to school, no one would pay all our fees, and nobody will support my father. (M20)

My parents were not financially stable to cater to my educational needs. Although, at that time, the whole idea was in vogue because everyone wanted to leave to become apprentices to start making money. (M22)

Apprenticeship is something that helps people like us. My father died in 1985, and I couldn't continue my education because of his death. So, I finished primary six, and I had to go in for the apprenticeship to assist my family. (M23)

I went for the apprenticeship because of the loss of my father when I was very tender, so that no person could assist me through school. (M24)

I am from a poor family, so I had to become an apprentice. If a person's family cannot afford to train them in school, then the apprenticeship could be of great help to such an individual. (M25)

My parents could not afford to train us all at the same time because we were many, and my parents were not financially capable, so I had to stop at SS3 and then became an apprentice. So, lack and hardship, coupled with more children than they can cater for. (M27)

We are up to seven, and I'm the third one. There wasn't much to train us. It got so bad that the younger ones did not have food to eat anymore. So, my father decided and that I will have to go to somebody to serve. (M28)

It wasn't my intention to become an apprentice, but I lost my mom in the year 1980, and my dad was sick as well. My dad asked me to join my aunty in Enugu. It was my aunty who then took me to my master (M29)

*Desire to uplift the ethnic group*

The apprentice's effort will boost the company; the company will become rich, and the master will become a rich man. (M03)

A situation whereby a boss or the chairman of a company or a businessman sees that his business is growing and then think there is a need to bring in someone that can help with the business expansion. (M09)

When you take an apprentice, you should go to a family you think needs help. (M09)

I took an apprentice when I saw that there is a need to help that person's life. (M10)

It started earlier in the olden days. Maybe during the farming period, a man can call on somebody to live with him. And be assisting him during farming and harvesting time. So, it has been long since this apprenticeship started. (M15)

Just like my company, I cannot do without apprentices. It helps me a lot. I cannot manage the business alone. So, apprenticeship is very necessary. (M15)

I come out, discover a business, and build up the business. It becomes established. I now say I need somebody as an apprentice that will join me in the business, to come and learn the business. (M21)

For instance, the Igbos are known for engaging in diverse trades. In every business, there is always a need for assistance. The master serves as the overall manager or supervisor, and the apprentices carry out every other trade and domestic activity. (M22)

*Formal institutional voids*

After the Biafran war, the Nigerian government gave the Biafran people 20 pounds regardless of their bank amount, including those with millions in the bank. Not knowing how else to cope with their losses, they introduced their children to trade to start all over. So that became our business to this day. (M02)

Right from time, the Igbos have been doing this informal apprenticeship. It is even the civil war that affected the economic position of the Igbos. They would have been higher than the way they are now. (M08)

Because the government does not remember the Igbos, we ascend through our self-effort and have a say in discussions and achieve honest wealth. (M12)

After the war, according to history, when the Igbos started life afresh, it was this apprenticeship system that we used to surpass other tribes immediately because I mean you are not able to feed in your family. Somebody else came and picked you up. You go to his

house. You are now feeding well, and all you needed to do is serve him. After a little while, you become your own master. (M12)

For every businessman, the number one challenge is finance, but we don't have a platform that supports small businesses in Nigeria. Two offices to expand our business is also lacking. And I'm hoping I can help other people with similar challenges like me in terms of financial aspects to create their future without having these challenges despite the country's situation. (M16)

But you know how the economic situation is, no money. (M19)

It all began after the Nigerian civil war because which scattered the Igbos, and most of their businesses were closed. Those whose businesses managed to thrive (mostly machine part dealers) would invite the others to join them in their businesses to serve them and learn instead of wasting time doing nothing. After successfully serving their masters, they get settled. When they started theirs, they employed others, and the whole process continues. The system has helped us Igbos a lot. (M20)

In the past, immediately after you graduate, you get a job, but many graduates are looking for jobs these days. Millions are passing out, and there is no job. What does that tell you? That the best bet is to think towards self-employment. And there is nothing that empowers more than this Igbo Apprenticeship system. (M21)

From 1967, the Civil War lasted for about 30 months, and after the 30 months, Southerners lost virtually everything. And it was not helped by the devilish policy that the government coined - that no matter how much you had that is Biafra currency, you will only get 20 Pounds. People start hustling; some took up many jobs. They started struggling to establish business structures. (M21)

It is not so easy getting a loan from the bank to start a business. It is even difficult to ask for a loan from someone, and it is also difficult to loan someone money because it is not so easy to get resources together. Apprenticeship is a good thing. (M29)

I like to be independent. That is why I decided to train as an apprentice. To stand on my own and not depend on anyone when I am settled. (M13)

After my junior WAEC, I was tired, and I don't want to go further. I believed school was wasting my time; I needed money. I decided not to go farther but to make my own money. I then joined the apprenticeship. (M14)

I developed an interest in business. (M15)

I got interested in business. No one made me drop out of school. It was my decision. I stopped schooling because I wanted to go into business. Then, I went to serve my master for eight good years. (M20)

From when I was a kid, my parents will always take me to their shop—that exposure from primary school time, I will see what is happening. See what they are doing. I fell in love with trading. (M21)

A massive percentage of youths of my age who were in the village (about 92%) wanted to drop out of school to learn a trade, while only about 8% had strong intentions to further their education. (M22)

I had only wished to be able to get some money together to start up a business. So I felt it [apprenticeship] could be of great help to me though I'm not educated. So, I believed it would grant me some necessary exposure and money. That was why I decided to try it out. (M24)

If a person is not zealous about being educated in school, then the apprenticeship could be of really great help to such an individual. (M25)

### **Engaging in the informal apprenticeship**

#### *Sourcing an apprentice*

My master is almost my brother. He's my relation. After my house, you will find his. The family is close to mine. The mother had spotted how hardworking I was right from when I was in Primary 5 and said that I would stay with her son. (M28)

It was my elder brother who introduced me to him [my master]. They [my elder brother and my master] are friends. The other apprentices were all brought the same way I was, through his [my master's] friends. (M27)

There was someone from my village who had taken me as an apprentice. (M24)

I knew him [my master] through an apprentice of his who he was about to settle, whom he asked to find someone that would replace him [the apprentice], the apprentice brought me. (M23)

If you need an apprentice, there are some people whose job is to scout for them. Again, some people go around to say, 'please, I have a boy that will be very good for you if you need,' when they see you are doing well and when they see you have a good business. (M21)

I saw a signpost that indicated that he was looking for someone to serve under him. I walked in, and we discussed, and that was how I started. (A19)

I can phone people around. Telling them that I need somebody, and they will search. Maybe somebody that can write and read depending on my business." (M15)

You don't just meet someone and tell them that you want to serve them. The person looking for an apprentice usually passes the message across to the people in his community. This information indicates that he needs an apprentice. So, they help him spread the news and eventually get someone. (M13)

You might see a child in the village and monitor the child or tell your mother to follow up on this child to know if it is possible to take him out for apprenticeship. The other way is that of someone helping you find an apprentice. That person finds someone and guarantees that the boy is a good person. (M12)



Usually, through my husband, because of his character, one of his friends may say, I will bring somebody to you to train. They get the boys from the village to him, or when he travels home, he comes back with them. (W11)

In most cases, you might not come from the same village. It depends on who introduces you to your master. It may be someone who knows him or somebody else who recommends you to your master. Also, some agents connect boys to where they can learn the business. You may not know your master, or your master may not know your parents. Once you start along the line, your master will now know your parent. (M10)

I had a very good friend who told me that his brother was looking for somebody. I told him I was interested. And so, the brother came to my parents and told them that he wants somebody. And I gave my consent, and my parents equally give their consent. So, I was a friend to my master's brother. (M06)

We have an agent that usually brings these boys from the East. (M04)

Masters will not want somebody that is up to 20 years. I won't prefer such a child because, at that age, they may be difficult to bend. But when they are still 15, 16, 17, 18, you can bend them to your advantage. (M04)

#### *Pre-service testing*

I was told that I would follow my uncle to where he is trading, and if I am good, my uncle will retain me, but if I am not good, he most likely will not retain me. So, when we stayed together, and he saw that I could learn and handle the business. I stayed, and we continued from there. (M28)

Before my master and I had an agreement, we had to study each other to ascertain if we both could work together, and then after that, my family was summoned and were told that I was to stay for seven years. (M27)

First, the person would come and stay maybe for up to 6 months. If he likes the business pattern and the master's character, they can proceed to an agreement. So, I came and stayed with them for six months. The six months was a trial season. It was a period to determine whether I could or wanted to stay. (M24)

He [master] said I would come for a trial first so that if I am willing to continue and he finds me good enough, I will continue, but we can terminate the plan if I am unwilling. So, I came in on the 2nd of January, and then I went back home for Easter. I told my family that I was willing to continue as an apprentice in that business line. (M23)

The usual practice in the apprenticeship system involves the apprentice going to stay with his master for a short period ranging from 6 months to 1 year to know if he can or will be able to stay. If the testing period is successful, the master and the apprentice will then agree on a stipulated number of years ranging from 5 years and above, depending on how the case may be. (M22)

There is probation in apprenticeship because some don't know them, so they will now pass through probation for the first 1-6 months, some, one year. So, you decide if the apprentice is the kind of person you can stay with. (M21)

I joined them in September and was on probation till December. After which, they agreed that I had what it took to serve them. (M20)

One-year testing is allowed. During the process of that one year, you will be watching the person's character and behavior. Then within one year, if you are okay with the person, you accept him. But if you are not okay with him, you can tell the parents or the person that introduced you to the family. (M15)

As I entered his house, I stayed for maybe one year or six months. After that, we went to see my people. He doesn't even know my people. If he is still interested in me staying with him, he will say I am good and capable of doing the work when we get to my place. (M14)

When someone is about to enroll fully in apprenticeship, they observe the business and the master to ascertain that they can thrive or be comfortable as apprentices under such a business and master. The master, during the time, also observes the proposed apprentice confirm that they are suitable for the required services. (M13)

As you are studying them, they are checking you as well. (W11)

There was not much procedure because I serve somebody from my village. Usually, the way they do it - somebody will hand you over to someone to become an apprentice. Maybe after one year, that one year, they call it testing. (M07)

If I want somebody to serve me, I go to the parents and tell them I want a person who will live with me to teach him how to trade. If they agree, first, they leave the boy with me for about one year. That one is when the boy will now know the business and decide if he can cope with that kind of trade. It is equally a time for the person he is living with to know if the boy is the kind of person he can live with, is loyal, easy understanding, and respectful. (M06)

When they come, we give them a time of probation. Within that year, you will look at the child or the boy, and the boy too will look at you. You will understudy each other. Within that one year or even less than that, you can decide that I am not staying. At the end of that one-year probation, if it does not work, you just part ways. (M04)

First of all, he has to come with one-year testing. One-year testing means that the person has to decide if he can cope with his master. If the master is married, they will test themselves. The mater will look at how good the boy is if he is a cool-headed person or a stubborn person." (M03)

### *Making an agreement*

The agreement is number 1. When a family gives a child to somebody, a lot of things are involved. First is that that child must be good. He must not be a wasteful child, be obedient to the core, and be a focused child. If you have all these qualifications, your master will accept you because that is exactly what he wants. (M01)

In this system, it is mostly dependent on the relationship or talks between the two parties. In older times, it was usually in verbal agreements, but in these times, people are more educated. They get to write and sign an agreement in a witness's presence. (M02)

It is an agreement between a master and an apprentice and the family. The master will say, this boy is good. I can stay with him. The parents will then ask how many years. The master might say seven years. The parents may say six years. At a time, the parents may say, okay, let it be seven years. (M03)

It [the agreement] is oral, not written, and it is mutual, and it is binding. We normally spell out that if this boy steals my money or defrauds me or does anything, I will not settle him. (M04)

After that one year, he will now go to the parents for a formal agreement. That is to say how many years the boy will serve me before we settle. (M06)

After that one year, you will then sign an agreement. The person will tell you the number of years and your people would agree on it. Most of the time, some people have written agreements. Both families will sign. Some will have witnesses. They will cook, and everybody will eat. (M07)

We didn't agree on anything. My master just did the thing that he felt is convenient for him. Me, I am fine. Here I am today. (M08)

For the third person, I did agreements of 6 years. When it was about 3 to 4 years, I saw that I could no longer accommodate the boy's behavior again. I had to terminate the agreement and settled him. (M09)

When you are going for what we call agreement, he[master] can even know who your parents are. Then they [parents] can also know who your master is. Parents will advise you to be humble and respectful to succeed that you might not come out successful if you go there and become heady. (M10)

So, after both parties ascertain that they will continue, they return to the witnesses for further discussions on duration and settlement. After all that, the apprenticeship fully began. When an agreement is drafted, the amount for settlement is not mentioned. (M13)

They will now write the agreement on the number of years I will stay. There must be an agreement. (M14)

There was supposed to be an agreement, but because he [master] is a brother to me. He said he would leave everything. He said that is the support he will give me. However, some parents will insist that you have an agreement. It is an oral agreement. (M15)

Usually, there is a signed document, but it wasn't like that in my case. It was strictly a family issue. But despite it being a family matter, I did it on trust. (M16)

When an agreement is being made, the parties deliberate on how long the master-apprentice relationship should last. The settlement amount is not discussed during the agreement; the

only information that the agreement would contain is the number of years you are to serve. (M20)

Some families are like; I am not agreeing on anything, as soon as you [master] think he [apprentice] is okay, come and settle. (M21)

My master and my parents did not agree for any number of years due to the relationship between my master and my family, as he is my uncle. So, the relationship does not warrant such an agreement. (M22)

My master had to come to my house, we all sat, and while discussing the agreement, my master said that he would want me to serve him for ten years, my family objected and suggested five years, eventually, we all had to agree to the duration of 7 years. (M24)

So, we agreed on the duration of seven years, and he was faithful enough to settle me on that seventh year. Some people write and document their agreements; mine was verbal. But the good thing is that he was faithful to his words by honoring the agreed duration. (M24)

We just discussed it like relatives that I would stay for five years and will get settled afterward.

You all get to discuss the duration. That's the agreement. The agreement usually entails a seven-year duration. The settlement is not discussed in the agreement. It is generally determined by the efforts of the apprentice while serving. (M26)

It was agreed that I would stay for about seven years. My agreement with my master also stated that I must be of good behavior, never steal my master's money, and be very hard working. (M27)

There was no written agreement between my master and me because my parents believed that there is no way my master will not treat me well and settle me; and that once I am obedient and I do not steal or do anything evil, he would definitely settle me. (M28)

There was no agreement beyond his meeting with my father. (M29)

### *Nurturing the apprentice*

The master takes the responsibilities of clothing, feeding, sheltering, health needs, and every other need of the apprentice (M02)

There are some stubborn apprentices that you can manage once he is not a stubborn criminal; you will find a way to calm him down or change his life. (M03)

I don't call them to say this is Paracetamol. They will see me sell to you and collect the money and keep and write it. They learn by doing and practicing and seeing what the master is doing. I can travel and leave the shop for them. I will come back, and everything will still be in place. (M04)

It's not child abuse. It's a way to assist many families. It is good training because when the boy first comes to the master, he knows nothing. It is the master that teaches everything. The master must teach the boy how to approach customers, how to calculate. So, from there, he perfects." (M06)

If you do something wrong, you will receive a beating for sure. That is normal. You will beat your children when they do something wrong. Likewise, an apprentice, when he disobeys, he receives a beating. Our people say that any child beaten for doing wrong is a loved child. (M07)

But there are sometimes you can be harsh to them, but at the same time, you also bring them to yourself. It is to see that you protect the business. You must know how to relate with the apprentices in a more friendly way sometimes, but at the same time, you must correct them. (M10)

While you are teaching the trade, at the same time, you are molding the character of the boy. So, you keep shaping and shaping the boy until he adopts that character that you desire. (W11)

The first day my master came to pick me up from my father's home to his home, he started advising me right through the car ride. That advice helped me a lot. The master also makes an effort to ensure that his apprentice knows all the sources of their goods. (M12)

If you see a master that likes you, he will be advising you to learn the trade. And if you learn it very well. It will be better for you. (M14)

What is important is the encouragement and advice you give to people and what you inculcated in them to grow. It is not just money. (M17)

It is another form of education because you will be taught a lot of things. Most apprentices who do not know how to write will be taught because they will need to write invoices. Most times, masters send their apprentices who do well in their trades to evening lessons. From there, they learn how to write, send text messages, fill forms, do bank transactions, and all that. (M20)

He stays with and lives with you, and you take care of him. You pay his medical bills, and you do virtually everything for him. When the lad stays with you, his security, everything is in your hands, and you will be in trouble if anything happens to him. (M21)

I also correct them steadily because I don't withhold correction, and anyone who attracts a disciplinary action, I discipline them too. In my case, my master and his wife will always caution you whenever you do anything wrong because if not for the way they trained us. (M22)

The master teaches the apprentice how to write, from writing in and learning the sales book. He would also teach him how to be domestic and useful in the business, including how to get goods from another shop how to write invoices. When you bring them in when they are younger, they build a strong bond with their master. (M28)

Apprenticeship shows somebody a way or path he didn't know well enough or know at all before. When I joined him newly, he called me to counsel me and said I should strive to be honest with him. (M29)

### *Serving the master*

'Igba boi' is precisely 'to serve' and graduate. You become part and parcel of the family of the master you are serving, pending when you become free. As an apprentice, you must be willing to serve the master, the madam, and their children. You must serve to the core. No need to complain because that is what will take you to a higher level. Those days, we serve a living god – our master is our god! (M01)

I did my service in the trade, which is called apprentice in English. It is also called 'igba boi' or 'igba odibo' in the Igbo language. (M02)

'Igba boi' is to go and bring someone's son and engage him as an apprentice. (M03)

He [master] will call me, and I will answer and carry out whatever instruction. So, the relationship was purely on a servant and master basis." (M06)

I was staying with them, which is a full-time serving. (M07)

Once you know why you came, once you served him [master] with your whole mind, you will definitely make it. (M07)

It is a process whereby one comes to learn from someone who is more experienced than himself. Someone who wants to do business is expected to sit under someone who has been in that system for a long time and understands its intricacies. It is something that no matter who you are, unless you don't want to become a master of your own, you have to subject yourself to it. (M10)

In short, the Igbo apprenticeship system teaches you a lot because some people that have money sent their children to business schools, but they will not survive in doing the business. (M12)

So, when you join as a novice apprentice, the senior apprentice will handhold you and teach you. When he finishes teaching you, he will ask you questions. If he sees that you are catching things quickly, he is usually happy to continue to teach you if you are sharp. (M12)

Apprenticeship entails learning a trade. I have also heard of how beneficial it can be, and I am someone who likes to learn, so instead of trying to start something of my own without getting trained, I decided to embark on the training because you cannot know more than your master, you will certainly learn something. So, you see that it is similar to going to school. (M13)

You have to record all sales. You have to record the purchased goods and the receipt. (M15)

I was handling two of his [master] shops alone, packing and arranging goods alone, among other things. (M18)

It involves being taught how to buy goods, sell goods, and manage a particular trade. (M20)

I was going to the shop. I was trading. I was doing 'oso ahia' You know what 'osa ahia' means? Apprentices engage in 'oso ahia' a lot. That 'oso ahia' if you learn it very well, you can become a billionaire if you have something upstairs. I learned the 'osu ahia,' and I learned many business tricks. There are a lot of tricks on how to make money that you learn as an apprentice. (M21)

Every business has its secrets and patterns that enable it to thrive. So being an apprentice helped me learn that. When you go through an apprenticeship, you will find out what type of business to go into, that would always fetch you some money. So, if the one you learned is not such as you would prefer, you could discontinue or change your business line. (M25)

There wasn't anybody teaching me step by step, but I learned more each day on the job. (M29)

You have to be humble to those that are senior to you because they are the ones that teach you the names of the goods, how much it is, the book where we register a purchase, the book where we register sales. So slowly by slowly, they are the ones that teach you, so with all these things that they are teaching you, you on your part must humble yourself where they are so that you learn from them. (M12)

The master makes an effort as far as possible, but the senior apprentice that is experienced will handhold the novice apprentice and teach you. (M12)

It [IAS] changes your orientation. (M01)

Humility in the sense that, for instance, myself, it will make you more economical in whatever you are doing. You learn to cut off the waste. A smart apprentice can learn so much from his master, which can help him in the future. If someone is dedicated, you can learn many things from your master, including how to be economical. (M02)

Serving disciplines people, and It will make you experience the world. It will make you know all about life. (M08)

It gives you broader knowledge because you can tap from everyone. You get some knowledge from this person and another person, and most times, they might not all be the same. You will now also learn from their mistakes. You will able to take their strengths and leave their weaknesses. You can learn what made him become who he is, but the other side of his life is not good; you try to avoid it. (M10)

Someone that goes through serving a master already knows how to relate with people knows how to be patient and knows how to be humble. (M12)

You do regular housework. I wash cars, some days, I clean the house, but I usually wash the car. (M08)

The apprentice may also be doing some domestic work at home, such as sweeping and cleaning the house and other things related to assisting the master. (M09)

Sometimes you come back, and they'll tell you there is no water. Where we were living at that time, there was no water. We have to go to the streets to look for water. (M09)

Any house chores are your responsibility as 'nwa boi' you attend to it. When you finish, you have your dinner and pray the night prayer, and everyone goes to bed. (M12)

When I wake up every morning, I will first fetch water. If it is my turn to wash the car, I wash the car early in the morning, bath, and go to the market. (M14)

You're expected to wake up before your master, clean up the environment, and leave for the shop before your boss. (M16)

I cook, fetch water, and wash their plates. (M24)

Meanwhile, when living in your master's house as an apprentice, you must perform all house duties. Ranging from cooking, washing clothes, and washing his cars, you will equally assist if he has any ongoing building project, even if he owns a farm. (M27)

### *Settling the apprentice*

Even if your master didn't settle you with money, your acquired wisdom is more than the money. Because you acquired wisdom, skill, knowledge, then you acquired money because knowledge is power. It is not necessarily money, but money is involved. (M01)

A settlement is like the salaries earned by civil servants, but in this case, the salaries meant to be paid periodically for the service rendered is saved and is later paid in bulk and can help the apprentice start-up their trade as an independent person not under any master. (M02)

After seven years, the boy will be settled. But the settlement has no fixed amount. It all depends on the master's purse and the type of person he is. (M03)

At the end of their apprenticeship, you settle them with a huge amount of money. (M04)

When I am talking about the settlement, I mean when an apprentice becomes established. It depends on the activity or performance of each of them. You may agree with the parents four or five, seven years, but there are ones that stay less or more depending on their ability or capacity. Some are faster than others; some are slow learners. So, there are those who you [master] wish to stay with a longer time. (M06)

You will bring some apprentices that will be hard working for you and make you a lot of money, and a good man would willingly settle him out of his heart. But some apprentices that will come and not do anything; they do not hustle. So, there is no fixed amount. You'll be settled based on what you made. When you're doing business, your master knows that you are doing business. Even if things do not work out the way, he expected the master would know that this boy worked for me. (M07)

Whether they were settled or not, what is important in most of them is those who can get the secret of that business or the way the business ought to be done. No matter what happens, they are in the system. Whether they give you money or don't, you always find a



way to start even from scratch. And from that little scratch, you will now become somebody in life." (M10)

He [husband] served at Onitsha in the trade of old motor parts with one of our brothers from our hometown for four years before he got settled. All those boys who served with us are okay. Once they have served for six years, you settle them. (W11)

Some masters are good generally, from day one he knows that "I will help this boy," so when you finish serving such master, he will do things to show that he wants you to be successful, he will help you in different ways. (M12)

When you are done learning the trade, your master helps you set up your own business through settlement. (M13)

At the end of 6, 7 years, he will settle you with an amount. If you enter the street and finish the money, it is your business. (M14)

And after serving, there is a settlement. A settlement is not a fixed price, but out of the willingness of the master or CEO's heart, and how an apprentice performed will determine how he will be settled. And how you will be settled during the time you bargained with the family. I believe that even if I was not settled, at least, I had gained a lot that can make my life meaningful. So, it was all about the gain for me. (M16)

Where you are privileged to serve a master that is buoyant, you may be settled with a very reasonable amount of money to establish yourself. (M17)

When the apprentice has successfully concluded the duration, his master calls on his parents and relations to inform them that the stay is over. And in turn, a good master would settle the apprentice with an amount he feels will be sufficient to start up his own business - getting a shop and getting goods. (M20)

You will be keeping the scorecard of what the apprentice is doing the moment he finishes. If he does exceptionally well, I will check the kind of business I am doing and how much I will give to this young man that will be enough to establish something close to this business he learned. Then, I take him down to the village, call his people, and settle him. (M21)

This settlement usually comes as a result of the relationship between the master and the apprentice. However, the master wills it; the master could pray for the apprentice's success and may also decide to help the apprentice get a shop. (M22)

For some apprentices, it could be NGN500,000 or even NGN200,000 naira. It depends on the master's capability and his opinion and conviction concerning the apprentice he wants to settle. (M23)

It just depends on the master and the relationship that existed between both parties during the time. It also depends on how beneficial you were in making a profit for the business and the master's opinion of you and your character.

The settlement that happens was not discussed in the agreement. It is usually determined by the efforts of the apprentice while serving. (M26)

I stayed for that additional number of years because my master found it quite difficult to let go of me because of my relationship with him and because I was of an excellent character and hardworking. But the scenario can be compared to a person who has a fine child and would not allow the person to leave because the child is fine or well behaved, but someday he will still have to let that child go. (M27)

As someone who came in at the age of 12 and had stayed for another eight years, my master now started feeling that I was now growing stubborn, so he decided that it was time to settle me, so it wouldn't seem like our relationship had to fall apart by the time of my settlement. (M28)

Fair enough, they are some people that before they settle you, they will say, oh! This particular person gives me goods you can as well be going there to get yours. Though they do that, it is very rare. When a master does that, then that is the settlement; they won't give any physical cash. But they say they have shown you the way you know how to get some money and get it. (W05)

We needed our master to give us some token and bless us and give us a blessing that you served him, that you will excel. Let him put that word before our parents and before us. Finish. Even if he didn't give us silver and gold, but by God's special grace, you succeed. (M01)

He said to me, 'I want you to bless this money and give me the money with your hand.' The family members that the boy called to my house were more than 20 while we were only 3- my husband, my son, and myself. So, there was some socialization, after which I asked him to kneel for my blessings. (W11)

I had one of my boys, Ekene, is his name. Till today I wish him to be a multi-billionaire. That is my prayer and wish for him. And that is one thing about this apprenticeship, anybody that does well; you will always be praying and wishing him well. (M21)

After I served, they came and settled me. My master came and settled me and gave me my token of money that I will start. (M01)

It could be dependent on how buoyant the master is at the time. For myself, I like to make an increase for each new person. The performance of the person is also considered. (M02)

You can assess what has been his contribution to the company and decide. We don't have a specific amount. It's my discretion, but you should consider the prevailing situation like to get a shop and start putting stock in the shop. (M04)

Now in training, after 1, 2, 3 years, some can hold their ground. You will think, let me establish another branch. You open a branch for that boy with a certain amount of money. Whatever he makes as a profit after the next 3 or 4 years, he will be settled from that branch as the case may. He may retain that shop or get another shop for him. (M06)

He gave me a shop and money. He settled me normally. He never told me I should not open shop around him. The only thing that I can remember is that he said that all those companies he was sending me should not attempt to go to any of them to collect goods on his credit. (M08)

He did not have money to give to me, but there are some goods in the shop where I stayed. We are going to check those goods. I think that was in 1998 January. He told my father that I would come back to Onitsha and that when I come back, we're going to go to the shop and check the remaining goods in that shop. (M09)

They didn't give me cash, but some of the goods were given to me, and from those goods, I started my own. (M10)

For instance, the master may pay rent for that shop for one year, give him some money, and stock the shop with some goods that he can use as a base that he can use to grow the business. (W11)

I settled him, and I found him a shop for him just like my master did for me. (M12)

He gave me some money to start up mine. (M13)

He gave me some money. (M14)

Presented the cheque of NGN120,000, that was way back, that's 2013. He [master] still gave me space to do my business—half of one of his shops. I stayed there for like two years before I was able to start my own. (M16)

Some people settle by stocking a shop up for the apprentice, some others settle with money so the apprentice can find a shop space for themselves, but I was given money in my case. (M18)

He settled me with money to start up my own after serving him. My master settled me with NGN300,000. (M20)

When my apprentice completes his duration, I also go to inform his people that I am satisfied with his service under me and that I would give him the money. I give him a cheque for NGN 250,000 at that time. (M22)

After the lapse of eight years, he asked me to exercise some more patience, to stay some more, because as an apprentice, during your stay, your master may get new apprentices, so you may be asked to stay a little longer to help train them. (M20)

The number of years still depends on the master. In some cases, if it was meant to last for five years, the master may say that he is not ready and request that it be extended to the next year because this decision is the master's to make. In a case where the apprentice is alone with the master, the master would want him to train a replacement before leaving. If the master had invested the money into a building project or marriage, he would want to remake the money before the settlement happens, so many things can cause an extension of the agreed time. (M22)

When it was time for my settlement, there was no other apprentice to replace me the same way I replaced the apprentice who had finished. He pleaded with me to add an extra year to my duration for him to find someone to replace me and for the money that I would be settled with to increase. So, I agreed to his appeal to extend my stay to the 8th year, even though our initial agreement was seven years, but the extension did not stir any issue; neither did I have any issue with him all the while I served him. (M23)

I settled the last person last year; although it was meant to be this year, I had to settle him because of his behavior. (M23)

The apprentice may have bad friends and always seek ways to steal from his master. If the master starts to experience setbacks, he may feel it is a result of the apprentice's stealing, so it will be hard for the master to settle. Still, it will only lookout for ways of having issues with the apprentice, and once he finds a loophole, he would ask him to leave. These are some of the reasons you hear about people spending several years and end up not getting settled. (M28)

### **Engendering intergenerational value creation**

#### *Propagating entrepreneurship*

Once you settle a person, you can no longer have any right over their lives and decisions. So, all you can do is advise them when they come to you seeking such and not impose anything on them. (M02)

If he likes to stay in my house – like the one that just left before him stayed in my house for one year after, he found his place and moved out. So, it is his choice either to stay or not. (M04)

The last person I settled was 2.5 million. He is still with me to build himself up, build the money, and then be ready to foot the bill of having accommodation. He has been with me for about two years now after the settlement. (M06)

We dine together, we drink together, we attend the same kindred meeting, and sometimes if he calls me for anything, I can do for him I normally do it for him. (M07)

I rose quickly due to that thing that my master did for me, he allowed me to be close to him, and he was not worried when he saw customers patronizing me, which helped me a lot to start rising. (M12)

If somebody was a good boy while in service, you will still support him if he encounters a setback."(M12)

The amount someone is settled with is not the most important thing, but it comes with many benefits to maintain a good relationship with your master while serving him. When you are done, he can still be of great help to you, such as leading you to where to get quality goods, where to get financial assistance if needed, he can even assist you with goods when you don't have and give you further advice. (M20)

1, 2 years after settlement, he is still going to be under your guidance. If he has any challenges, the ones you can, you solve it for him. Even when you discover that the money you gave to him is not enough to buy stocks, you can still give him stocks. When he sells, he brings your money. All of these are for him to stand. (M21)

Also, apprentices who have very good relationships with their masters can even enjoy the privilege of staying back at their master's houses for a while or even one year. So that they would be able to set up their new business before getting a place of their own. (M23)

I communicate with him frequently, we are always seen together, and I visit him frequently, and the only difference between our relationships is that I am no longer his apprentice. No other apprentice has served him as good as I did or still relates with him as close as I do. (M27)

Sometimes, I give them a shop of mine to start with not to overwhelm them at the start. At times, I also extend accommodation to them not to use their capital to rent accommodation first but from their profit when they get started. (M29)

After you served your master successfully, your master will give you your share of the business. It may be cash. The man will make you be like him. He will want you to excel even like him as a man. He has to start a business for you with the amount of money. (M01)

We do the apprenticeship in the Igboland very well than other tribes do, that is our jazz, and it is working for us, and it's working earnestly. It is still working. (M01)

It [engaging in IAS] is paying out. It is profitable; it pays. And again, it depends on the boy, and it depends on the master. Some boys play their game very well, and they will be settled handsomely. (M06)

There's nothing to be compared to independence. I got settled and became independent. A person becomes the boss of himself, and whatever comes, he knows how to handle it. (M09)

When the Biafran war ended, one person from his village picked up about 50 apprentices included are the ones he trained himself and the ones that he gave to other entrepreneurs. Out of that 50, 45 became big men, who then picked up boys as well, and so on. So, it helped the Igbos to balance again economically. (M12)

The norm is that one of my sons must be in the business. Even if he gets an education, he will keep his certificate very well and do the business. He will have his plan even if he decides to do corporate work. He will still have managers, and somehow it will continue to progress. (M12)

We believe that businesses are innate in Igbo men. We are good at business, and you cannot take it away from us. And it has been a sticking mentality in Nigeria that business is meant for the Igbos- it's been like a culture in our country Nigeria. (M16)

Igbo people don't like to be put under anyone, even if they are to serve under a master, it is expected that they are settled and freed to do their own businesses and earn their own money after a period. Igbos do not have a sense of entitlement or dependence. (M18)

Once you establish an electronic business, you must use apprentices. That was when I got my first apprentice. He served me for 5 years. I settled him. Then I got another. I can't even remember all the apprentices that I have settled. So many of them have taken boys of their own and settled them. You see that chain I am talking about? (M21)

If it weren't for the apprenticeship system, we would not have this many numbers of Igbos doing well in business. Those who go in for apprenticeship, after their settlement, the person settled also takes in someone else and settles him as well. Even till today, people still go for apprenticeship and get settled. (M22)

The first apprentice I had was in 1972, that one is my brother, after his stay, I settled him, and he started his own business. I also took in some other apprentices in the same motor part business. (M26)

I brought in my younger brother to serve me as an apprentice. I settled him and helped him start his own. (M27)

Apprenticeship is a form of birthing someone. I have settled my younger brother. He joined me in business after his secondary school education, and he served me for about six years. Then I settled him and helped him get a shop, and he started his own trade, and he is doing well. (M28)

The money that you are given as a settlement is never equal to how much you may have been using while running your master's business, so you have to build your own. But the good thing is that your experience while handling your master's business would help you to pull through the one you just started. The feeling of fear enables you to manage the little resources you have better because you intend to build something big from your little available resource, which calls for being careful. (M13)

The most important thing is what you learned. Did you learn it well? Did you understand the business? Some people may come with a huge amount of money. They will lavish the money. But if your mind is there, you will learn everything. The most important thing is to know the market. Knowing that A is A and B is B, some people may jump into the business. They may not have learned the market well. They jump into the business and make a series of mistakes, and they lavish the money. (M15)

Though the cash settlement was poor, the business survived. He still gave me space to do my business—half of one of his shops. I stayed there for like two years before I was able to start my own. The business is still growing. I am still nurturing the business to a better future. (M16)

So, after he settled him, two boys who served together, one of them and him, teamed together and formed their own business. The two persons who served one man, so after settling them, joined and started their own business." (W11)

I witnessed the challenges he[master] faced in his business so I could understand. I just had to go back to the streets and figure out ways to help myself out. So, I started assisting traders in persuading customers to patronize them, which the Igbos call 'igba-oso ahia' [brokering]. As I continued in the 'igba-oso ahia,' I earned N20,000 through it and started my business. (M19)

Actually, what you are giving him might not be enough, some of them have to go back to their families to augment whatever you have given them. (M04)

I am very proud of myself; I have done very well for myself at least I have a shop, I have a parking store. (M08)

After the settlement, it was not easy because there was no money then. I did some jobs, such as going to the street to do some menial jobs to use the proceeds to feed myself. So, I started with the same business I learned. (M09)

As a master, you know how to handle your customers. Give them satisfaction because that is what brings in money. If you can hold on to one or two or three, those will now even help you get other ones that you don't even know. They will also recommend you to others looking for who to trust because, most times, business is all about trust. (M10)

If you were able to learn [during apprenticeship] despite the time, you might have some troubles and life challenges. The knowledge you gained will let you know what you can do. In most cases, it is not money but knowledge. The ideas of what you are doing, the things you can lay your hands on, and you will build on it before you know it. (M10)

He [settled apprentice] started from one week that he got settled, to give you money to girlfriend for soup and clothes, how can you survive? His business did not survive. He even changed to another line of business. I supported him again, but still no way. (M12)

When you start on your own after getting settled, you have to keep investing, reinvesting, saving, and building up so that you can increase the capital base of your business. (M20)

I started gradually. I have learned everything I needed to know. My mom gave me NGN50,000 to start up. He [father] gave me another NGN50,000, which I added to the one my mother gave me. Although if he [father] didn't give me, I would have still been okay. I started with re-bagging. I used the re-bagging to build capital. So, the moment I got the capital capacity for the electronics business, I stopped re-bagging. I had to re-bag because I need to raise funds. That is one of the business tricks you learn from apprenticeship. (M21)

After my master settled me, I did the business for about four years before venturing into my more profitable present business line, which is contract and supply. (M23)

He settled me. So, I started my own business in 1999, and I have been running it till now. I informed the people we buy goods from that I have been settled and now on my own. Some of them were kind enough to give me goods even when I didn't have full money so that whenever I get the money back from sales, I pay for the goods. (M23)

So, for someone who managed a shop alone as an apprentice and was zealous, that same zeal is not likely to change when they get settled and on their own. First, you will learn how to treat customers because you have to treat them as a priority to earn money from a customer. (M24)

Someone who first goes through the apprenticeship before going into a business performs better at business than someone who did not because the person who goes through the training understands all that is needed to make a business thrive. (M25)

I started without getting a settlement, but I've been able to grow in my business. I started working hard. Having been in this line of business, I leveraged on that privilege. If I see any of my former customers, I'll help them get the goods they want. (M25)

After I was settled, I took part of the money and rented a shop, and then the remaining was used to purchase goods in the Onitsha market for my business. (M27)

A good trait that someone cultivates always follows him because I had established a relationship with customers while I was with my master. The remedy to business is goods and customers. (M27)

One major thing I learned from my master is that he does not joke with savings and investments; he does not spend frivolously. No matter how the situation, so I followed in his footsteps. (M27)

When I started, I was settled with a small amount, which was not enough to pay for a shop. I was lucky to have someone who gave me a shop. I gradually paid as I made gains from my business, which I started there. (M28)

After I got settled, I had to go into Ogbete to start. I also had to beg someone in the market to allow me a little space beside his shop to display my goods. The business I do today is not a supermarket business, but the things I learned are helping me sustain it. (M29)

#### *Building financial capacity*

A lot of people have become millionaires and billionaires, people who started as apprentices. I would say that people who have made it or become millionaires that were once apprentices are more than those who became millionaires due to getting educated in schools. You can even observe this in society and your immediate environment. (M13)

The Igbo apprenticeship system can lead to a financial settlement. (M16)

They came here as apprentices, but now they are millionaires—many of them. The original people that do business is Nnewi people. Nnewi people co-opted other states. Nnewi people co-opted Enugu, Abakiliki, to tutor them on this business. If you go to Nnewi, so many of them are millionaires. (M03)

It has impacted the country, especially the Southeast, to a very large extent. For instance, if you go to Nnewi today, they have the highest number of millionaires. Those millionaires are not on paper; they are real. It was possible because of this Igbo apprenticeship system. (M04)

I have been to Anambra severally. There are many millionaires there. It is not very hard to see. Why? It is because of this apprentice system. They got the message early enough. It creates wealth, and wealth is spreading. It makes wealth to be in the hands of many people. It makes everybody have access to money. (M04)

From my view and understanding, the Igbo apprenticeship system has produced millions of millionaires and billionaires in Igbo land. In fact, where the Igbos are today, the apprenticeship system produced 85% of it. (M08)



It is the best thing that anybody who wants to be successful in business ought to do. That is the best medium. Some come in with lots of money and then jump into the business; they will also jump out in no distant time. (M10)

If you manage your settlement money [seed capital], you will build your capital. Then you can proceed to any extent that you desire. (M12)

It is what gave the Igbo people the status they occupy in present-day Nigeria. It is not news anymore that in Nigeria, we are the most comfortable amongst the ethnic groups when it comes to capital spread or income. (M21)

If they had gotten an education at a certain level and gone through this process, they would have been Chikason, Innoson, and all these billionaires of our time. Most of these billionaires passed through the 'igba boi' system. (M21)

Go out into the market to interact with those apprentices; they learn from the market streets. Billionaires are made from the street, not from home or school. If you go to school and you are a first-class graduate, outstanding! But you cannot be comfortable. But if you want to be a billionaire - nobody becomes a billionaire through salary. (M21)

You must be able to know how to manage finance. You must be able to separate your capital from the money in your account. How much is your capital, and how much is your profit? You must be able to know how to spend; prudence. You must be able to know how to make savings. These are the factors when you combine them, you are good to go. In my case, I started doing the 'oso afia' [brokering], applying business tricks, making good savings, and reinvesting my profits, because as you make a profit, you reinvest the profit. (M21)

You don't grow in arithmetic progression; you grow in geometric progression. And the more your capital is growing, the more money you are making money. And the more money you are making and reinvesting all the money at the same time, starving yourself of some comfort, the more you grow fast. The moment you get to a certain level of equilibrium of your finance, you move with a bigger business challenge. Do you get the growth? (M21)

Everything happened so fast. When I was 19, I could remember that 50,000NGN that each [parents] contributed to me cannot give me my success story. That NGN100,000 when I turned 19, from April 1996 to December 1996, the money multiplied to NGN1,350,000, in less than one year. (M21)

I felt I could get settled after serving with a bulk amount that I cannot provide for myself, so I will multiply it by putting it into a business. (M23)

I started brokering for other businesses. Then I could get a shop from the money I was making out of it. Then I gradually got the goods for my shop. I was also vulcanizing to save up some money to aid me. There was a man who takes me to Lagos to get some goods to build up my business. When I return, I sell off quickly because I already know the business line well enough to get the best goods. After selling them off, I return after a week or two to buy more. (M25)

You could find people who spent 10-20 years going through school, and after that, they may not be able to boast of one million or two million, but you can see someone who was an apprentice for eight years and can afford that. Even if he struggles when he starts, he may build as many houses as possible by the time he gets up to 10 years in the business. (M28)

It is a thing of pride for the masters in the village because everybody knows that you are made if you serve this man. So, everybody wants to go to serve this particular person so that it can lead to making their own money after. (W05)

### *Creating social value*

Apprenticeship has helped a lot of people, especially the Igbos in rising. (M13)

What this apprenticeship system brought to the Igboland is progress; what it brought is uplifting of the town. (M12)

IAS enables the training of somebody to become something in life. From IAS, I raised some money and picked up, and I got my house. I brought my younger brother to live with me, and everything was going well, so I got married. (M14)

All these Enugu and Abakiliki boys that are big now, they all did 'igba boi.' And they are served Anambra people. Because they are first to start the business, at that time, their people do not serve then so they will go to Enugu or Abakiliki and bring boys. Because poverty was high there, but now, they are gaining it. (M14)

Someone might come from a poor background, but he will join the billionaire club after a while. Without coming to serve, he may not achieve such. Some families today are billionaires after serving someone. (M15)

So far, so good; I am making good progress. At least I can count a lot of things I can do for myself and my family as well. (M16)

IAS has given birth to so many good things in our society. Some people are doing exploits. Some importers we see today, private business owners, this is how they started. Someone needs to bring you up in the business. It helps to reduce unemployment in our country Nigeria today. So, I'm looking forward to many youths keying into it to make a better future. (M16)

It [engaging in IAS] has a comparative advantage. In the first place, many less privileged people cannot sponsor or train their children in education. But from the little you can add to a person, that person can also pick up his life from there. So, it enables other people to continue with the business. (M17)

Through apprenticeship, the boy's family inherits that business knowledge [from the master] or starts doing well through their son. It's a very good outing because if you succeed, it is pride to the family. (M01)

The system allows you to start from little till you grow. If it weren't in existence, there would be more crimes in society, and more persons would steal and cause other forms of

havoc to survive because 'a hungry man is an angry man.' This kind of system provides a leeway for the family to come out of poverty. (M02)

The Igbos usually concentrate on becoming independent, and this IAS has helped them a lot, such that they are less of miscreants to society. Through the business, I've been able to marry, have children, own different cars, build houses, own lands, etc. (M02)

Trade is our business to this day, and business is the backbone of the Nigerian economy. It helps to reduce unemployment. People from other tribes like the Yorubas even come to ask that their children come to us for the apprenticeship. But the background doesn't align with ours. You do not know his home, but if it is a boy from the village, you know him very well, know their house in the village, his kinsmen, and everything. So that is why we do not take people from other tribes. (M02)

It [IAS] keeps body and soul because without this type of place, where do you keep all these people - We are up to 1 million here. Assuming these people do not have jobs, don't you think you will not sleep at your house because somebody must survive? (M03)

If you meet a good master, after doing an apprentice, through him, you will survive. So many people came here with nothing, and now, they have buildings here and there. There's no magic, they came here, joined the business, and they are sincere. (M03)

When you have money, you will train your children, education and apprenticeship work together because when you cannot go to school, the next option is to go and learn to trade. When you successfully serve your master, you will put a smile on your parents' face, and before you know it, you build a house for them. If you come to my place, we still have thatched houses. It is because, in our place, we don't embrace apprenticeship. (M04)

It [IAS] has impacted the country, especially the Southeast, to a considerable extent. It creates wealth, and wealth is spreading. When you have a community or a system where everybody has something to eat, the crime wave will reduce. Because I am empowered, and in the morning, I have a place to go, and when I come back in the evening, I am coming back with something. I will not have time to plant a bomb somewhere. That is why if you go to the East, crime wave, bandits are not as much as in the North. (M04)

It [IAS] makes wealth to be in the hands of many people. It makes everybody have access to money. Hardly in Anambra State will you see a family that doesn't have at least worse: send down the rain. It is because of this apprenticeship system. (M04)

If you go to our place [East] now, you hardly see bandits. I am not saying it is not there, but you can't compare it to other places, especially North and Southwest. So, it [IAS] makes wealth spread, thereby reducing the crime rate. (M04)

The result [of IAS] brings succor, brings prosperity to the same that family. Let's assume that the boy or that child [that engaged in IAS] paid the ultimate sacrifice for the family to stand. (M04)

IAS is one of the things that has gotten the Igbos where they are today. (M08)

Igbo people are a tribe that works on their community. You go to a family, and you find out that almost everybody is doing averagely well. It is the apprenticeship system that helps. It is very good. A man is rich, and he brings someone to train. After training the person, the person becomes rich and brings another person that he will also train. That is how wealth keeps spreading to other families. (M09)

When you take your apprentice, you treat him well so that he becomes successful through you. At least, people will say, 'this man is a good person because all the boys that he trained turned out well, and they are all successful.' (M12)

After my settlement, I had to bring three of my siblings to live with me. Two were in school. One was not. He had finished his Secondary education and did not want to continue. The other two were interested in enrolling in a higher institution, so I trained them, and they are both graduates today. (M20)

When you monitor persons from other tribes who do not have this apprenticeship opportunity, you will notice that their youths engage in different forms of illicit activities. You see them gallivanting because they are not under learning any trade or work. Neither are they practicing any craft or getting educated. You will find out that the Igbos don't move about aimlessly. He is engaged with something, either learning a trade, handwork, or even getting educated. (M20)

IAS is a useful framework and a very good way of wealth distribution and narrowing down inequalities. Usually, the apprentice comes from a very wretched or poor family and easily establishes himself because he has learned the trade. What he does next is to go down to the village and pick another person. While you pick someone, he will also pick someone. Can you see the chain? So, what it does is to ensure that wealth is evenly distributed among the Igbo communities. (M21)

It [IAS] helps to mitigate to a large extent inequality in our community. In the North, they don't know anything about 'igba boi.' They have been in power, so they are more opportune than us, yet they have a high poverty rate. Why is it like that? The gap between the haves and the have-nots is wide. Why? They don't have any way of bridging it. Also, the IAS is a catalyst for development, and it also helps build up the GDP and per capita income of the people there. Because by the time you see somebody planted in a place amongst men that don't have, he affects lives there whenever he comes. (M21)

It was this apprenticeship system that helped the Igbos to recover. There is no part of the world that people have recovered after a destructive war the way the Igbos did. It is through this IAS. (M21)

Economic hardship leads to insecurity, so IAS helps in checking insecurity. Someone with nothing to do will engage in one crime or the other. But the apprenticeship system has kept many boys out of the streets. Boys who would have joined the bandwagon of people who would have caused insecurity and nuisance are now engaged and doing well. (M21)

Formerly, Nsukka and Ebonyi people used to be very backward, but now through the IAS, the Anambrarians have succeeded in exposing them to business. Go to so many markets now, and you will find that Enugu State people dominate it. (M21)

Apprenticeship is what saved the Igbo race. It is the reason we recovered from the effect of the civil war that ended in the year 1970. If not for this apprenticeship system, many Igbos would still be suffering today. The reason is that the few who were still doing business then had to take in most young people. (M22)

When I started my own, I was doing well. From there, I went into contracts, which has made me who I am today. At least I have been able to buy land in Abuja despite the cost, built a residential building for rent, and built a village house. I am living a comfortable life and feeding well. (M22)

I have been able to get married and have kids. I have also been able to afford a flat. I started from a one-room apartment. I have a car. I feed my family, and I have put two of my siblings through the university. (M23)

But certain young people stay idle at home while some persons engage in apprenticeship. Eventually, they get settled and become masters while these are still idle or barely productive. (M23)

It [engaging in IAS] helps families who are not well to do; it also helps the apprentice learn and be smart. The person also learns things that can aid them in the future. It makes you conscious of where you began your journey so that you wouldn't forget your family. When you see families or people in such a situation, you will empathic and move to train and settle them too to be independent. (M24)

It keeps aiding families who cannot afford to train their children; for instance, if I was not opportune to be an apprentice and get settled, I may not know where I would be today. I've been able to build a house, marry, and have children. It helps a lot of poor families in society to rise. (M24)

It has helped me in so many ways. In this business that I'm doing, I was able to get a shop that I am in and own some other shops that other people rent. I am also married and have my children, who I am currently training. I've built a house in the village and, by God's grace, building a house in Enugu. So, there are a lot of benefits to it. (M27)

Apprenticeship helps the Igbos because if you observe society and the economic situation, you will find out that it provides a platform for people to start a living. (M29)

As soon one person from the family moves to do this apprenticeship, it brings light into the family. The family will shine, and it changes people. It is a thing of awareness, creating money, and alleviating families from poverty. (W05)

A man is measured by the number of lives he touched. Now these boys will not forget that through him, I became what I am today. (M04)

There is no family in the Igbo nation today (75 to 85%) that do not engage in business and commerce because business is in our nature. We are self-drive. Once you are born into this world as an Igbo person, the next thing that comes to you is this very entrepreneurship. So, it defines who we are. It [IAS] has helped me a lot. (M30)