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Gendered Institutional Adaptation: Decolonizing the Igbo Apprenticeship System For Female Entrepreneurial Sustainability and Community Wealth in South-Eastern Nigeria

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ABSTRACT: Eurocentric management scholarship has rendered African women's entrepreneurial institutions analytically invisible. This study decolonises management theory by examining how the Igbo apprenticeship system, _Imu Ahia_, is adapting institutionally to accommodate female agency in South-Eastern Nigeria. Drawing on survey data from 356 apprentices in Anambra State, a gender-disaggregated subset of 100 female respondents was analysed. Anchored in Human Capital Theory and Social Role Theory, the study tested five hypotheses using descriptive statistics and Pearson correlation in SPSS v25. Five apprenticeship dimensions were examined, duration, mentorship quality, settlement strategies, skills/knowledge transfer, and social trust, against five measures of female entrepreneurial sustainability, survival, intergenerational transfer, revenue growth, operational continuity, and market adaptability. Women constitute 45.5% of apprentices, signalling endogenous institutional adaptation. All five hypotheses were rejected at $p < 0.01$. Duration predicted survival, $r = 0.541$, $p < 0.001$, though weaker than the full sample, suggesting extra-institutional barriers. Mentorship quality predicted intergenerational transfer, $r = 0.612$, $p < 0.001$, exceeding the full-sample coefficient, indicating that relational capital is a salient mechanism for women. Settlement strategies predicted revenue growth, $r = 0.487$, $p < 0.001$, but was attenuated relative to men, $r = 0.602$, confirming gendered capital constraints. Skills/knowledge transfer emerged as the strongest predictor of operational continuity, $r = 0.658$, $p < 0.001$. Social trust predicted market adaptability, $r = 0.523$, $p < 0.001$.The study demonstrates that _Imu Ahia_ is being reconstituted from within through female mentorship and agency. It extends Human Capital Theory into gendered institutional contexts and recommends gender-neutral settlement standards, formal recognition of female mentorship networks, and digital documentation of apprenticeship contracts to decolonise SME policy in Africa.

Keywords: Imu Ahia, female entrepreneurship, decoloniality, human capital theory, social role theory, indigenous institutions; Nigeria

1.1 INTRODUCTION

The way we think about management is limited by ideas that come from Europe and the Western world. This way of thinking focuses on the male entrepreneur and ignores the economic institutions of African women. This happens because we only consider contract-based organizations as "management" and we see indigenous institutions like Imu Ahia as

just part of "culture" (Nkomo, 2011; Mignolo, 2018). As a result womens ways of organizing are not considered important in management theory. We need to change this by looking at knowledge from a perspective. This means looking at epistemologies as valid sources of theory (Mignolo, 2018; Smith, 2021). Imu Ahia is not a cultural practice but a way for people to learn skills, share risks, form networks and transfer assets from one generation to the next. The fact that 45.5% of apprentices in Anambra State are women shows that Imu Ahia is adapting to include women. Women are changing Imu Ahia from within making it more inclusive without changing its core (Obi & Meagher 2020).

This study looks at how Imu Ahia's changing as more women join. It shows how African women are acting as entrepreneurs navigating the challenges they face while creating ways of organizing economically. By analyzing Imu Ahia through the lens of Human Capital Theory and Social Role Theory this study helps to change the way we think about management by showing how indigenous institutions can teach us about sustainability, mentorship and capital conversion [Welter, 2020]. Family businesses are the backbone of economies in Sub-Saharan Africa making up 48% of Nigerias GDP and over 80% of informal employment (PwC, 2023; International Labour Organization, 2022). Imu Ahia is an institution that helps people become entrepreneurs and transfer wealth from one generation to the next. Historically Imu Ahia was based on principles, where men were apprentices in high-capital sectors like electronics and auto parts and women were in low-margin sectors like food and textiles. This shows how gender affects how people access sectors (Ahl & Nelson 2018; Henry et al., 2017).

However things are changing. More women are getting educated, moving to cities and starting businesses after the COVID-19 pandemic (National Bureau of Statistics 2022; Ogunnaike et al. 2021]. This study found that 100 out of 356 apprentices in Anambra State are women making up 45.5% of the total. This change is not because Imu Ahia is failing. Because women are finding new ways to join and succeed (Nwosu & Kalu 2018). Even with these changes women still face challenges. They have trouble getting credit securing land and joining market associations controlled by men (Adeola & Smith 2022; World Bank, 2023). So while women are gaining skills and connections through Imu Ahia they still face barriers in turning these into businesses (Robb & Coleman 2020; Brush et al. 2018). The question is, can Imu Ahia adapt to include women without creating problems?

Human Capital Theory says that investing in training and mentorship helps businesses grow. In Imu Ahia, apprenticeship is the way people gain these skills.. There is a problem: even though more women are joining Imu Ahia, women-led businesses are still struggling (Nwosu & Kalu 2018). This suggests that the way capital is converted into business success is affected by gender [Brush et al. 2018]. There are two gaps in the research. First we need analysis that looks at how different aspects of apprenticeship affect womens businesses. Second we need to understand how settlement asymmetry affects women's ability to turn their skills into businesses (Robb & Coleman 2020; World Bank, 2023).

This study aims to fill these gaps by looking at a group of 100 apprentices in Anambra State. It tests the relationship between aspects of apprenticeship and womens business success. This will help us understand which parts of Imu Ahia are most important for women's success.

1.2 Research Objectives

i. To find out how the length of apprenticeship affects the survival of womens businesses in Anambra State.
ii. To examine how the quality of mentorship affects the transfer of businesses from one generation to the next among women in Anambra State.
iii. To assess how settlement strategies affect the growth of womens businesses in Anambra State.
iv. To investigate how the transfer of skills and knowledge affects the continuity of womens businesses in Anambra State.
v. To evaluate how social trust affects the adaptability of womens businesses in Anambra State.

1.3 Research Questions

This study answers the following questions:

i. To what extent does the length of apprenticeship predict the survival of womens businesses in Anambra State?
ii. To what extent does the quality of mentorship predict the transfer of businesses from one generation to the next among women in Anambra State?
iii. To what extent do settlement strategies predict the growth of womens businesses in Anambra State?
iv. To what extent does the transfer of skills and knowledge predict the continuity of womens businesses in Anambra State?
v. To what extent does social trust predict the adaptability of womens businesses in Anambra State?

1.4 Statement of Hypotheses

The following hypotheses were tested:

H01: The length of apprenticeship has no relationship with the survival of womens businesses in Anambra State.

H02: The quality of mentorship has no significant relationship with the transfer of businesses from one generation to the next among women in Anambra State.

H03: Settlement strategies have no relationship with the growth of womens businesses in Anambra State.

H04: The transfer of skills and knowledge has no relationship with the continuity of women's businesses in Anambra State.

H05: Social trust has no relationship with the adaptability of womens businesses in Anambra State.

2. LITERATURE REVIEW

2.1 Gendered Decolonial Feminism

The idea of gendered institutionalism says that rules, both formal and informal create power differences that affect how resources, legitimacy and authority are distributed within organizations and markets. Decolonial feminism takes this idea further by looking at how European ways of thinking about the world misinterpret the actions of women as simply "resisting" rather than seeing them as building real institutions. For example the way women are changing the Imu Ahia system shows this. Women are not leaving the apprenticeship system. They are changing the rules for getting in what they learn and how they settle into their new roles. This is not about the system falling apart. About women adapting it to work for them.

This process is an example of how African women are taking charge and changing the way businesses are run from the inside. They are not just resisting the system but they are building new institutions that work for them. This is a powerful thing.

Female entrepreneurial sustainability refers to the ability of women-owned businesses to survive and grow over time with the challenges they face.

Feminisation of apprenticeship refers to the fact that more and more women are joining the Imu Ahia system and changing the way it works to fit their needs.

Navigational capital is about the skills and knowledge women use to navigate the challenges they face in male-dominated markets. This includes things like managing expectations and finding ways to overcome the obstacles that stand in their way.

2.2 Theoretical Framework

This study is based on two main theories: Human Capital Theory and Social Role Theory.

Human Capital Theory says that investing in training and education can increase productivity and earnings. However in contexts where gender plays a role the returns on this investment can be limited by things like segregation and weak enforcement of contracts.

Social Role Theory says that when women take on roles that are not traditional for them like being in business it can create tension. In Igbo markets female masters are finding ways to balance their roles with their commercial roles and this is helping to expand the possibilities for women in business.

2.3 Empirical Review and Identified Gap

Recent studies on apprenticeship systems in Africa have provided some insights. For example we know that apprenticeship is a way for people to build trust and networks in West African trade. We also know that women are facing delays in getting settled into their roles, which can limit their ability to build capital.

Despite these advances there is still a gap in our understanding. No study in Nigeria has looked quantitatively at which aspects of apprenticeship are most important, for entrepreneurial sustainability. This study aims to fill that gap by analyzing data from a sample of 100 apprentices.

3. METHODOLOGY

The research design is survey design. This approach was suitable because we wanted to see how apprenticeship dimensions predict entrepreneurial sustainability at that moment. Our study is different because it uses an approach by looking at Imu Ahia in a statistical way. This means we are giving importance to institutions and showing that they can be studied and tested. We took a sample size of 100 apprentices from a bigger study of 356 apprentices in major markets in Anambra State. The response rate was very high at 94%. We chose Onitsha Main Market and Nnewi Industrial Cluster because they are places for female-led trade and manufacturing in southeastern Nigeria. The study made used of questionnaire. The questionnaire had three parts. The first part asked about variables like age, marital status, education and what sector they worked in. The second part asked five things related to apprenticeship on a scale from 1 to 5: how long the apprenticeship was, the quality of mentorship, settlement strategies, skills and knowledge transfer and social trust. The third part asked five things related to the business on a scale from 1 to 5: if the business survived, if it was passed down to the next generation, revenue growth if the business was still operating and how well it adapted to the market. Data were analyzed using statistical frequencies and percentages to understand the sample and how the apprentices answered the questions. Spearman's corolation test was used a test to see if there was a relationship between apprenticeship dimensions and female entrepreneurial sustainability.

4. RESULTS AND DISCUSSION

The study present sample size of 100 apprentices. The data is presented in three

parts: profile, descriptive analysis of apprenticeship dimensions and hypothesis testing.

4.1 Demographic Profile of Female Apprentices n = 100

Table 1 shows the characteristics of the female apprentices. Most of them 58% were between 26 and 30 years old. This means that women are doing their apprenticeships during the time when they are also getting an education and before they get married.

The marital status was almost equal with 52% single and 48% married. This shows that marriage does not necessarily mean the end of a womans participation in _Imu Ahia_.

The level of education was varied with 41% having a secondary school certificate 31% having a diploma and 24% having a degree. This shows that more women are getting an education, which is changing the skills of women in indigenous entrepreneurship.

The sector they worked in showed that trading was still the common at 42% but 29% were in fashion and beauty and 18% were, in food processing. This means that women are not just doing trades but are also moving into new areas.

Table 1: Profile of Female Apprentices

Variable	Category	Freq	%
Age	26-30 years	58	58.0
	31+ years	34	34.0
Marital Status	Single	52	52.0
	Married	48	48.0
Education	SSCE	41	41.0
	OND/NCE	31	31.0
	HND/B.Sc	24	24.0
Sector	Trading	42	42.0
	Fashion/Beauty	29	29.0
	Food Processing	18	18.0

Source: Field Survey, 2026. Female subset of n=356_

58% aged 26-30, 52% single, 41% SSCE. 42% in trading, 29% in fashion/beauty. Shows both continuity and diversification.

4.2 Descriptive Analysis of Apprenticeship Dimensions

Descriptive statistics for the five apprenticeship dimensions are summarised in Table 2. Female apprentices reported strong agreement on dimensions central to capital accumulation and operational autonomy. Specifically, 56.0% agreed that 5-7 years of training enables technical mastery, aligning with Human Capital Theory's emphasis on duration as a mechanism for competency development.

Mentorship quality emerged as salient for women. A total of 61.0% agreed that consistent mentor feedback facilitates post-settlement handover, indicating that relational capital is critical for intergenerational transfer. Similarly, 62.0% agreed that training across the full workflow reduces dependence on the master after settlement, suggesting that breadth of skills enhances entrepreneurial autonomy.

Settlement strategies revealed gendered asymmetry. While 54.0% agreed that settlement drives business start-up, this level of agreement was lower than observed in the full sample. This divergence signals a capital constraint wherein women receive less generous asset transfer, thereby attenuating the conversion of apprenticeship-acquired capital into revenue-generating capacity (Robb & Coleman, 2020).

Finally, 46.0% agreed that obligation norms motivate post-settlement adaptation. Although this represents plurality rather than majority consensus, it suggests that communal reciprocity norms continue to operate as informal governance mechanisms even as women renegotiate their terms. Collectively, these findings indicate that female apprentices recognise _Imu Ahia_ as a mechanism for building human and social capital, but experience differential returns relative to male counterparts, particularly in settlement-related outcomes.

Descriptive Statistics for Apprenticeship Dimensions, Female Subset n = 100*
Table 2

Dimension	Item	Agree/Strongly Agree %
Duration	5-7 years enables technical mastery	56.0
Mentorship Quality	Mentor feedback facilitates handover	61.0
Settlement Strategies	Settlement drives business start-up	54.0
Skills/Knowledge Transfer	Full workflow training reduces dependence	62.0
Social Trust	Obligation norms motivate adaptation	46.0

Source: Field Survey, 2026. Percentages represent combined Agree + Strongly Agree responses.

4.3 Hypothesis Testing

To test the predictive relationships between apprenticeship dimensions and female entrepreneurial sustainability, Pearson correlation analysis was conducted on the female subset, n = 100. All correlations were two-tailed and significant at $p < 0.01$. Results are presented in Table 3.

All five hypotheses were rejected, indicating statistically significant positive relationships

between each apprenticeship dimension and its corresponding sustainability outcome. Duration of apprenticeship predicted firm survival, $r = 0.541$, $p < 0.001$, confirming that time investment builds competencies necessary for persistence.

Mentorship quality demonstrated the strongest relationship with intergenerational transfer, $r = 0.612$, $p < 0.001$. This coefficient exceeded the full-sample correlation, $r = 0.578$, suggesting that relational capital functions as a more salient mechanism for women than for men. This pattern supports Social Role Theory by indicating that mentorship may compensate for women's constrained access to formal networks.

Settlement terms predicted revenue growth, $r = 0.487$, $p < 0.001$, but the coefficient was weaker than the full-sample correlation, $r = 0.602$. This attenuation confirms the gendered capital constraint identified in Section 4.2: less generous asset transfer limits women's capacity to convert apprenticeship into revenue-generating enterprises.

Skills and knowledge transfer emerged as the strongest predictor of operational continuity, $r = 0.658$, $p < 0.001$. The magnitude of this relationship indicates that breadth of technical training is the most critical dimension for sustaining women's firms beyond the founder's direct involvement.

Finally, social trust predicted market adaptability, $r = 0.523$, $p < 0.001$, suggesting that communal obligation norms facilitate post-settlement adjustment to changing market conditions.

Collectively, these results demonstrate that _Imu Ahia_ is undergoing endogenous institutional adaptation driven by female agency. Mentorship and skills transfer function as primary mechanisms through which women achieve entrepreneurial sustainability, while settlement asymmetry remains a structural constraint on capital conversion.

Table 3: Pearson Correlations between Apprenticeship Dimensions and Female Entrepreneurial Sustainability, n = 100

H	Relationship	r	p	Decision
H0	Duration → Survival	0.541	0.000	Reject
H02	Mentorship → Transfer	0.612	0.000	Reject
H03	Settlement → Revenue	0.487	0.000	Reject
H04	Skills → Continuity	0.658	0.000	Reject
H05	Trust → Adaptability	0.523	0.000	Reject

All correlations significant at $p < 0.01$, two-tailed. r = Pearson correlation coefficient.

4.4 Discussion of Findings

The findings of this study provide empirical evidence that _Imu Ahia_ significantly predicts female entrepreneurial sustainability across five dimensions. More critically, the results reveal gendered patterns of capital conversion that advance understanding of how indigenous institutions adapt through female agency.

Duration → Survival, $r = 0.541$, $p < 0.001$

This result confirms Human Capital Theory: extended training builds technical judgment and tacit knowledge necessary for firm persistence. However, the coefficient is lower than the full-sample correlation, r = 0.624. This attenuation suggests that women face extra-institutional barriers beyond training length, including credit exclusion and market discrimination. Thus, while duration remains necessary, it is insufficient for women's survival unless accompanied by institutional reforms that address gendered access to capital.

Mentorship Quality → Intergenerational Transfer, r = 0.612, p < 0.001
Mentorship emerged as the strongest mechanism for women, with a coefficient exceeding the full-sample correlation, r = 0.578. This finding aligns with Social Role Theory: female masters provide "navigational capital" that extends beyond technical skills to include tactics for negotiating cultural expectations, marital negotiations, and market legitimacy. The descriptive data support this, with 61.0% of respondents strongly agreeing that mentor debriefs facilitate handover. Conceptually, female masters operate as institutional entrepreneurs who decolonise the mentor role by modelling alternative pathways for commercial agency [Ahl & Nelson, 2018]. This suggests that increasing the visibility of female masters could accelerate institutional adaptation.

Settlement Strategies → Revenue Growth, r = 0.487, p < 0.001
Settlement was significant but weaker for women than for men, r = 0.602 in the full sample. This disparity confirms the gendered capital constraint theorised in Chapter 1. Qualitative logic suggests that women receive smaller capital grants and fewer shop spaces, forcing them into rental arrangements that erode profit margins. As Meagher noted, gender mediates the distribution of productive assets in African apprenticeship systems. From a decolonial perspective, this finding implies that settlement rules must be codified using gender-neutral standards to reduce patriarchal discretion and ensure equitable capital transfer.[2020]

Skills/Knowledge Transfer → Operational Continuity, r = 0.658, p < 0.001*
This was the strongest predictor for women, indicating that exposure to the full production and marketing workflow creates a shared mental map critical for post-settlement continuity. With 62.0% of respondents strongly agreeing on this item, the finding suggests that indigenous pedagogy, which emphasises holistic process mastery, outperforms narrow, job-specific training. For women who lack kin-based fallback options, this breadth of skills reduces dependence on male networks and enhances autonomy.

Social Trust → Market Adaptability, r = 0.523, p < 0.001
The significance of social trust reflects the persistence of Ubuntu-based communal obligation as an informal governance mechanism. Women leverage customer loyalty and reciprocity networks to adapt to market shocks, reducing transaction costs in contexts where formal contract enforcement is weak (Bruton et al., 2015). This finding frames African resilience not as dependence on Western contract law, but as strategic mobilisation of indigenous social capital.

Summary of Findings
Collectively, these results demonstrate that the feminisation of _Imu Ahia_ is not institutional erosion but endogenous evolution. Female apprentices and masters are reconfiguring access rules, mentorship norms, and skill transfer logic from within. This process aligns with the conference sub-theme on decolonising gender: African women are not passive recipients of institutional constraints but active

agents producing hybrid forms of economic organizing that challenge Eurocentric models of entrepreneurship.

5. CONCLUSION

This study looked at the relationship between apprenticeship dimensions and female entrepreneurial sustainability in Imu Ahia. We found out that the five dimensions, which are duration, mentorship quality, settlement strategies, skills and knowledge transfer and social trust all play a role in sustainability outcomes for female apprentices in Anambra State. What we mean by apprenticeship dimensions is the parts that make up an apprenticeship like how long it lasts and the quality of the mentorship. Mentorship and skills transfer are the important things for women but settlement asymmetry is still a big problem that stops women from getting the capital they need. Our findings show that Imu Ahia is an example of how institutions can change and adapt, rather than just declining.

5.1 Implications for Decolonising Policy and Practice

i. **Theoretical implications:** Our study shows that indigenous knowledge, like Imu Ahia can be a source of management theory. By looking at Human Capital Theory in a context we can see that Imu Ahia has a lot to teach us about sustainability and capital conversion that we might not learn from European models.
ii. **Policy implications:** The government, SMEDAN the Federal Ministry of Women Affairs and state governments should create a certification scheme for women apprentices. This scheme should have three parts: a) standards for settlement that are fair and clear; b) a way to resolve disputes that is formal and fair; c) recognition of female masters as certified trainers. This would help to make SME policy more inclusive and supportive of institutions.
iii. **Implications:** Female entrepreneurs should work together to form guilds and cooperative networks. These networks can help women to pool their resources negotiate market access and document their settlement norms. This can give women bargaining power in male-dominated markets.
iv. **Decolonisation implications:** Nigerian universities and business schools should learn from the pedagogy of masters and include it in their teaching. This would help to challenge the Western views and position African women as producers of knowledge rather than just subjects.

5.2 Digital Innovation and Future of Work

Our findings are relevant to the conference sub-themes of AI and digital transformation. We can use platforms to make apprenticeship agreements more formal and transparent and to connect female graduates to broader markets. For example a blockchain-based settlement ledger could help to reduce the discretion of figures and make asset transfer terms more enforceable. This would help to modernise Imu Ahia without losing its significance and show that indigenous institutions can adapt to the digital economy.

5.3 Limitations and Future Research

This study has some limitations, like its sectional design and focus on Anambra State. We cannot say for sure what causes what and there may be differences in Imu Ahia practices in regions that we did not capture. Future research should look at Imu Ahia in Igbo-speaking states over time to see how capital conversion changes. We could also use methods, like moderation analysis to test whether things like marital status or education affect the relationship between apprenticeship dimensions and sustainability. It would be

helpful to do research with female masters to learn more, about their pedagogical strategies and how they navigate the challenges of Imu Ahia.

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