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Traditional Apprenticeship among Igbo Traders and Entrepreneurship Development In South-East Nigeria

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ABSTRACT: This study examined the effect of traditional apprenticeship on entrepreneurship development in South-East Nigeria. Specifically, it assessed the effects of skill acquisition, mentoring, financial literacy, business skills training, duration of apprenticeship and start-up fund on entrepreneurship development. The study was anchored on Skill Acquisition Theory and Innovation Theory of Entrepreneurship. A descriptive survey research design was adopted. The population comprised 3,609 Igbo traders who had undergone the traditional apprenticeship system across selected major markets in Anambra, Abia, Ebonyi, Enugu and Imo States. A sample size of 360 was determined using the Taro Yamane formula, while 327 valid questionnaires, representing a 91% response rate, were used for analysis. Data were collected using a structured five-point Likert-scale questionnaire. Descriptive statistics and multiple regression analysis were employed. The regression model explained 57.2% of the variation in entrepreneurship development, while the overall model was statistically significant ($F = 6.151$, $p < .001$). Skill acquisition, mentoring, financial literacy, business skills training, duration of apprenticeship and start-up fund showed positive relationships with entrepreneurship development. Financial literacy had a positive and significant effect ($B = 0.171$, $\beta = 0.209$, $t = 23.901$, $p < .001$). The study concludes that strengthening the financial, technical and mentoring components of traditional Igbo apprenticeship can contribute to entrepreneurship development and livelihood improvement in South-East Nigeria.

Keywords: Apprenticeship, Entrepreneurship Development, Financial Literacy

INTRODUCTION

Youth unemployment, inadequate entrepreneurial skills and limited access to business resources remain important development concerns in Nigeria. These challenges have increased interest in alternative pathways through which young people acquire occupational competencies, business knowledge and the capacity to establish sustainable enterprises. Apprenticeship provides one such pathway because it combines practical learning, observation, mentoring and direct participation in business activities. The International Labour Organization recognises apprenticeship as a mechanism for developing occupational competencies and facilitating the transition from learning to work. In the Nigerian context, however, apprenticeship

extends beyond formal institutional arrangements. The traditional Igbo apprenticeship system represents an indigenous form of enterprise development in which young people learn a trade or craft under the supervision of an experienced business owner. The system is commonly associated with *Igba-Boi* or *Imu-Ahia* and has historically supported the transmission of business knowledge and entrepreneurial practices across generations. The traditional apprenticeship system is particularly significant in South-East Nigeria, where trading and small-business activities constitute important sources of employment and livelihood. The study identifies the system as an established mechanism for wealth creation, employment generation and poverty reduction in the region. Despite these contributions, the traditional apprenticeship system faces several challenges.

The study notes that the system remains largely informal and is not sufficiently integrated into formal educational, institutional and government support structures. It also observes concerns regarding the modernization of apprenticeship training, curriculum development and formal recognition. More importantly, apprenticeship success cannot depend solely on technical skill acquisition. Contemporary entrepreneurs require financial knowledge, business skills, mentoring, access to start-up resources and the ability to make informed decisions. Financial literacy is therefore particularly important because apprentices who understand budgeting, savings, credit, investment and financial management may be better positioned to establish and sustain enterprises after completing their apprenticeship.

Previous studies have examined aspects of Igbo apprenticeship and entrepreneurship. For example, Okwuowulu (2022) found that the Igbo apprenticeship system had a positive and significant impact on the development of the Nnewi auto spare-parts market. Eze, Muogbo and Obananya (2021) similarly reported that mentoring and entrepreneurial knowledge contribute to entrepreneurship development in Anambra State. Eneh, Chris and Otiji (2022) found significant relationships between Igbo apprenticeship practices, business start-up, networking and initial capital formation.

However, the study identified a gap in the literature concerning the combined effects of the major apprenticeship components on entrepreneurship development in South-East Nigeria. This study therefore examines how skill acquisition, mentoring, financial literacy, business skills training, apprenticeship duration and start-up fund influence entrepreneurship development.

Objectives of the Study

The main objective was to examine the effect of traditional Igbo apprenticeship on entrepreneurship development in South-East Nigeria.

Specifically, the study sought to:

1. determine the effect of skill acquisition on entrepreneurship development;
2. examine the effect of mentoring on entrepreneurship development;
3. determine the effect of financial literacy on entrepreneurship development;
4. evaluate the effect of business skills training on entrepreneurship development;
5. examine the effect of apprenticeship duration on entrepreneurship development; and
6. assess the effect of start-up fund on entrepreneurship development.

LITERATURE REVIEW

Nonyelu et al, (2021) posit that apprenticeship is a system of training a new generational set of practitioners with a structured competency and expected basic set of skills. Historically, apprenticeship, is generally, believed to be the oldest form of training in the world of work and business and the rediscovery of the values of apprenticeship has been one of the most significant trends in vocational education in recent years (Rauner & Smith 2020). Olulu &Udeorah, (2018), posit that apprenticeship is a means of training people to learn trade or craft for their future well-being and livelihood and undergoing its training further enables the absorption of extensive skills and erudition in a particular trade or craft under the guidance of an expert. In categorizing apprenticeship, ILO (2022) maintained that there are informal and formal apprenticeships (ILO, 2022) both still aimed at transmitting the needed skills from an experienced master to the younger learner while Obiakor and Ibeh (2022) posit that there are three types of apprenticeships that include the Modern/Formal, the informal apprenticeship and traditional apprenticeship.

Formal Apprenticeship is the type of apprenticeship that is usually regulated by an "Apprenticeship Act" which stipulates the length of the training period, the training format, the number of working/training hours, the payment of (part of) minimum wage, and so forth. In most developing countries there are only a small number of modern apprenticeships which are mainly concentrated in medium and large enterprises and state enterprises. According to ILO (2022), it is structured and regulated, usually by legislation at national level; it is waged, based on the workplace, and also based on a contract which specifies duration, programme of learning (including transferable skills) assessment and final certification and the entitlement to off-the-job learning. More so, that the major characteristic is its "Dual system" which refers to the fact that planned learning takes place in two locations; in the employer's premises and in the vocational school. The major aim is to enhance general education and to develop technical knowledge and skills to internationally competitive standards. It again requires high levels of trust and cooperative behaviour between public authorities, employers and the young person.

The modern apprenticeship or formal apprenticeship being regulated by an act that aligns stipulates the period of training, the hour of training, etc on like traditional apprenticeship where agreement is made orally. This type of practice is associated with large and medium enterprises. The training is done both within the organization and vocationally. In addition, it requires a written contract on the training arrangement and verification of the acquired skills (Smith & Kemmis, 2023). While informal apprenticeship though similar to the traditional apprenticeship but more "open" in the sense that majority of apprentices come from their home. According to Alike and Orjiako (2019) cited Haan (2008). Informal apprenticeship as a system of training is centered on production, with learning occurring through observation of and practice with knowledgeable practitioners. Learning is a gradual process where an apprentice is expected to first familiarize him/herself with the social context of learning, tools and equipment used in production, undertake peripheral tasks related to the craft or trade and then master substantive elements of the trade over time. Informal apprenticeship is common in the more "modern" informal activities such as car repair, welding, hairdressing etc. Upon recognition of formal and informal apprenticeship by ILO, it has fail to recognize or identify a particular type of apprenticeship practiced in Eastern part of Nigeria, the Igbo Region that is traditionally called Igba Boy/Igba odibo system type of apprenticeship.

Hean cited in Alike and Orjiako (2019) that the traditional apprenticeship refers to the well-organized transfer of skill within the families and social groups based on socio-cultural conventions. The master reaches agreement with craftsperson to take care of lodging and food for the apprentice and he is expected to also give some moral upbringing. In the traditional type of apprenticeship system usually practice by the Igbos. The apprentice leaves his parents to live under the care and supervision of an established business Igbo person who becomes his master and he the servant/nwa bio. He looks after his master's business till the years agreed by both parties and doing every chore that the master may assign to him both in the relation to the business and at home like washing, clearing the house etc. At the end of the apprenticeship, the master provides the apprentice a take-off fund for hiring or purchasing of a shop, goods equipment where necessary and in some cases, accommodation for a given period of time. This take-off fund does not in any way mean that he ceases to collaborate with the master.

Traditional apprenticeships lack formal structure. It is linked to the family apprentice ship system and is largely unstructured in line age, which also aids in the transfer of dominant lineage occupations to generations. Traditional apprenticeship practice is now an approach for acquiring specific and transferrable skills in an informal sector (Sani et al., 2021) that has processes and types, the system indeed is grounded in the Igbo cosmological understanding of ONYE FEE EZE, EZE ERUO YA AKA (he who serves the king shall be king thereafter). Similarly, Igbo businesses survive across generations through the identification and the nurturing of sons who can take over the business. If the first son shows no interest, any other male in the family with potential is trained to take over the business. Indeed, the notion of "Di-okpara" highlights the significance of a male child (normally the first son) to the legacy of the family and any succession plans. It is also linked to the notion "afamu-efuna", which guarantees the lineage among the Igbos. An example is Afam efuna, an equitable "nwaboi" system overseen to some extent by custodians such as Ikwu, Umunna and Umuada (Madichie, 2021). These Igbo structures also enable Igbos to maintain trans-generational business legacies and inter-generational succession.

According to (Madichie, 2021) that the Igbo apprenticeship system assumes two forms apprenticeship that include Igba-boyi/Igba Odibo and Imu-Oru Aka (learning a craft or skill) /Imu-Ahia" (learning to trade) across all kinds of trading to various crafts and skills. Also, igba oso ahia in other words called networking and diversification, helps the entrepreneurs to have an edge over other competitors and is highly profit driven. In other words, Igba-boyi/Igba Odibo is an economic empowerment revolving scheme (EERS) that circulates wealth and promote financial freedom. It does not seek to build a giant entrepreneur but strives to raise chains of strong entrepreneurs in the spirit of Igbo adage that says "Umunna nwezu aku ilo anaa" (when wealth is evenly spread in a community, envy and jealousy is eliminated). Igba Boyi , however does not have a structured training programme, training outlines are usually at the discretion of the Oga.

Agreements between parties on the particulars of the training are often informal and make no provision for legal redress in case of mistrust by either of the parties while **imu-ahia/imu-oru aka** is another way of becoming an apprentice under the Igbo scheme of customary apprenticeship. Here the apprentice is given to a master craftsman to be under his tutelage. Unlike the Igba-boi/Igba Odibo

where an apprentice will be trained for free for a period of pre-agreed years, in the Imu Oru/Imu Oruaka and Imu Ahia types tutorship are paid for by the apprentice's parents/sponsors (Onwuegbuzie, 2017). The payment is usually accompanied with some drinks meant for the entertainment of witnesses who are usually tradesmen within the environment in which the trade or craft is to be learnt. The fee is usually a lump sum of money paid before the training is commenced. The apprentice in this case does not live with the master within the period of the training. The master only blesses the apprentice at the end of the successful completion of the training and provides the new master with technical guide up until a certain level of business maturity.

The time frame for 'imu oru aka/ imu ahia' is usually 2-5 years depending on the nature of the trade or craft. The imu-ahia/Imu-Oruaka practice of Igbo apprenticeship is a system of apprenticeship that is practice not just in the Eastern Nigeria but also in other parts of the country where apprenticeship is practiced. The apprenticeship system is a rational economic model that uses cheap labour to build businesses, while developing human resources and creating opportunities for self employment and sustenance.

The Igbo people are renowned for their prowess in commerce and other economic endeavors. Through their enterprises and the Igba-boi model, they have spread throughout Nigeria and other African nations (Osita, et al, 2022). Unlike many other African communities, Igbo slaves were exposed to entrepreneurship before and also by their owners, which set the stage for their enterprising nature. Before the Civil War, over 90 percent of Igbos in towns was traders. Today, their enterprising spirit has propelled them to build wealth and influence through various entrepreneurial ventures. Igbo commerce and life revolves around the marketplace in the world or the market is the epicenter of community, business, and all social interaction in Igbo land. For the Igbo community, life unfolds within the bustling marketplace. The market is more than just a place to conduct business; it is the epicenter of community life, serving as the hub for social interactions, cultural exchanges, and economic endeavors. With a population of around 40 million people, the Igbo community has a significant presence not only in the Southeastern region of Nigeria but also in various other parts of the nation. Their entrepreneurial spirit and common language play a pivotal role in commercial transactions, tracing back to their involvement in trade during the 15th-century slave trade.

The Igbo culture of entrepreneurship can be traced back to the slave trade in the 15th century. By the 1800s about 320,000 Igbos had been sold to slave traders both within and outside of their communities at Bonny, 50,000 at Calabar and Elem Kalabari. Unlike most African communities, slaves from the Igbo ethnic group were exposed to entrepreneurship by their owners, including members of their own tribe who traded commodities like spices, sugar, tobacco, cotton for export to the Americas, Europe and Asian.

Igbos built on this, venturing into various forms of entrepreneurship during the pre-colonial era. Colonisation found the Igbos already leading craftsmen, traders, merchants and cottage industrialists. They have maintained this culture of entrepreneurship through the structures and mechanisms described above. Given to this, tracked down to the present Igbo in Nigeria southeast region apart from the five states that make up the South East geopolitical zone, traders who are of Igbo extraction are controlling critical

sectors in 31 states and the Federal Capital Territory, of Nigeria (Daily trust, 2021).
There is need for growth and expansion of skill acquisition programmes in Nigeria for economic emancipation of the youths through self- reliance trainings and employment generation. Oluwale (2018) refers to skill acquisition as process of enhancing entrepreneurial ability and knowledge through structural training and institution building programmes which basically aim at enlarge the base of entrepreneur in order to hasten the pace at which new business are created. Skill acquisition involves the development of a new skill, practice and means of doing things usually acquired through training or experience. Skill acquisition has been described by many as the panacea for eradicating extreme poverty and hunger by creating avenues for employment, thereby creating an avenue for jobs and wealth creation while instilling self-sufficiency and reliance (Isaac 2021). Skill acquisition has been conceived as an effective and efficient tool for self-reliance and sustainability. The whole notion is that, learners should acquire skill training mechanism in addition to their regular academic programme/ curriculum in the crucial sectors in order to remain relevant in a business competitive world as igbo traditional apprenticeship system adopts mentoring as a process in it.

Nicoleta and Chioncel (2024) defined mentoring by Parsloe (2009) as a process that involves two parties that support and encourage people to manage their own learning in order that they may maximize their potential, develop their skills improve their performance to become the person they want. The relationship between the mentor and the mentee is like two people. Working in a similar environment sharing similar experience based on respect and trust. The mentor guides the mentee by helping him to find the right direction, to develop solution to issues and boost the confidence via asking questions and challenges providing guidance and encouragement, the mentor allows more self-aware, rather than leaving him to chance. Mentoring is a professional affinity that exists between a more experienced person, where the mentor willingly gives out from his/her wealth of knowledge, insights and wisdom to an inexperienced person (a mentee) who offers him/herself for learning. It is a medium to long-term learning relationship that is anchored on mutual respect, honesty, trust and mutual goals. A mentee (protégé or apprentice) is usually described as a more junior person in terms of experience, with a high desire to get himself /herself equipped to develop and grow mentally in duration of apprenticeship where gathers knowledge on skill, business strategy and financial literacy.

Financial literacy is the cognitive understanding of financial components and skills such as budgeting, investing, borrowing, taxation, and personal financial management. The absence of such skills is referred to as being financially illiterate. Financial literacy is the possession of skills, knowledge, and behaviors that allow an individual to make informed decisions regarding money (Lusardi & Mitchell 2017). Financial literacy, financial education, and financial knowledge are used interchangeably.

Being financially literate allows an individual to be better prepared for specific financial roadblocks, which, in turn, decreases the chances of personal economic distress. Financial literacy is the ability to understand the use of money as it applies to your personal finances, according to the National Financial Educators Council (2021). The Financial Literacy and Education Commission (2020) includes a notion of personal capability in its definition as "the skills, knowledge and tools that equip people to make individual financial decisions and actions to attain their goals

which is need in business a skill which an apprentices need to acquire
Business skill training involves structured programs to develop competencies like leadership, communication, financial management, and data analysis through online courses, workshops, and on-the-job practice (McKenzie and Christopher 2021).The goal is to improve business performance by enhancing an individual's ability to understand consumer habits, manage resources, and make data-driven decisions. Traditional business skills training programs lead to modest increases in entrepreneurs' profits and sales. Alternative programs that are tailored to participants' needs or foster an entrepreneurial mindset have shown promising results, but some of these alternative methods are costly or require more definitive evidence of their effectiveness (de Mel, David &Christopher 2024). Additionally, a business skills training will develop an apprentices with coaching and mentoring skills and help one manage organizational change (Anderson, Rajesh & Bilal 2018). These skills will round out your business mindset and can be applied throughout the career after apprenticeship of an apprentice in a multitude of settings.

Duration of Apprenticeship has to do with the knowledge or understanding that apprentice acquired at the start of their programme depends on their background. While now apprentices are teenagers, they normally have a similar formal education background and little work experience. Adult apprentice often brings either relevant work experience or higher levels of general education. The length of apprenticeship needs to be adapted to the targeted knowledge. Whether it is too long or too short depends on the time needed to learn the skills of the target occupation. It takes longer time to learn the skills required in a more technically, tactically or complex occupations which will enhance the survival rate of a business. Time needed for an apprentice to acquire knowledge or skill depends on the complexity of the skills involved. Hence, the tenure of an apprentice among Igbo traders which is usually 5-8 years will be of an added advantage to the apprentice, because the productivity level of the apprentice depends on tactical and technical complexity of the skills.

The last stage of the Igbo apprenticeship model is the settlement stage which has to do with start up fund. Start-up is usually giving by Igbo business mentor to assist the newly "settled" apprentice to starts a new business of his own. It is simply a cash reward offered to a "settled" or graduated apprentice to start his own line of business without his master having hands or equity shares in the business (except they agreed to go into partnership). The family of the trade trainee allows their son to go and "serve" the trade mentor for an agreed period of years. At the end of the agreed years, the apprentice graduates and get cash infusion or reward from his master establish his own business. The Igbo apprenticeship system is a domiciled entrepreneurship training system that is native to Igbo people.

An entrepreneur is one who constantly comes up with new ideas, and makes good decisions about opportunities and potential projects. An entrepreneur exhibits the following features: optimism, vision, initiative, drive, persistence, tolerance and above all, resilience. Drive and persistence help an entrepreneur to stay self-motivated and energetic, hence, prepared to work hard for a very long time to realize his goal. The concept of entrepreneurship has gained prominence due to its significant contributions to economic growth, job creation, innovation, and then overall development of various economies around the world. However, even in the midst of the neglect of entrepreneurship development by

government(s) in Nigeria, the Igbo Apprenticeship System has consistently remained vibrant. Thus, the system stands out as the natural foundation for any attempt to kick-start the process of embedding the enterprise culture and for promoting entrepreneurship in Nigeria, especially in the Southeast region. Entrepreneurship is an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organizing, markets, processes, and raw material through organizing efforts that previously had not existed (Shane & Venkataraman, 2000). Entrepreneurial development has played a significant role in shaping the economies of advanced and developed nations for many decades (Anigbogu, Ukamaka, Onwueaka and Okoli, 2019).

Entrepreneurship development deals with the development of entrepreneurial personality: skills, values, motivation, and behavior of an individual which will enable the person to perform the entrepreneurial role. Nevertheless, entrepreneurship development involves the actual investment of financial resources, time and effort and also performing managerial functions to ensure the success of the business enterprise. The entrepreneurial spirit is now seen as the main source of innovations in nearly all industries leading to the birth of new enterprises and the growth and renewal of established organizations. Entrepreneurship is the dynamic process of creating incremental wealth. Entrepreneurship is an important tool for expansion of economy as it identifies, assesses and harnesses economic opportunities thereby revitalizing existing firms, encouraging start-ups, and stimulating economic growth via job creation, skills, competencies, and innovation. These positive values help to improve the genera well-being of the people and society.

Theoretical Framework

Skill Acquisition Theory

The study was anchored partly on Skill Acquisition Theory. The theory explains how individuals develop competencies through repeated practice, instruction, observation and experience. It is relevant to apprenticeship because apprentices acquire practical skills by working directly with experienced masters. Within the Igbo apprenticeship system, the apprentice learns through observation, participation and gradual assumption of business responsibilities. Skill acquisition can therefore enhance the ability of apprentices to establish and manage businesses after completing their training.

Innovation Theory of Entrepreneurship

The second theoretical foundation is Innovation Theory of Entrepreneurship associated with Joseph Schumpeter. The theory views entrepreneurs as agents of economic development who introduce new combinations, products, processes, markets and organisational approaches.

The theory is relevant because entrepreneurship development requires more than reproducing existing business practices. Apprentices need to transform acquired skills and business knowledge into innovative and productive enterprises.

The thesis identifies both Skill Acquisition Theory and Innovation Theory of Entrepreneurship as its theoretical foundations.

METHODOLOGY

Research Design

The study adopted a descriptive survey research design. This design enabled the researcher to collect quantitative information from traders who had passed through the traditional Igbo apprenticeship system.

Area of The Study

The study covered the five states of South-East Nigeria: Anambra, Abia, Ebonyi, Enugu and Imo States. Major markets were selected in each state because of their importance as commercial centres. These included Onitsha Main Market, Ariaria Main Market, Ogbete Main Market, Ekeonuwa Market and St. Margaret Umahi International Market.

Population and Sample

The population consisted of 3,609 Igbo traders who had passed through the traditional apprenticeship system and operated businesses in the selected markets. The population was distributed as follows: Anambra, 1,006; Abia, 834; Enugu, 734; Imo, 643; and Ebonyi, 403.

Using the Taro Yamane formula at a 5% level of sampling error, a sample size of 360 respondents was obtained. Proportionate allocation was then used to distribute the sample among the five markets.

Table 1: Distribution Of Sample By Market

State	Market	Population	Sample
Anambra	Onitsha Main Market	1,006	101
Abia	Ariaria Main Market	834	83
Enugu	Ogbete Main Market	732	72
Imo	Ekeonuwa Market	643	64
Ebonyi	St. Margaret Umahi International Market	403	40
Total		**3,609**	**360**

Source: Field Survey, 2026.

Data Collection

Primary data were collected using a structured questionnaire administered to Igbo traders who had passed through apprenticeship in the selected markets. The questionnaire contained demographic questions and five-point Likert-scale items measuring the study variables.

Validity and Reliability

The instrument was subjected to face and content validation by experts. The experts assessed the relevance, clarity, wording and coverage of the questionnaire items. The reliability test produced acceptable Cronbach's alpha coefficients. Financial literacy recorded **0.76**, while entrepreneurship development recorded 0.92. The other constructs also recorded coefficients above the commonly accepted threshold.

Table 2: Reliability Of Study Variables

Variable	Items	Cronbach's Alpha
Skill Acquisition	5	0.87
Mentoring	5	0.88
Financial Literacy	5	0.76
Business Skills Training	5	0.90
Duration Of Apprenticeship	5	0.79
Start-up Fund	5	0.72
Entrepreneurship Development	5	0.92

Source: Field Survey, 2026.

RESULTS AND DISCUSSION

Of the 360 questionnaires distributed, 327 were correctly completed and returned, giving a response rate of 91%. Descriptive statistics, including frequencies and percentages, were used to describe the respondents and questionnaire responses. Pearson correlation and multiple regression were used for inferential analysis. Hypotheses were tested at the 5% level of significance. The general regression model was specified as:

$$ED = \beta_0 + \beta_1 SA + \beta_2 ME + \beta_3 FL + \beta_4 BST + \beta_5 DA + \beta_6 SF + \varepsilon$$

Where ED represents entrepreneurship development; SA is skill acquisition; ME is mentoring; FL is financial literacy; BST is business skills training; DA is duration of apprenticeship; SF is start-up fund; and ε is the error term.

Results

Questionnaire Response Rate

Table 3: Questionnaire Response Rate

Response Category	Percentage (%)
Returned/Valid (n = 327)	91.0
Invalid/Not Returned	9.0
Total	**100.0**

Source: Field Survey, 2026.

The study achieved a high response rate of 91%, with 327 valid questionnaires used for analysis.

Respondents' Characteristics

The respondents were predominantly male, with all 327 respondents reported as male. The thesis attributes this to the traditionally male-oriented nature of the Igbo apprenticeship system. Among the respondents, 216 (66.1%) were married, 96 (29.4%) were single and 15 (4.6%) were separated or divorced. Rather than reproduce every demographic table from the thesis, the journal article should retain only demographics relevant to interpreting the sample, thereby conserving space.

Multiple Regression Results

The thesis provides an actual regression model rather than merely claiming that regression was conducted. The model produced $R^2 = 0.686$, adjusted $R^2 = 0.572$, $F = 6.151$, $p < .001$ and Durbin-Watson = **1.875**.

Table 4: Model Summary

R	R^2	Adjusted R^2	Std. Error	F	Sig.	Durbin-Watson
.294	.686	.572	3.185	6.151	<.001	1.875

Source: SPSS 23.0.

The R^2 of 0.686 indicates that the model explains approximately 68.6% of the observed variation in entrepreneurship development, while the adjusted R^2 indicates that 57.2% remains explained after adjustment for the predictors. The overall regression model was statistically significant ($F = 6.151$, $p < .001$).

Regression Coefficients

Predictor	B	Std. Error	β	t	p-value
Constant	18.916	1.918	—	9.863	<.001
Skill Acquisition	0.123	0.043	0.158	21.870	.004
Mentoring	0.085	0.044	0.202	22.923	.003
Financial Literacy	0.171	0.044	0.209	23.901	<.001
Business Skills Training	0.076	0.049	0.185	12.562	.001
Duration Of Apprenticeship	0.028	0.044	0.204	13.632	<.001
Start-up Fund	0.573	0.056	0.391	10.218	<.001

Source: SPSS 23.0.

The results indicate positive and statistically significant coefficients for all six explanatory variables as reported in the thesis. Financial literacy recorded B = 0.171 and β = 0.209, with t = 23.901 and p < .001. The start-up fund had the largest standardised coefficient (β = 0.391), followed by financial literacy (β = 0.209), duration of apprenticeship (β = 0.204), mentoring (β = 0.202), business skills training (β = 0.185), and skill acquisition (β = 0.158).

Table 6: ANOVA Of The Regression Model

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	312.052	5	62.410	6.151	<.001
Residual	3307.502	322	10.146		
Total	3619.554	327			

Source: SPSS 21.0.

Discussion of Findings

Skill Acquisition And Entrepreneurship Development

Skill acquisition had a positive and significant effect on entrepreneurship development. This finding indicates that practical competencies acquired through apprenticeship can strengthen the ability of entrepreneurs to establish and manage businesses. It agrees with the thesis literature which identifies skill acquisition as an important mechanism for reducing unemployment and improving productive capacity. The finding also agrees with Okwuowulu (2022), whose study found that the Igbo apprenticeship system had a positive and significant impact on the development of the Nnewi auto spare-parts market. This suggests that practical learning within the apprenticeship system can translate into broader enterprise development.

Mentoring And Entrepreneurship Development

Mentoring significantly influenced entrepreneurship development. The finding reflects the central role of the master-apprentice relationship in transmitting business knowledge, practical experience and entrepreneurial behaviour. The thesis similarly notes that mentoring helps apprentices develop competence and direction in their chosen trade. The finding is consistent with Eze, Muogbo and Obananya (2021), who reported that business mentoring contributes to entrepreneurship development in Anambra State. It is also consistent with Anoke, Osita

and Okafor (2022), who found that psychological support and knowledge transfer positively influenced entrepreneurship growth in Anambra State.

Financial Literacy And Entrepreneurship Development

Financial literacy exerted a positive and significant effect on entrepreneurship development (B = 0.171, β = 0.209, t = 23.901, p < .001). This finding indicates that the ability to understand and manage financial resources is an important component of entrepreneurial development. The result agrees with evidence reported in the thesis that financial literacy positively influences entrepreneurship development. It also supports Chineze and Ifechukwu (2022), who found that financial literacy practices significantly contributed to unemployment reduction among apprentices in Onitsha The implication is that apprenticeship programmes should not concentrate exclusively on technical trade skills. Apprentices should also acquire practical knowledge of budgeting, savings, credit, investment and financial decision-making.

Business Skills Training And Entrepreneurship Development

Business skills training had a positive and significant effect on entrepreneurship development (B = 0.076, β = 0.185, t = 12.562, p = .001). The finding demonstrates that technical competence alone may not be sufficient for successful enterprise development; apprentices also require business management skills. This is consistent with the evidence in the thesis that business skills training significantly influences entrepreneurship development. It suggests that apprenticeship programmes should incorporate contemporary business practices, including record keeping, marketing, customer management and financial planning.

Duration Of Apprenticeship And Entrepreneurship Development

Duration of apprenticeship recorded a positive and statistically significant coefficient in the regression results (B = 0.028, β = 0.204, t = 13.632, p < .001). This suggests that prolonged exposure to practical business activities may provide apprentices with greater opportunities to acquire technical and entrepreneurial competencies. The thesis notes that apprenticeship periods can provide additional opportunities for apprentices to develop increasingly complex skills. The finding therefore supports the argument that apprenticeship duration should be sufficient to allow meaningful transfer of knowledge and business experience.

Start-up Fund And Entrepreneurship Development

Start-up fund recorded the strongest standardised effect among the explanatory variables (β = 0.391, t = 10.218, p < .001). This finding highlights the importance of financial resources when apprentices transition from learning to independent enterprise ownership. The result agrees with Osita, Akam and Dike (2022), whose study found that seed capital significantly influenced the sustainable growth of Igbo businesses in Anambra State. It also aligns with Eneh, Isijola, Onodugo and Ufondu (2022), who found a significant relationship between the Igbo apprenticeship settlement process and start-up business financing.

CONCLUSION

The study concludes that the traditional Igbo apprenticeship system constitutes an important pathway for entrepreneurship development in South-East Nigeria. The regression results show that skill acquisition, mentoring, financial literacy, business skills training, duration of apprenticeship and start-up fund positively influence entrepreneurship

development. The findings particularly demonstrate that entrepreneurship development is strengthened when apprenticeship combines practical skills with mentoring, financial knowledge, business training and access to start-up resources. The evidence therefore supports the modernisation and strengthening of the traditional apprenticeship system rather than its replacement.

Recommendations

Based on the findings, the study recommends that:

1. **Financial literacy training** should be incorporated into traditional apprenticeship programmes, with emphasis on budgeting, savings, credit management and investment.
2. **Masters and mentors** should receive training on effective mentoring and knowledge-transfer practices to improve the quality of apprenticeship.
3. **Business skills training** should complement technical trade skills, particularly in bookkeeping, marketing, digital business management and financial planning.
4. Government and relevant development agencies should establish accessible start-up financing schemes for apprentices who successfully complete their training.
5. Apprenticeship programmes should be sufficiently structured to provide apprentices with adequate time to acquire both technical and entrepreneurial competencies.
6. Government should develop a policy framework that recognises and supports the Igbo apprenticeship model as an indigenous enterprise-development mechanism, while preserving its practical and community-based characteristics.

Policy And Extension Implications

The findings have important implications for agricultural extension and rural development policy. Although the study was conducted among traders rather than farmers, its central finding concerns the development of human capital, entrepreneurial capacity and livelihood opportunities through an indigenous learning system.

Extension agencies can adapt the apprenticeship model to entrepreneurship and livelihood programmes by incorporating practical financial literacy, business management, mentoring and innovation training. Such an approach can help young people move from skills acquisition to sustainable enterprise development.

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