

Lime versus Lemon: Factors That Constitute the Differences between Hausa and Igbo Entrepreneurs in Nigeria

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How to cite this article:

Sabiu, I. T., Sarwar, M. A., Manzoor, W., & Bashir, A. (2024). Lime versus lemon: Factors that constitute the differences between Hausa and Igbo entrepreneurs in Nigeria. *Journal of Excellence in Social Sciences*, 3(3),01–15.

Received: 8 March 2024 / Accepted: 29 May 2024 / Published online: 4 June 2024

Abstract

The level of economic development, standards of living, and employment across countries or regions in a country differ considerably from the level of entrepreneurship. The same phenomenon is observed in Nigeria as literature downplayed the economic significance of Hausas despite being involved in long-distance trading for many centuries. Meanwhile, excellent interpretation of Igbo skills in economic activities has been widely reported. Therefore, this paper identified those factors accounting for differences in the entrepreneurial development between Hausa and Igbos in Nigeria. Ten Hausa and Igbo entrepreneurs were used in these qualitative interviews. The interviews were transcribed and analyzed thematically using ATLAS t. i7. Eventually, four broad categories identified were: the background of the entrepreneur; the nature and mindset of the entrepreneur; the entrepreneur's goals and aims; and well as orientation and nature of the business. Thus, identifying these factors serves as a guide for policymakers to design an appropriate model for the development of Hausa entrepreneurship.

Keywords: Entrepreneurship Development, Differences, Entrepreneurial Achievement, Comparative Study.

1 Introduction

In recent times, entrepreneurship has been a topic trending in public debates, and is widely considered as one of the path to future prosperity by policy-makers, and has made cross-country

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comparisons of entrepreneurial activity to receive wide attention (Iversen et al., [2007](#)). Entrepreneurship is regarded highly and considered as a vital component in social, economic and human development agendas (Abimbola et al., [2011](#); Ahmad & Bajwa [2023](#)). However, the level of entrepreneurship differs considerably across countries and periods. Entrepreneurship serves as a huge factor in bringing about a country's or regional economic development through improving employment statistics, level of technological innovation, and equally stimulates economic growth (Apostu et al., [2022](#); Liñán and Fernandez-Serrano, [2014](#)). Predominantly, huge differences exist within regions in a country in the level of economic development, standards of living and employment situation (Fan & Fang, [2020](#); Verheul et al., [2002](#)).

It is generally believed that entrepreneurship is about purposive action to obtain some specified intended benefits and positive impacts (Hindle, [2010](#); Juliana et al., [2022](#)). Hence, the pursuit of this paper was motivated basically due to the socio-economic developmental backwardness of Hausa people of Northern Nigeria compared to that of Igbos of Southern Nigeria. Indeed, it is quite acceptable that in different parts of Nigeria, significant challenges towards socio-economic development of the people are experienced and stakeholders are grappling to get hold of them (Odeyemi et al., [2024](#)). However, it is non-debatable that the issue is more pronounced in the Hausa region which has been an issue that has been dragging the optimal development of the region. Despite the gravity of these problems, however, the economic and social development of the Hausa people has still remained a mirage.

Evidences have been established that differences in economic success between countries or regions indicated that regions having higher entrepreneurial activity exhibit a better economic performance (Beugelsdijk, [2010](#); Fritsch & Wyrwich, [2017](#); Stuetzer et al. [2016](#); Stuetzer et al., [2018](#)). Equally, studies have shown that certain ethnic tribes may exhibit higher entrepreneurial propensity than their counterpart (Balogun, [2020](#); Thomas & Mueller, [2000](#); Madichie et al., [2008](#)). In the same vein, Sorenson, ([2017](#)) elucidated that some regions grow more entrepreneurs than their counterparts therefore getting more employment and economic growth. However, few researches have attempted to examine the determinants why some individuals opt for entrepreneurship and the factors that determine their success or particular approach to entrepreneurship. It was observed that a number of studies taken to compare entrepreneurial attributes between ethnic groups from the same country were carried out regarding either American or European phenomenon. In US, most of the studies on ethnic entrepreneurship compared the entrepreneurship attitude between white Americans and other races usually blacks and other migrants such as Asians, Hispanic, Latin or Caribbean etc. While, UK researches compared mostly between Asians, Black-Caribbeans migrants, and White folks there (Gold & Light [2000](#); Dandago & Ango, [2015](#)). However, scholars have failed to give the needed attention to consider exploring the entrepreneurship of tribes such as Hausa and Igbo entrepreneurs despite their economic significance to Nigeria and to the world in general.

More so, the Hausa tribe forms the largest tribe from Northern part of Nigeria had been known to have long history of commercial activities. Taking a view of Hausa people in retrospect, accounts have narrated the commercial involvement of the Hausas as far back as before 16th century before the colonial invasion itself. Hausa people were known for their commercial activities since with Arab traders from North Africa or European explorers involved till the 20th century (Sifawa, [2015](#)). However, how and where it went wrong that many literature was rather downplaying the entrepreneurial significance of the Hausas and instead indicating the omnipotence of the Igbo entrepreneurial spirit. Scholars such as Akpor-Robaro ([2012](#)) reiterated that indications made from findings that the Igbos ethnic tribe from Southern Nigeria appears to collect more entrepreneurs in Nigeria than any other tribe (Igwe et al., [2020](#)). The economic activities of the Igbos all over the country have accounted for the excellent interpretation of their skills.

Similarly, a number of studies such as Halliru, ([2013](#)); Anigbogu et al. ([2019](#)), and, Musa, and

Suleiman, ([2020](#)) have lamented that though Hausas have had longer entrepreneurial history than other tribes, yet, the situation has not been very impressive with a high level of poverty and unemployment. Meanwhile, finding by Anigbogu et al. ([2019](#)) indicated that the immigrant Igbo entrepreneurs tend to exhibit more success compared to their counterparts like Hausas. Hence, the objective considered for this paper was to identify the differences in entrepreneurial achievement between Hausa and Igbo entrepreneurs.

2 Literature Review

2.1 Historical Differences between Hausas and Igbos in Nigeria

Several notes from literature have illustrated stark contrasts as were highlighted by researchers such as Masquelier, (2000) that Southeast of the predominant Igbo origin is mainly made up of the Christian believers, whereas, the North is dominated by Hausas with the predominant Islamic faith. Similarly, first key social consequence of the British colonial rule on Nigeria was the uneven distribution of Western education between North and South. The ramifications of indirect rule in Northern Nigeria as a whole was that it involved little development, as well as less social, economic and political transformation in the Northern part of the country, meanwhile the opposite was what was observed in the Southern part. The effect of this tilted development exacerbated the differences that were created since the colonial time between Northern and Southern Nigeria. (Zalanga, [2000](#)).

Similarly, most of the companies that emerged during the colonial era were located in the Southern Nigeria. The Igbos became more exposed to Western civilization than the Northerners Hausas. When Nigeria adopted English language as her official language during independence in 1960, it became evident that an understanding of Western education will be an added advantage on the society that embraces it since most of the business transactions were conducted in English Language. When the Northerners found out that the Southerners have abandoned their cultural heritage to accept Christianity as a result of introduction of Western education most of them objected and refused to accept Western education. They believed accepting western education will result to lack of devotion in their Islamic belief. This makes most of the Hausas to be the least educated people with Western education in Nigeria (Louis & Osemeke [2017](#)).

Therefore, because of Western education and exposure to Western life, values and civilisation, the South was more able to forge ahead further in that context than the North, which came at a bit later stage. This however did not mean that the North was not developed in its own economic and socio-political instances, for it had prior to the colonial domination and rule, composed of both religious and traditionally advanced states with forms of political and economic governance with agriculture as the basis of the economy. As a result of these, the prominent ethnic groups which include the Igbos from the South were ahead of the Hausa Northerners in terms of Western education, pattern of life, exposure and experience of colonialism (Shehu, et al. [2017](#)). Nevertheless, Pressley ([2022](#)) acknowledged the fact that Nigerians and in particular Hausas and Igbos have a dynamic emigration history. They have had trans-regional networks of migrant entrepreneurs since pre-colonial times all over West Africa.

Several studies have corroborated on the general notion that entrepreneurship development is brought about not by a singled out determinant or location but, by product of a mixture of variant determinants such as psychological, contextual or sociocultural factors (Madichie, et al., 2008). Mitchell et al. ([2002](#)) accented that different societies value different characteristics and encourage different types of people to become entrepreneurs. As such, the pattern of entrepreneurial archetypes differs among countries. Ahl's ([2006](#)) work on entrepreneurship literature found such traits of being helpful, kind, sympathetic, generous, altruistic, understanding, and grateful are incompatible to entrepreneurship (Xu & Ma [2022](#)). But Gupta and Fernandez's ([2009](#)) empirical evidence from the US, Turkey and India had revealed these characteristics to be vital

entrepreneurial attributes.

So also, studies had proven that intensity of entrepreneurship is positively correlated with economic growth. Growth is imperative not only in upgrading income level, but building blocks for poverty eradication, uplifting human living conditions and enhancing overall development (Sheriff & Muffatto [2015](#)). Several studies have identified that a number of factors to explain on the differences between regions or societies in entrepreneurship, some used entrepreneurial behavior qualification of the people or based on employment (Canestrino et al., [2020](#); Kong et al., [2020](#)), and personality traits of the population (Fritsch & Wyrwich, [2017](#)). A number of studies were conducted to compare entrepreneurial attributes between ethnic groups from the same country mostly regarding American or European phenomenon (Gold & Light, [2000](#); Dandago & Ango, [2015](#)). However, scholars have failed to give the needed attention to consider exploring the entrepreneurship of tribes such as Hausa and Igbo entrepreneurs despite their economic significance to Nigeria and to the world in general.

Therefore, this paper is set to identify the differences in entrepreneurial achievement between Hausa and Igbo entrepreneurs.

3 Research Methodology

Qualitative design was selected as the appropriate method for data collection and analysis suitable for this research quest (Verner & Abdullah, [2012](#)). To understand the phenomenon under investigation its context, case study approach is deemed handy (Apulu & Lathan, [2011](#)). As a qualitative research, purposive sampling was adopted in selecting the participants which included 10 respondents from both Hausa and Igbo entrepreneurs in these qualitative interviews in Kano, Nigeria (Pansiri, 2011). Using digital tape recorder, the interviews were recorded, transcribed and the data from the interviews were analysed the matically based on Braun and Clarke ([2006](#)) guide to thematic analysis. While, with the help of ATLAS t.i7 software, the themes were graphically mapped to depict the factors derived from the analysis. Accordingly, both the Hausa and Igbo entrepreneurs were asked to share their views on the issues that contributed to the differences in entrepreneurial achievement between them.

4 Results and Discussion

Accordingly, both the Hausa and Igbo entrepreneurs were asked to share their views on the issues that contributed to the differences in their entrepreneurial achievement. From the responses given by the interviewees, the researcher eventually identified 24 factors categorized under four broad categories considered to be contributing to the differences between Hausa and Igbo entrepreneurs in terms of their entrepreneurial achievement.

4.1 Background of the Entrepreneur

“Background of the Entrepreneur” includes the following factors: cultural background, natural inclination, and religion.

- (i) Cultural Background: Respondents (R1, R3, and R4) felt that cultural background contributes to the differences in the entrepreneurial achievement. The view on this was concisely put by Respondent R1 as follows:

Igbos are more entrepreneurial than we Hausas because of some certain reasons. One, perhaps because of their cultural background and perhaps their heritage.(R1).

- (ii) Natural Inclination: Moreover, natural inclination has also been quoted by R6 and R10 as another cause for the difference in the entrepreneurial achievement as expressed by R6:

To be candid, the major ethnic groups in Nigeria possess what they are commonly known for. When you observe Hausas, they are more politically inclined. When you talk about

the South west, the Yorubas, they are more inclined towards education. And when you come to the East, the Igbos, they are more inclined towards entrepreneurship (R6).

- (iii) Religion: In addition, religion has been cited by four respondents (R1, R2, R3, and, R4) as another factor that causes differences as succinctly put in comments by Respondents R4:

You could see that majority of Igbos are Christians, while majority of Hausas or I could say almost 100 % of Hausas are Muslims. Hence, from onset, this religious inclination shapes the way of lives of the Hausas as well as touches even the business activities because in whatever activities or business a Hausa man gets involved in, he or she considers the Islamic perspective on it. While, mostly for the Igbos they don't really consider religion to be playing a significant role in their business life. Though some do consider it to be part (R4).

Therefore, the confirmation given by most of the respondents that background of the entrepreneur which involves factors such as: cultural background; natural inclination; and religion have been very instrumental to shaping the activities of the Hausa people gave credence to these factors being key differences. These are as well supported by literature such as Yakubu (2001) and Ologunwa, (2014). These could be attributed to the Hausa natural inclination which is quite different from the Igbos.

The findings thus indicated that Hausa entrepreneurs have differed in terms of entrepreneurial achievement from Igbos majorly based on their cultural background because Hausa culture is usually a conservative one as opposed to Igbos' which is more open (Anthony, 2000; Trevor, 2021). This is in tandem with Dana (2021) argument on the Protestant work ethic, that differences in entrepreneurial activity are often observed due to cultural as well as religious elements at the society level (Thomas, & Mueller, 2000). Though, Kalkan, and Kaygusuz, (2012) opined that despite the relevance of culture in influencing entrepreneurship, it was similarly found that despite common cultural background, individual differences could still have significant effects on entrepreneurship. Similarly, religion is another factor that has become a major cause for the differences between Hausa and Igbo entrepreneurs because Hausas were known to be fanatics in Islam while Igbos are mainly Christians who practice the religion with a bit of moderation and nonchalance unlike the Hausas. Islam, which was introduced since around 14th century to Kano had become a powerful force and formed a vital part in the society's lives as well as integral part of the culture (Frishman, 1986).

This was supported by the statement of Nigeria's prominent leader, Chief Awolowo as cited in Okehie-Offoha and Sadiku, (1996). This dichotomy between Hausa and Igbos was equally corroborated by Anthony, (2000) who stated that the importance and influence of Islam and culture guided by Islam on Hausa people and its society cannot be over emphasized (Trevor, 2021). All these factors were already confirmed in Anthony (2000) as possible distinctions between Hausas and Igbos. This is really a huge factor that affects the Hausa people in almost every sphere of their lives notwithstanding their entrepreneurship as well (Trevor, 2021). Several studies have confirmed the essence of religion to people's activities. Instances could be deduced from researches such as Yusuf et al. (2019) that revealed that education, religion, and family background exert a positive and significant influence on developing entrepreneurial behaviour. While, Rulindo and Mardhatillah, (2011) hypothesis posited a direct link exists between religious attitudes, economic growth as well as entrepreneurial activity and could also affect economic performance of the people. More so, Aslam, and Hasnu, (2016) reiterated that personal background, family business back ground and level of education could bring about the

difference in an individual's entrepreneurial intention.

4.2 Nature of the Entrepreneur and Mindset

"Nature and mindset of the entrepreneur" includes factors such as independent and self-reliance; restlessness in improving the business; exposure and openness to the world; money mindedness; honesty in business; hard work, commitment and determination; and, inclination to opportunity recognition.

- (i) Being Independent and Self-Reliance: Respondents (R1, R4, and R9) attributed the differences to nature of the entrepreneurs being independent and self-reliant as specifically expressed by R4:

In the Eastern Nigeria of the Igbos, parents tried to train their children on how to be independent unlike Hausas who are so attached and being reliant on their families, friends or relatives for supports for sustenance. For the Igbos, it is totally different as they are taught to fend for themselves and survive on their own wherever they are (R4).

- (ii) Restlessness in Improving the Business: the differences could be accounted from restlessness in improving the business as this notion could be inferred from the view of R6:

An average Igbo man even if he is sleeping is waking up with the thought of the business on: how to improve it; how to make it work; strategies on what to do; or what is not going well in the business? For instance, if it is timing is not working well, that means you have to adjust your timing. You don't have to relax and be complacent thinking things would work out themselves. It is left for you to take personal examination and assess what the business needs or even look beyond and inquire that your neighbor that is progressing what is he doing to have an edge over me (R6).

- (iii) Exposure and Openness to the World: Similarly, the chances of success and better management in business could be dependent on how one is open and exposed to the world. The differences could be attributed to the notion above as R1comment which asserted that:

Igbos are people that don't normally stay in their home state, you can find them everywhere. And by virtue of that, the thing about business is that if someone is more open to the world, the chances of being successful in business are more. Since they enjoy travelling abroad or staying outside their states, definitely there are opportunities they will discover in those places which they try to bring back home and try. This contributes greatly to their level of entrepreneurial achievement. As compared to Hausas, we don't normally travel far or stay outside our immediate societies, whatever we do we like to stick to our own state (R1).

- (iv) Money Mindedness: the inclination and attitude towards money in business and daily lives have been quoted by R5 to be distinct factor contributing to differences in his statement:

For instance, when a Hausa man tries to be strict with money and being money-minded in business dealings, people may even throw a joke at him "why are you behaving like an Igbo man?". So this is to give you an idea how Igbos are known and are serious for financial control in business (R5).

- (v) Honesty in Business: R7 believed that the honesty nature and uprightness of the Hausas in doing their businesses has been a key distinguishing factor. This is captured in his remark:

Unlike Hausa person who is just honest and straight forward, a Hausa person would just tell you the truth in transactions, He would tell you “gaskiya” (meaning truth). If Igbo goes to the market, they apply skills in trying to swindle and convince in order to get the maximum profit (R7).

- (vi) **Hard work, Commitment, and Determination:** Respondents (R2, R3 and R6) put emphasis on the amount of effort exerted by the entrepreneurs in terms of hard work, commitment or determination towards running the business to serve as vital distinguishing factor. One of their comments showed:

The level of hard work shown by Igbos is entirely different from the Hausas as well as they also differ in the commitment to the business (R2).

- (vii) **Inclination to Opportunity Recognition:** Similarly, few respondents added that it is common for Igbos to recognise business opportunities due to their openness and exposure and that could be factor constituting difference as explained by R4 who shared this view:

This upbringing and background shape our way of thinking, and it makes the Igbos to easily identify opportunities more than us the Hausas (R4).

- (iv) **Previous studies had made mention of certain attributes that differentiated entrepreneurs from others.** This statement could be confirmed from the extensive work of Kalkan, and Kaygusuz, (2012) on psychological aspects of entrepreneurship where they emphasized on entrepreneurial qualities such as managing risks, determination, self-control, self-confidence, competitiveness, creativity, and tolerance against uncertainty to be among the distinguishing factors of entrepreneurs. Similarly, attributes such as determination and perseverance were deemed important amidst struggles with obstacles and failures in business process and how to overcome the challenges faced (Kümbül-Güler, 2008). Equally, other researchers have acknowledged that striving for continuous improvement remains a vital ingredient among the core competencies for effective discharge of entrepreneurial actions (Chheda, & Banga, 2013). Furthermore, other authors have specifically attributed some traits to the Igbos in their explanation of the entrepreneurship achievements of Igbos. Like Chinweuba, and Ezeugwu, (2017) gave account of Igbos' continuous efforts in identification, evaluation and use of business opportunities to achieve success; while, Chukwuezi (2001) was fascinated by their achievement which he described was as a result of their openness to the world basically driven by the belief that the outside world provides better financial prospects. In essence, entrepreneurs are individuals who start and manage business by accounting for risks and volatility to gain profit and to progress by identifying the existing business opportunities (Tengku et al. 2019).

4.3 Entrepreneur's Goals and Aims

“Entrepreneurs' goals and aims” came with a set of factors such as ambition and target goals; extravagant lifestyle; nonchalant attitude; financial control; meticulousness and accountability; and, sycophancy or curry favour.

- (i) **Ambition and Target Goals:** Respondents (R3 and R6) felt that ambition and target goals of the entrepreneur are key distinguishing factor as supported by one of the comments:

Most Hausas go into business with the aim of getting a means of livelihood, make money in order to sustain themselves and their families and cater for their immediate needs. But for Igbos, they go into business in order to excel, achieve higher level of development, and progress in their business (R3).

- (ii) Extravagant Lifestyle: the extravagant lifestyle exhibited by Hausa people has been cited by some entrepreneurs to be a cause for the differences. Remarks given by Respondent R2:
- Because you can see an Igbo entrepreneur with huge wealth living a moderate life, and a Hausa entrepreneur with perhaps one-third of that Igbo man's wealth, but he will be showing off and living extravagant life. So Igbo are so particular in terms of financial control unlike Hausas who are prone to embezzlement (R2).
- (iii) Nonchalant attitude: respondent R3 also believed that the laxity with which the Hausa entrepreneurs run their businesses is equally a problem of concern and could be a factor causing differences:
- The Hausas in most cases develop a kind of nonchalant attitude after their business grew bigger in their businesses and keep deceiving themselves thinking that they have already succeeded. Therefore, they would leave the management of the business to their subordinates, and those subordinates would mismanage the business (R3).
- (v) Financial Control: some respondents specifically revealed that the weak financial control of the Hausa entrepreneurs which often makes them prone to bankruptcy is a serious issue that could be contributing to differences. The view is shared by respondent R2:
- Most of the Hausa entrepreneurs fall below the bankruptcy line because their level of financial control is weak. So in comparison with Hausas, Igbo are more dedicated to financial control and maintenance (R2).
- (iv) Meticulousness and Accountability: the conviction that Hausa bosses are found to have the tendency of carelessness in monitoring and supervision was shared by one respondent:
- Sometimes, Hausas enter into a partnership or profit-sharing venture with their partners and the business is being run blindly without one being attentive to the current situation of the business and being accountable in terms of its expenses and earnings. Hausas unlike the Igbo are not that strict and conscious of expenditure in the business (R5).
- (v) Sycophancy or Favouritism: The attitudes of Hausas paying more attention on frivolous acts or behaviours that are not relevant with results or productivity was mentioned by R2:
- The Hausa people honour the loyalty shown by one, greeting or cleaning their shoes or unnecessary things irrelevant to the business to satisfy their pride than the dedication to his work or hard working ability (R2).
- (vi) The findings could be corroborated by the stance of scholars such as Dees et al., (2001) who admitted that entrepreneurs are individuals who shy away from excuses in order to get things done by being focused on the problems for solutions as they are keen in exploiting the opportunity hidden. Similarly, Kümbül-Güler, (2008) added that the main motivation for an entrepreneur to set up a venture lies in the need for autonomy along with need for independence. Entrepreneurs with need for autonomy exerts control over issues concerning their lives; shun working under domination of others; being responsible for their own decisions rather than blindly following other people's ideas, opinions or experiences (Shane et al., 2003). However, on facts about Igbo in general, Chukwuezi, (2001) pointed to the attitude of Igbo in aspiring and yearning to 'getrich-quick' which has consumed the Igbo society.

4.4 Orientation and Business Nature

Under "Orientation and business nature", the factors obtained were: knowledge as a factor, Igbo

are more into trending and technology related businesses; inclusion of skilled labour in business; business orientation; international connection and networking; community contribution towards entrepreneurship; apprenticeship system; and, skills and craftsmanship.

- (i) Knowledge as a Factor: Education has been a factor contributing to gap regarding differences in several spheres of economy and development between the Hausa region and the Southern region in Nigeria. Respondent R4 did not hesitate to utter this in his remark:

To compare Igbos and Hausas in terms of entrepreneurial skills, it is so obvious that Hausas are merely into traditional form of doing business, while the Igbos who had mostly been educated or have at least some level of education or degrees or even doctoral degrees, they do apply their knowledge to the business. So, you can't compare the two because the entrepreneurs you find mostly in the northern part (Hausa region) are those who do not have interest in education or being that their parents never went to school which also had similar effect on them as the children (R4).

- (ii) Igbos Being into More Trending and Technology Related Businesses: respondents have observed that modern businesses or technology based businesses are usually introduced or partly dominated by Igbos more than Hausas. Therefore, R9 had this to say on this view:

But especially the young Igbos focus in monitoring on sectors that are developing or trending such as technology, engineering and developmental areas of the economy to tap opportunities from there (R9).

- (iii) Inclusion of Skilled Labour into Business: respondents lamented that Hausa organisations are lacking in terms of employing skilled personnel in businesses. R2 expressed this view:

Because regarding Hausa businesses, it is only of recent the Hausas have the light and started employing skilled labour into their business. That is the issue that the Hausa are left behind in the development of their business (R2).

- (iv) Business Orientation: specialisation in business and orientation to business among both entrepreneurs was mentioned as a factor as R2, R5, and R7 commented. Concisely put:

The difference in terms of achievement could be looked at in terms of the extent to which each of these tribes take on specialisation in their business. Those days we used to see a Hausa man would be specialising in his business, unlike nowadays a Hausa would be seen jumping from one business to another trying luck in different businesses. Unlike an Igbo man who believes in specialising in one particular business, grow it and sustain it, and which gives the Igbos the edge of achieving success more in business (R5).

- (v) International Connection and Networking: Particularly, when it comes to connection internationally with broad networks abroad, Igbos have been known to be dispersed all over the world. This was the conviction given by Respondents R3 and R7, one of the comments:

Taking instances of several countries around the world where there are many business opportunities like Turkey or India, you would find that the dominant African population there are Igbos. Even if there is any Hausa, he may have joined afterwards. It's Igbos who pioneered the businesses (R3).

- (vi) Community Contribution towards Entrepreneurship: the efforts taken by individuals in Igbo societies in developing and promoting entrepreneurship was noted by respondents, as the view is illustrated in one of the respondents' expression that:

The society used to engage in the program tagged “community contribution” which purpose was to assist community members to grow up their business without interest fees. However, stipulated time is given for which the beneficiaries need to return the money so as to assist others (R6).

- (vii) Apprenticeship System: Respondents R2 and R8 have been enthusiastic in talking about the apprenticeship which has been a peculiar system used by the Igbos for a long time in their entrepreneurship development. One of the comments given to shed light on this read:

Because talking about business freedom, after one works with his boss for longer time sometimes, it is expected that after getting enough experience that person is ought to be his own boss and move forward. This would motivate other staff to that others could also attain the same level. But in Hausa community, you would see someone who has worked with a boss, as the father, then equally works for the children later, or even at worse the grandchildren in the organisation. So, whoever is working in that organisation would start thinking of his way out, because he wouldn't want to work same way he found his superior being treated there. The level of encouragement and reward to the individuals who contributed to the development of the business is not available (R2).

- (viii) Skills and Craftsmanship: respondents were clear in mentioning that skills and craftsmanship are particular attributes to cause differences as from excerpts of R9's comment:

Though Hausa people are also into business as a matter of fact, but cannot be compared with Igbo people for the reason of differences in cultural background we all came from. Hausa people are usually into government, unlike Igbos who are not too much into government. Igbos do not really depend on government, they rather believe in themselves, skills and craftsmanship (R9).

- (vii) A key distinguishing factor and which is really peculiar to the Igbo entrepreneurs is the aspect of apprenticeship. The entrepreneurial performance contributed by Igbo entrepreneurs was particularly praised by researchers like Lady-Franca (2016) who related the achievement to the system of apprenticeship adopted by the Igbos. They claimed that apprenticeship has given boost to expansion in businesses, employment opportunities, business exposure, business networking and connections as well as diversification, business competencies and skills, and has also improved competitive advantage of the business and profit accrual (Chinweuba, & Ezeugwu, 2017). Equally, Chukwuezi, (2001) underscored the role played by kin or relations in facilitating the enrolment and induction of the apprentice by the master in the apprenticeship system, which is a vital source of community contribution to entrepreneurship as evidence has shown that most of the Igbo entrepreneurs began their journeys as apprentices.

Consequently, thematic map produced by atlas t.i 7 is therefore presented in figure 1 below, which displays graphically each of the factors discussed above as they branched from the categories identified.

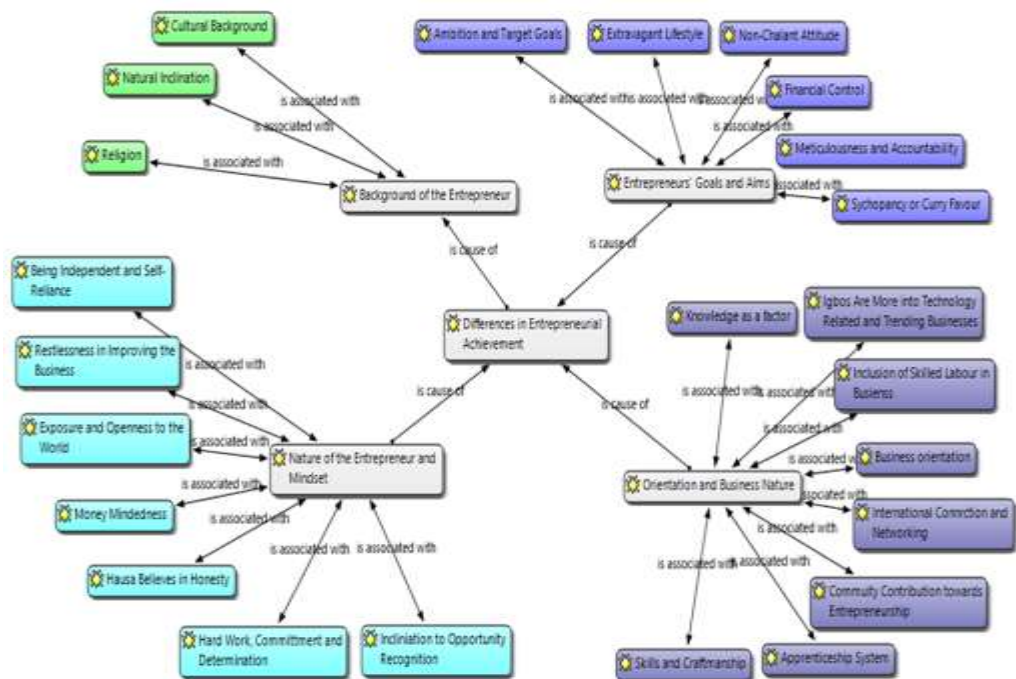


Figure 1: Thematic view of differences in entrepreneurial achievement between Hausa and Igbo entrepreneurs in Kano.

4.5 Conclusion and Policy Implementation

In conclusion, the findings are therefore not surprising as several authors have contended that differences in the level of entrepreneurship activities usually linger among societies that are on similar development levels. As similar issue of differences in entrepreneurial activity was discovered in the case of countries such as Mexico and Bolivia, though they share a common language and history. Therefore, this demarcation between Hausa and Igbos was also reiterated by the assertion that other Nigerians perceive and consider Igbos as extremely ambitious, dominating, coupled with excessive determination to attain social and material possession, meanwhile, the Hausas are deemed to be conservative, highly influenced by religion with extreme quest for political power.

The study has thus highlighted the entrepreneurial significance of Hausas to the society and Nigeria. They have proved that they have a lot about their entrepreneurial capabilities to lend to the world. Studies have highlighted the unique attributes of certain people from some places across the world. For instance, the frugality of the Koreans, the risk aversion of the Japanese or the penchant for opportunity recognition of the Maoris, and so on. Hence, this study is aimed at consolidate the efforts intensified in identifying the unique entrepreneurial characteristics of Hausa ethnic groups to be recognized globally as well. Therefore, this paper underscores the relevance and significance of the relationship between entrepreneurship and development, regardless of whether development is defined in purely economic, socio-economic and/or religious terms. Similarly, the other lesson that could be learnt from this paper is that entrepreneurship as an empowering phenomenon warrants the attention of development theorists and practitioners, and ought to have a central place in development studies. Thus, the factors identified by this research

further necessitates the need for upcoming studies to investigate deeply how these factors affect the lives, economic and entrepreneurial activities of the Hausas and Igbos. Meanwhile, these findings could form the base for developing a framework for explaining the uniqueness of Hausa and Igbo entrepreneurship development as this could assist in lending insight to policy makers in entrepreneurship development of Hausas in Nigeria.

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