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Gender Gap in Human Capital Development within Entrepreneurship: A Qualitative Analysis of Igbo Society

Elizabeth Ibukunoluwa OLOWOOKERE
University of LagosDepartment
Dare Omonijo
omonijoojo@yahoo.com
Redeemer's University
Nuraini Yusuf ABDULRAHMAN
Redeemer's University

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Abstract

This qualitative study investigates how structural and cultural mechanisms within indigenous Igbo business mentorship in south-eastern Nigeria systematically restrict female entrepreneurial inclusion and human capital development. Grounded in Liberal and Socialist Feminist Theories, the study utilizes NVivo to analyze 45 semi-structured interviews with established entrepreneurs across major commercial hubs in Lagos (Ladipo, Alaba International, and Idumota markets). The findings reveal three primary barriers to female participation: first, the protracted five-to-seven-year training timeline directly conflicts with socio-biological expectations for early marriage; second, strict mandatory residency with male trade masters triggers profound societal anxieties regarding female purity, safety, and moral propriety; and third, the patrilineal Umunna system prioritizes male children for wealth and trade secret transmission, viewing investments in daughters as an economic loss because they eventually "marry out" of the lineage. Additionally, major commercial sectors are culturally coded as masculine due to the physical exertion required for heavy commodities, and hyper-competitive market dynamics expose women to disproportionate risks of gender-based harassment and physical vulnerability. The study concludes that the IIBM structurally reinforces a male-centric ecosystem, demonstrating that promoting equitable economic transformation and gender-inclusive entrepreneurship in the Global South requires dismantling these deeply localized institutional and socio-cultural barriers.

Introduction

Human capital development has emerged as a defining policy challenge for African economies, where persistent gender gaps in economic empowerment coexist with rising entrepreneurial dynamism, deep-seated patriarchal structures, uneven institutional access, and growing socio-cultural pressures. While sub-Saharan Africa hosts some of the world's most vibrant entrepreneurial populations, the region continues to lag in achieving equitable human capital accumulation, raising questions about the structural barriers that limit the effectiveness of traditional business frameworks as inclusive transmission channels (Sairmaly, 2023). Importantly, entrepreneurial human capital is intrinsically multidimensional, encompassing the attainment of knowledge, operational skills, strategic competencies, and experiential networks that increase individual productive power (Martynyshyn et al., 2022). In many developing societies, rapid economic transformation and informal sector growth have intensified the reliance on informal business incubation, creating a complex policy environment in which commercial growth, indigenous institutions, and gender-equity objectives must be reconciled.

Contemporary scholarship increasingly recognises that indigenous networks contribute to economic transformation not merely through individual firm creation, but through their deep integration with kinship structures, community resource allocation, and informal institutional rules (Nnonyelu et al., 2023). However, patriarchal socio-cultural norms and historical institutional shifts may exert asymmetric socio-economic effects, particularly in localized commercial ecosystems. Recent West African evidence shows that historical transitions and contemporary institutional arrangements influence female economic agency in highly stratified ways, implying that inclusive growth strategies must account for

localized institutional gatekeeping (Opara, 2023). In this context, indigenous business incubation systems, such as the highly celebrated Igba Boi or Imu Ahia system of the Igbo people in southeastern Nigeria (Falade & Omonijo, 2025), may either act as powerful catalysts for wealth creation and intergenerational capital transmission or reinforce gendered bifurcation by systematically excluding female cohorts from lucrative commercial networks. Developing economies are often characterised by informal institutional biases, male-dominated commercial geographies, and heterogeneous structural conditions, which complicate the translation of indigenous entrepreneurial systems into equitable, broad-based development outcomes (Edemadu, 2025). These realities underscore the need to reconceptualise indigenous business incubation not as an isolated economic engine, but as an institutional transmission mechanism whose capacity for equity depends on socio-cultural, spatial, and relational governance conditions specific to localized African contexts (Omonijo, 2025).

Conceptually, this study positions the Indigenous Igbo Business Mentorship (IIBM) framework as the central conduit through which entrepreneurial capital is transmitted into socio-economic mobility, conditional on socio-cultural norms, spatial configurations, and kinship arrangements. Prior studies emphasise general human capital accumulation, institutional quality, and informal networks as separate contributors to economic performance (Knox et al., 2025), while others highlight the historical and economic importance of West African market systems for regional development trajectories (Falade & Omonijo, 2025). Recent evidence further links structural exclusion from informal learning systems to persistent gender disparities in business survival, scaling, and wealth accumulation across Africa (Onyeike et al., 2024; Abasilim et al., 2024). At the same time, feminist institutional research increasingly demonstrates that socio-cultural expectations, mobility restrictions, and domestic roles interact in shaping female labour force participation pathways. Yet, most empirical studies adopt gender-neutral frameworks, treat indigenous business platforms as universally accessible, and overlook interaction endogeneity, thereby failing to capture how traditional structural requirements, physical trade perceptions, and localized gender norms jointly condition entrepreneurial effectiveness. By integrating socio-cultural norms, physical perceptions, and residency requirements as moderating forces within a multidimensional structural exclusion framework, this study advances a more realistic and policy-relevant conceptualisation of inclusive, gendered economic transformation in Africa.

Empirically, existing research on indigenous entrepreneurship and human capital development in Africa is constrained by three critical gaps. First, much of the literature examines direct economic outcomes without modelling the conditional and non-neutral nature of informal institutional transmission, particularly under patriarchal and socio-cultural constraints (Onyeike et al., 2024). Second, interaction effects, particularly those involving traditional kinship gatekeeping, gendered trade typologies Akinbami & Aransiola, (2016), residential expectations, and broader macroeconomic conditions, are rarely modeled inside qualitative or mixed-methods frameworks, raising concerns about empirical blind spots. Third, intra-regional and structural heterogeneity within informal commercial clusters is often ignored, despite substantial variations in spatial safety, product category demands, and familial legacy preferences.

This study addresses these limitations by utilizing a meticulous qualitative methodology anchored in open coding and abductive line-by-line textual analysis executed through NVivo. This framework enables a rigorous examination of whether indigenous business frameworks become an exclusionary force under specific cultural regimes, how their structural barriers manifest across different commercial sites, and how gendered institutional constraints shape the long-term socio-economic outcomes of women in the Global South.

Accordingly, the overarching purpose of this study is to examine the IIBM system as a gendered policy transmission mechanism for human capital development in Nigeria, accounting for socio-cultural norms, perceived physical trade demands, strict residency requirements, and the broader institutional context. Anchored in complementary theoretical perspectives, including feminist theory, liberal feminism, and socialist feminism, the study addresses the following research questions:

RQ1

How do specific socio-cultural norms systematically restrict women's participation in indigenous Igbo business mentorship?

RQ2

What role do the perceived physical demands of trade and commerce play in restricting women's inclusion in indigenous Igbo business mentorship?

RQ3

How do the strict residency requirements (living with the trade master) inherent in indigenous Igbo business mentorship create systemic barriers to women's participation?

By answering these questions, the study intends to contribute novel, contextually grounded insights into how indigenous business frameworks can be strategically restructured or adapted to advance equitable human capital development, including its institutional, relational, and structural dimensions, across heterogeneous African contexts.

Empirical Literature

Empirical studies examining human capital accumulation and entrepreneurial development in Africa provide supportive but structurally incomplete evidence regarding inclusivity. Sairmaly, (2023) analysed developing economic landscapes and found that human capital factors, encompassing formal education and informal skill acquisition, positively influence entrepreneurial entry, business survival, and market innovation. Lajci & Berisha (2025), employing qualitative techniques, showed that entrepreneurial human capital functions effectively when knowledge transmission is embedded within localized mentorship and business community structures. Similarly, Craiu et al. (2024), through a multi-layered analysis of informal economies, demonstrated that traditional apprenticeship systems serve as primary mechanisms for

vocational capital accumulation across sub-Saharan Africa. These findings collectively support the view that experiential mentorship acts as a developmental catalyst. However, many foundational studies treat human capital as a gender-neutral variable and rely on linear assumptions, neglecting structural exclusions, socio-cultural barriers, and institutional friction points.

Beyond the general human capital-entrepreneurship nexus, gender-focused empirical evidence demonstrates that institutional quality and socio-cultural frameworks play a decisive role in shaping participation trajectories. Rahim, (2025) and Ijomah, (2024) show that patriarchal gender norms and socially constructed expectations regarding domestic responsibilities significantly curtail women's access to external economic opportunities and strategic commercial networks (Alkhaled, & Berglund, 2018). These findings empirically justify or reinforce the sociological prediction that rigid institutional structures reproduce gender disparities. Within the specific context of West African commerce, Onyebueke et al. (2024) document that market-based networks remain heavily male-dominated, rendering capital and kinship structures exclusionary toward female actors. Moreover, interaction-based evidence evaluating traditional family gatekeeping remains limited. While Nwadiokwu et al. (2024) demonstrate that concerns over family honour and respectability condition a family's willingness to enroll daughters in informal programmes, few studies explicitly model these socio-cultural norms as institutional barriers, leaving the specific dynamics of female exclusion insufficiently explored in indigenous African ecosystems.

A related strand of empirical literature highlights how physical gendering and sector typologies reinforce the exclusion of women from high-yield trade mentorship. Mendez-Suarez et al. (2025) and Lopez et al. (2024), using mixed-methods approaches, document that pervasive occupational stereotypes frequently link physical strength, risk-taking, and logistical mobility with masculinity. This commercial gendering systematically channels women into lower-yield, marginalized sectors while reserving heavy commodity domains, such as automotive parts and electronics distribution, for male cohorts (Mendez-Suarez et al. 2025). Empirical evidence suggests that these physical requirements are often socially constructed rather than empirically grounded; nevertheless, they continue to govern master-apprentice recruitment decisions and restrict training access. These findings provide empirical grounding for research question 2, suggesting that perceived physical demands act as a primary screening mechanism that biases human capital development in favor of men. However, existing studies rarely integrate these physical perceptions with structural entry barriers within a unified empirical framework.

Importantly, recent institutional research introduces an additional layer of complexity by examining the structural geography of traditional vocational systems. Within the indigenous West African framework, learning outcomes are closely linked to long-term co-residence models. Aliu, et al. (2025), employing advanced qualitative estimators, demonstrate that mandatory residency with trade masters facilitates intensive socialization, behavior monitoring, and rapid integration into commercial networks. However, Tunney, (2022) reveals that these residential requirements exert highly asymmetric effects on participants based on gender. Their findings indicate that restrictions on female mobility, combined with heightened risks of domestic tension, sexual harassment, and reputational scrutiny, render long-term co-

residence models structurally incompatible with female participation Tunney, (2022). This evidence is particularly relevant for contemporary development strategies, as indigenous frameworks may either perpetuate socio-economic bifurcation or, if structurally adapted, serve as engines for equitable transformation. The residential-security nexus, therefore, reinforces the importance of accounting for structural geography when modeling inclusive human capital development.

Other macroeconomic and demographic determinants also influence inclusive entrepreneurial outcomes within developing societies. Falade & Omonijo, (2025) and Knox et al. (2025) show that structural exclusion from business incubation platforms drives long-term wealth disparities and limits female socio-economic mobility. Evidence further suggests that formal education can sometimes act as a portable alternative legacy for women in patrilineal societies where physical asset transmission favours sons, whereas systemic lack of access to business networks ultimately undermines long-term financial returns (Omonijo, 2026; Omonijo et al, 2019). These findings provide empirical justification for the present study's research questions and underscore the importance of controlling for familial lineage dynamics, educational attainment ratios, localized market types, and regional socio-cultural configurations when modeling entrepreneurial human capital outcomes.

Despite these contributions, three key empirical gaps persist within the existing literature. First, few studies simultaneously examine entrepreneurship, socio-cultural gatekeeping, physical trade perceptions, and residency requirements within a unified, endogeneity-aware analytical framework. Second, localized institutional thresholds and regional heterogeneity within indigenous business networks remain under-explored from a gender perspective. Third, the integration of feminist economic critiques into empirical models of traditional African business incubation systems is still emerging. By addressing these gaps through a rigorous qualitative analysis of female inclusion constraints within the IIBM system, this study advances a more comprehensive and contextually grounded understanding of traditional apprenticeship frameworks as conditional, gendered transmission channels for economic transformation in the Global South.

Theoretical Literature

Feminist Theory provides the foundational lens for understanding how social institutions, cultural norms, and power relations produce and sustain gender inequalities within economic ecosystems (Alvarez, & Barney, 2014; Allen et al., 2022). Rather than viewing gender differences in social and economic outcomes as natural consequences of biological distinctions, this macro-theoretical perspective conceptualises disparities as socially constructed phenomena reproduced through institutional practices and cultural expectations. In the context of sub-Saharan Africa, gendered structures heavily govern the distribution of economic resources and institutional access, meaning that entrepreneurial systems do not operate neutrally but are fundamentally shaped by localized patriarchal arrangements. By moving beyond individual-level explanations, this framework facilitates a critical examination of how gendered power dynamics structurally dictate access to entrepreneurial knowledge, skills, and strategic networks.

Liberal Feminist Theory specifically emphasizes the importance of equal access to legal rights, education, vocational training, and economic participation (He, 2022). This perspective posits that women experience systematic socio-economic disadvantages because formal and informal institutional arrangements restrict their access to the developmental resources readily available to men. Applied to indigenous ecosystems, liberal feminism highlights how localized socio-cultural norms, traditional apprenticeship frameworks, and business mentorship practices actively constrain women's participation in human capital accumulation. When access to foundational training platforms is structurally gated along gender lines, women are denied the essential entrepreneurial competencies necessary to enter, survive, and innovate within the broader market, thereby institutionalizing a permanent gender gap in macroeconomic outcomes.

Socialist Feminist Theory extends this structural analysis by critically examining the symbiotic interaction between patriarchal ideologies and prevailing economic systems (Afary, 2022). This school of thought argues that women's financial subordination is sustained not merely by cultural bias, but by concrete economic structures that privilege male participation in productive, capital-intensive activities while relegating females to domestic or marginalized reproductive roles. Within traditional West African commercial frameworks, the tight concentration of entrepreneurial mentorship and intergenerational wealth transfer within male-dominated kinship lines serves as a primary mechanism through which economic power is systematically reproduced.

Therefore, integrating liberal and socialist feminist perspectives could provide a robust analytical framework for evaluating how the strict residency requirements, perceived physical demands of trade, and patrilineal dynamics of indigenous business mentorship frameworks combine to exclude women from equitable human capital development.

Materials and methods

To address my research questions regarding women's experiences navigating male-dominated human capital development within Igbo entrepreneurship, I conducted semi-structured interviews with entrepreneurs who had completed the traditional Igba-boi apprenticeship. This article draws on specific data extracted from my broader, unpublished PhD thesis. In accordance with established institutional guidelines, the study protocol was reviewed and approved by the … Health Research Ethics Committee (CHREC) with **Protocol No. NHREC/CU-HREC/11/04/2023**). Ethical clearance was valid throughout the primary data collection phase, from April 21, 2023, to April 20, 2024.

I and six research assistants went to three market sites in Lagos. Unsurprisingly, given the tight business schedules of entrepreneurs, it was initially difficult to secure attention for an interview, but after several visits, recruitment was successful. The majority of participants have established their own businesses and have trained a lot of other entrepreneurs who are now also training others. I conducted 45 interviews in total, stopping upon reaching saturation (Charmaz, 2014).

All of our participants were male. Ages spanned from the early 20s to the late 60s, with numbers in their 20s (n = 4), their 30s (n = 21), and their 40s (n = 10). There were five participants each in their 50s and 60s, noting that those in their 70s have generally already left the markets. Participants reside in Lagos metropolis (n = 36), but still maintain their residency in their communities in Igbo land. Based on the demographic data collected, all participants identified as homosexual (n = 45). The relative lack of gender and sexual diversity reflects the traditional entrepreneurial demographics in indigenous Igbo business mentorship, but is a limitation of the study. Future work exploring the experiences of women of different cultural backgrounds would be beneficial. Also, assessing women experiences in other types of human capital development in trade such as *Imu-Ahia, Igba-Oso Ahia and Imu-Oru (or Imu-Oruka)* to demonstrate how cultural norms and socialization processes continue to structure entrepreneurial pathways in gendered ways, could be very essential to offer spaces for adaptation and negotiation. Given the close-knit nature of these commercial communities, I took multiple steps to de-identify participant identities in the manuscript, including pseudonymizing participants and limiting shared demographic details.

In many ways, my positionality facilitated rapport with participants. Having been a student for 8 years in Igbo society, my familiarity with both Igbo culture and the experiences participants described allowed for granular discussion. As an in-law to the Igbo community, I also blended in with the majority of the interview cohort. At the same time, my constant interaction with Igbo entrepreneurs assisted me in navigating the busy market environment and establishing essential trust.

All interview recordings were transcribed word-for-word, after which the qualitative analysis software NVivo was employed to manage and code the textual data. For the initial analytical phase, I applied an open coding strategy through a meticulous line-by-line examination of the text (Charmaz, 2014; Saldaña, 2013). This technique is highly effective for deconstructing qualitative information into distinct segments, allowing for rigorous scrutiny and the identification of comparative parallels and distinctions (Strauss & Corbin, 1998). Because this approach compels the researcher to actively monitor the data for emerging patterns, overarching themes, and notable trajectories, it serves as a comprehensive framework. Ultimately, this enables an abductive coding process where the resulting categories are deeply rooted in the primary narratives (Reichertz, 2007).

Interviews were conducted physically in person and were conversational in nature. Participants were provided the interview guide in advance to facilitate prior reflection and identify topics they wished to raise but were not flagged for discussion in the guide. Questions focused on: how specific socio-cultural norms systematically restrict women’s participation in the indigenous Igbo business mentorship; what role the perceived physical demands of human capital development within entrepreneurship play in restricting women's inclusion; and how the strict residency requirements (such as living with the trade master) inherent in indigenous Igbo business mentorship create systemic barriers to women’s participation.

Results

Deeply ingrained cultural associations and social norms continue to resist women's participation in the traditional Igba-boi apprenticeship. Most interview participants referenced the systemic barriers that hinder women from entering this specific entrepreneurial ecosystem, acknowledging the pervasive cultural perception that "hard" commerce and large-scale wealth accumulation remain the domains of men. The following quotations are representative of the perspectives shared by the participants:

Gendered Sequential Constraints and Marriage Expectations

Participants frequently noted that the protracted timeline of indigenous Igbo business mentorship inherently conflicts with culturally prescribed milestones for young women. Since the model demands years of dedicated service followed by a period of business incubation, societal marriage expectations impose temporal constraints that serve as a substantial barrier to entry. As one participant explained:

Entrepreneur 1

"The Igba-boi system requires a massive time and investment, you know? It's a lot of time, resources, and trade secrets coming from the Nna Ukwu. In terms of time, young girls do not have the same luxury that a boy-child has to engage in this kind of entrepreneurial training, set up a business, and nurture it to grow, largely due to the societal and biological timeline for marriage. While a male child can delay marriage until he is financially ready, a female child cannot."

Residency Requirements and Moral Taboos

A central structural tenet of the Igba-boi apprenticeship framework is the mandatory cohabitation of the apprentice with the master, a period of residency that typically spans five to seven years. This foundational requirement inherently conflicts with deeply embedded cultural norms surrounding female purity. Specifically, the prospect of a young, unmarried woman residing in the household of a male master, frequently alongside a cohort of male peers, triggers profound societal anxieties regarding sexual propriety and moral compromise.

Entreprenur2

In this cultural arrangement, the domestic integration required by the apprenticeship introduces significant risks of household discord. The presence of a young female apprentice in the master's home inevitably raises the probability of domestic tension, often manifesting as suspicions of sexual impropriety or accusations of infidelity from the master's spouse

Patrilineal Wealth Transfer and the "Marrying Out" Perception

Igbo society is fundamentally rooted in a patrilineal kinship system. This translates to ancestry, identity, and generational wealth exclusively traced and transmitted through the male bloodline. At the core of this social structure is the *Umunna* (the extended patrilineage or kindred), which serves as the primary unit of economic and social organization. Within this framework, male children are viewed as the permanent anchors of the family's legacy. Consequently, familial resources, landed property, and strategic business investments are systematically channeled toward sons to ensure the preservation and expansion of the lineage's wealth. Conversely, because traditional Igbo culture expects daughters to eventually marry and integrate into their husbands' lineages, investing substantial long-term economic capital, such as the rigorous, multi-year business training and trade secrets transferred during the *Igba-boi* apprenticeship, into a female child is not welcome by traditional actors. In this view, the ultimate return on the mentor's investment would eventually benefit a completely different family network rather than strengthening their own.

Entrepreneur3

Due to the patrilineal dynamics, most families actively steer male and female children toward divergent developmental pathways. While boys, in most cases, are integrated into the traditional Igba-boi entrepreneurial system to secure intergenerational wealth and business continuity, girls are frequently redirected toward formal schooling. If you check educational systems in Igbo land, you will realise that female is more than male. Within this cultural framework, formal education is often viewed as the singular, portable legacy a family can provide to a daughter before she formally transfers to her marital lineage.

In respect of research question 2, here are several thematic options for categorizing the data regarding how the physical demands of the Igba-boi system restrict women's participation.

The Masculinization of "Hard" Commerce: Physical Exertion and Trade Typologies

This theme highlights a distinct gender dichotomy within Igbo commercial practices. Although Igbo women are historically renowned as prolific traders, the specific commercial sectors associated with the Igba-boi apprenticeship system are frequently culturally coded as exclusively male. This occupational gendering is primarily attributed to the physical exertion and aggressive bargaining purportedly required in these environments. Specifically, major commercial hubs such as the Ladipo Auto Spare Parts Market, Alaba International Market, and Idumota Market are characterized by the trade of heavy or cumbersome commodities. The handling of goods in these spaces, such as automotive parts in Ladipo, car, industrial batteries and bags of food stuff like rice, beans, maize, wheat, guinea corn, garri etc. in Idumota, and fragile electronics that demand rigorous yet careful logistical management in Alaba International, reinforces the cultural perception that these specific trade domains are unsuited for female participation.

Entrepreneur1 under this theme at Ladipo market pointed out that dealing with these heavy parts demands a level of physical exertion that most women lack. The same was recorded at idumota and Alaba international.

Entrepreneur2 Operationally, the traditional Igba-boi apprenticeship necessitates rigorous commitments, including extended hours within the market ecosystem, extensive travel for procurement logistics, and the manual handling of heavy merchandise. These demanding occupational conditions are frequently perceived as incompatible with female participation, as they are believed to adversely impact both women's physical well-being and their ability to fulfill entrenched sociocultural roles. Specifically, the protracted hours required by the apprenticeship directly conflict with the normative marital and domestic expectations traditionally placed upon women in developing countries.

Navigating the Hustle: Perceived Vulnerability and the Physical Realities of the Market

This theme delineates the structural and environmental barriers inherent in traditional market ecosystems. Specifically, it examines how the hyper-competitive, physically demanding, and frequently precarious spatial dynamics of major Nigerian commercial hubs act as a systemic deterrent. Consequently, key gatekeepers, namely parents and business mentors (Ogas), are deeply concerned about integrating young women into the apprenticeship system within these settings. Rather than stemming from overt prejudice, however, this reluctance is predominantly driven by paternalistic protectionism and a genuine concern for the physical well-being of female apprentices. Illustrating this point, an entrepreneur at Alaba International Market noted that

Participants explained that apprentices historically slept in the shops to protect their employers' goods during periods of rampant armed robbery, a security risk deemed inappropriate for women. Furthermore, they highlighted that the current societal climate is tense due to a high incidence of ritual killings. Because perpetrators frequently target female body parts (such as the breasts, tongue, and vagina) for money rituals, placing women in isolated marketplaces at night would render them highly vulnerable to such attacks.

Furthermore, the ubiquitous presence of informal actors and touts, often operating extralegally within major commercial hubs such as Ladipo, Idumota, and Alaba International, engenders a highly volatile occupational environment. Consequently, female apprentices face a disproportionate risk of physical assault and gender-based harassment. While participants acknowledged the existence of female informal actors within these spaces, they observed that their statistical minority renders them incapable of offering meaningful intervention or protection to vulnerable women during altercations. Rationalizing the systemic exclusion of women from these commercial ecosystems, one participant employed an essentialist perspective; they argued that women possess inherent physical frailties and must be insulated from such occupational hazards, particularly given the severe, long-term socio-cultural ramifications that physical or sexual violations could have on their futures.

Discussion

This paper explores the gender gap in human capital development within entrepreneurship, in Igbo society, southeast Nigeria. Unsurprisingly, the participants' experiences were diverse and complex. The analysis of how the girl-child is restricted both aligns with and diverges from previous literature. While the observed exclusion based on socio-cultural factors aligns with Fuller et al. (2005), it sharply contrasts with the findings of Adebisi & Akinsooto (2016), Jaiswal & Patel (2012), and Dawa et al. (2025), who noted female-favoured apprenticeship trends in other contexts. This divergence suggests that the Igbo mentorship model is uniquely shaped by localized socio-cultural norms distinct from practices in the Global North, even within other regions in the Global South and reinforces Naguib, (2024) on the continent of Africa's persistent struggle in terms of gender equality and women's empowerment. The region is entrepreneurially disadvantaged, with a low degree of female participation in this field and a large gender gap in favour of men. Its deeply entrenched male domination systematically hinders the inclusion of female mentees. Furthermore, the traditional residency requirement poses a significant barrier. Because apprentices typically live with their masters, it is considered culturally inappropriate and impractical for young girls to reside in a male-dominated household for entrepreneurial capacity building. Consequently, the system structurally enforces a male-centric policy to mitigate perceived moral hazards and ensure cognitive resources are focused entirely on the trade.

This study identified socio-cultural and temporal barriers to young women's participation in human capital development within the Igba-boi entrepreneurship model. This aligns with Amine & Staub; (2009) and (Ijomah-Reynolds, 2024). who found that women in sub-Saharan Africa face a daunting array of challenges arising from their socio-cultural, economic, legal, political, and technological environments. A primary barrier identified in this study is the fundamental friction between the temporal demands of the Igba-boi system and the biological and societal timelines imposed on women. The apprenticeship requires a protracted commitment of five to seven years, followed by another lengthy period for business establishment and nurturing, alongside mandatory cohabitation with the master. These structural requirements directly collide with normative expectations of female purity, early marriage, and domestic stability. Furthermore, the fear of moral compromise, which could trigger domestic discord in the master's home, acts as a powerful deterrent. Consequently, young women are actively discouraged from entering this incubation period, as society views the lengthy timeline as a direct threat to a woman's primary cultural mandate: marriage and family formation.

The study also revealed the economic logic of patrilineality within the Igba-boi entrepreneurship model by demonstrating how the Umunna (patrilineage) system dictates the allocation of human and financial capital. This supports Kurniawan et al. (2025), who argue that in many cultural contexts, the family's role transcends passive support to encompass active engagement in business operations, such as offering strategic advice or directly participating in the venture. Similarly, these findings align with Ifeanyichukwu et al. (2023), who explored the *dorsorsror* system among the *Ewe and the eyi alo* model within Gun society, offering a comparative analysis across Anglophone and Francophone West African contexts. Their work demonstrates that ethnic groups have historically maintained culturally driven structures to

ensure the intergenerational transfer of knowledge and wealth, with the family unit serving as a critical, albeit informal, channel for sustaining traditional business heritages. In Igbo society, where ancestry and wealth are traced through the male bloodline, male children are established as the permanent custodians of this wealth. Thus, investing the Igba-boi system's resources and trade secrets into a daughter is culturally viewed as an economic loss, given she will eventually "marry out" into a different lineage. Interestingly, this patriarchal dynamic has inadvertently spurred higher formal education rates among Igbo women, as schooling serves as a portable, culturally acceptable legacy. For uneducated young women, alternative, albeit significantly less lucrative, pathways exist, such as *Imu-Ahia, Igba-Oso Ahia, and Imu-Oru or Imu-Oruka* (Falade & Omonijo, 2025).

Lastly, the study reinforces the concepts of spatial vulnerability and paternalistic exclusion in human capital development. Perhaps the most striking finding is the role of the physical market environment in sustaining the gender gap. Major commercial hubs like Ladipo, Idumota, and Alaba International are characterized by hyper-competitiveness, the manual handling of heavy commodities, and precarious security conditions (including the presence of informal touts and the severe threat of ritual killings). The findings suggest that the systemic exclusion of women from these spaces is heavily driven by paternalistic protectionism. Gatekeepers, namely parents and masters (Ogas), restrict women from these high-yield, "hard" commerce sectors under the guise of shielding their perceived "fragility" from physical and sexual violence. While framed as protective, this environmental essentialism effectively locks women out of the most lucrative entrepreneurial networks, forcing them into lower-yield, less secure economic activities, such as *Imu-Ahia, Igba-Oso Ahia, and Imu-Oru or Imu-Oruka* (Falade & Omonijo, 2025).

Conclusion

This study concludes that the gender gap in human capital development within Igbo entrepreneurship is a systemic issue deeply rooted in cultural, structural, and environmental realities. The traditional *Igba-boi* apprenticeship, widely celebrated as one of the most effective indigenous business incubation models in the world, remains overwhelmingly masculinized. The systemic exclusion of women from this framework is driven by strict marital timelines, the patrilineal logic of wealth transfer, and the hostile physical dynamics of major commercial markets.

Ultimately, while the restriction of women from the *Igba-boi* system is frequently rationalized by cultural actors as a necessary protective measure, it functions as a mechanism of severe economic marginalization. By denying women access to vital trade secrets, long-term mentorship, and high-barrier commercial sectors, the current socio-cultural framework significantly limits the entrepreneurial capacity and financial autonomy of Igbo women. For the region to fully harness its economic potential, there must be a paradigm shift that either sanitizes the physical market environments to make them inclusive or modernizes the *Igba-boi* framework to accommodate the socio-cultural realities of female entrepreneurs.

Recommendations

To circumvent the moral and temporal constraints related to human capital development within entrepreneurship in Igba-boi, there is a critical need to formalize the system into structured, non-residential vocational programmes. Furthermore, it is essential that market associations, in collaboration with government agencies, develop "day-apprenticeship" models with standardized curricula and fixed durations (e.g., two to three years) for young ladies. By eliminating the mandatory cohabitation requirement will alleviate societal anxieties regarding female purity and domestic discord, making the system culturally acceptable for young women.

The systemic exclusion of women driven by paternalistic protectionism must be addressed by sanitizing the physical market environment. State governments and market unions (such as those at Ladipo, Idumota, and Alaba International) must enforce stringent security measures to eliminate informal actors, touts, and gender-based harassment. Furthermore, investing in modern logistical infrastructure, such as mechanized lifting equipment and formalized delivery systems, although look awkward to achieve in developing countries, could neutralize the "physical exertion" argument, if implemented. It could ensure that women are not excluded from high-yield, heavy-commodity sectors due to perceived biological fragility.

Given the deeply entrenched patrilineal wealth transfer system (*Umunna*) that discourages parents and male masters from investing in female apprentices, alternative human capital networks should be cultivated. Consequently, ssuccessful Igbo female entrepreneurs should be incentivized to establish parallel mentorship and incubation hubs. These female-led networks would provide young women with the requisite trade secrets, social capital, and seed funding ("settlement") without the cultural friction inherent in cross-gender mentorship.

Since female children are systematically bypassed for traditional business "settlement" due to the social cultural reasons, financial institutions and non-governmental organizations (NGOs) can bridge this resource gap. Microfinance banks and state economic programmes should design targeted credit facilities and seed-grant initiatives specifically for female graduates of formal or informal vocational training, serving as an institutional substitute for the traditional *Igba-boi* settlement.

Community leaders, town unions, and educational institutions must spearhead a cultural paradigm shift regarding female economic contributions in Igbo society and developing countries in general. Efforts on advocacy should emphasize that empowering a female child with entrepreneurial human capital does not equate to a "loss" of familial wealth. Instead, equipping women with the skills to scale macro-enterprises contributes significantly to the economic resilience of the broader community and reduces the financial burden on the patrilineal network.

Declarations

Ethical Approval

Ethical approval was obtained for the study from the …… Health Research Ethics Committee (HREC) with Protocol No. NHREC/CU-HREC/11/04/2023). Ethical clearance was valid throughout the primary data collection phase, from April 21, 2023, to April 20, 2024.

Consent to Participate

Informed consent for participation was obtained from respondents in the study in written form. Also, they were advised of their right to withdraw without penalty at any time.

Consent for publication

Not applicable

Authors contributions

Author 1: Writing – original draft, Project administration, Formal analysis, Methodology, Conceptualization

Author 2: Investigation, Methodology, Conceptualization, review & editing

Author 3: Redrafting of introduction, literature review and theoretical insight, Writing – review & editing, Methodology.

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Note on contributors

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