

# Economic Contribution of the Igbo Nation to Nigeria through the Lenses of Small and Medium Enterprises

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**Abstract:** *This paper assessed the economic contribution of the Igbo nation to the Nigerian economy through the lenses of small and medium enterprises. The resilience and entrepreneurial ingenuity of Igbo people amidst harsh economic and environmental realities were outlined. The paper equally examined the economic contribution of SMEs to Nigeria, percentages of Igbo businesses across the country, the role of Igbo apprenticeship model in the economic prosperity of Nigeria and some major security challenges confronting Igbo businesses in the Northern part of Nigeria. The study adopted the need for achievement theory of David C. McClelland. Secondary data were used in the study. It was found out that entrepreneurial performance of Igbo people are existential in their belief system, that Igbo entrepreneurship model has contributed immensely to the Igbo economic progress and that Igbo people have contributed immensely to the economic development of Nigeria. The study recommended that Nigeria government should invest substantially to the growth and development of SMEs through the provision of necessary infrastructure and also step up the fight in curbing the security challenges that hinder business survival in Nigeria.*

**Keywords:** Economy, Igbo Nation, Nigeria, Small and Medium Enterprises & Apprenticeship

## INTRODUCTION

Assessing the impact of Igbo people to the Nigerian economy from the single point of her economic value, and abandoning other spheres (like politics etc) could be calculated to be a half-arc'd piece of work. However, for the purpose of threading within the ambience of the topic, and to avoid going ultra vires, the researcher deemed it fit to start by having a cursory glance at how an Igbo man, Dr. Nnamdi Azikiwe (Zik of Africa) championed the independence and liberation of Nigeria and some West African countries through the instrumentality of Small and Medium Enterprises (SMEs). The establishment of Chain of newspaper business in Ghana and across major cities in Nigeria played a major role in Nigeria Independence in 1960.

In light of the above, Igbo people are known for their entrepreneurial prowess. An entrepreneur is a person who can establish a genuine business, service venture or invention, generates income from it, create employment for himself and others, contributes to a Nation's Gross Domestic Product (GDP) and solely takes the risk therein. In view of this, Ogundele (2000) as cited in Obunike (2016) sees an entrepreneur as an innovative individual who initiates and nurtures the growth of a new business that has not existed before. Igbo nation can be associated with all these hallmarks of an entrepreneur as they establish, manage and nurture various business ventures across Nigeria and beyond. This is possibly why they did not feel the full brunt of the Nigeria –Biafra civil that took place between 6<sup>th</sup> July 1967 to 15<sup>th</sup> January 1970.

The entrepreneurial spirit of the Igbo people prompted them to disperse to various areas within and outside the country immediately after the war in search for different means of livelihood. Uwalake (2003) has it that, because of the suffocating economic and political effect of the Nigeria-Biafra war on the Igbo, to be an ecological and wasteland, from which victims stream to other viable areas in Nigeria for livelihood. This mass migration of Igbo was necessitated by the policy of the then Nigeria Head of State, Gen. Yakubu Gowon, that Igbo people should be given a token of 20 pounds, immediately after the war, no matter how much they had in the bank, this was a war that was “declared no victor, no vanquished”.

It would not be an exaggeration therefore, if the researchers aver that the Igbo entrepreneurial “magic”, their ubiquitous businesses and their developmental stride were an offshoot of the 20 pounds they were given. In support of this, a Portuguese pilot, Artur Alves Pereira said in an interview that, “the Igbo people are very prestigious people; when I look at Africans, I look up to the them. In them, I see the future of Africa. They are very innovative, creative and endowed with business ideas.

The Igbo people are the 3<sup>rd</sup> largest ethnic groups in Nigeria, with a population of about 40 million people. On the strength of this, Nwoli and Olebunne (2010) posit there are no Igbo people located anywhere outside Nigeria as Aborigines of other areas. This is unlike the situation where there are millions of Hausas in Niger, Chad, Senegal, Mali etc. Meanwhile, there are millions of Igbo sons and daughters found in different parts of the world”. For this reason, and experience of the civil war, they formed various associations at every destination they meet themselves, all in the spirit to cater for one another. In line with this, Onwuka (1989) opines that, more than any other ethnic group, the Igbo contributed to intensify rural-urban migration and emigration beyond the borders of Nigeria.

Igbo migration out of the southeast where they originally occupied, has contributed positively to the economic emancipation of Nigeria. Obunike (2016) stresses that, Igbo entrepreneurs make use of their entrepreneurial skills in expanding and creating new markets through opportunity utilization. The Nigeria towns and cities are all surrounded by markets, championed by Igbo

extraction. This is the reason Agazie (2012) as cited by Orugun and Nafiu (2014) state that, if Igbo are removed from Nigeria, the country will collapse like a flimsy deck of cards. In buttressing their point further, they quoted the then former governor of Benue State, Gabriel Suswan who said: "that any state government that ignores the Igbo, does so at the risk of its economy". Similarly, when the coalition of Arewa (Northern) youth organization sent a shock wave throughout the economy of Kaduna State, where the order was issued that Igbo in the Northern part of Nigeria should vacate, Ibrahim, a Kaduna resident said that economy of Kaduna may nosedive if Igbo people leave the north and quickly pointed out that most local businesses in the state that touch common man are in the hands of Igbo people – ranging from foodstuff, stock-fish, Importation of electronics, vehicle spare parts, clothing, drugs and even housing.

It is worrisome therefore that, despite the economic impact of Igbo people to the Nigerian nation, their businesses in some parts of Northern Nigeria are threatened with various security challenges ranging from internal terrorism to killings, looting and burning down shops and warehouses owned by Igbo people at different times and occasions, in a bid to chase them out of the north. The researcher, therefore, contemplates that if this situation is left unattended to, the economy of Nigeria might plunge into irredeemable economic depression and stagnation. It is in the light of this that this study specifically seeks to expose some of the major security challenges confronting Igbo businesses in Northern Nigeria and how it could adversely affect the economy of Nigeria.

### **CONCEPTUALIZATION OF TERMS**

#### **Small & Medium Enterprises (SMEs)**

Small and medium enterprises (SMEs) are independent business organizations which employ few employees in carrying out their business activities. The number of employees they employ varies across economies and the defining agencies. According to Central Bank of Nigeria (CBN), as cited in Motilewa, Ogbari and Aka (2015), SMEs are seen as enterprises with fixed capital or asset between five million naira (₦5m) and five hundred million naira (₦500m), with a turnover of less than one hundred million naira (₦100m) per annum and labour force between eleven (11) and three hundred (300) persons.

In the views of the World Bank as cited in Berisha and Pula (2015), SMEs are seen from three qualitative criteria: number of employees, total access in United States (US) Dollars and annual sales in US Dollars. A business must meet the qualitative criteria of several employees and at least one financial criterion to be categorized as a micro, small or medium business. In their definition, they state that medium enterprise are business organizations whose number of employees is greater than 50 persons but less than or equal to 300 persons, and with total assets greater than \$3m but less than or equal to \$15m or with total annual sales greater than \$3m but less than or equal to \$15m. Small enterprises are business organizations whose number of employees are greater than 10 persons but less than or equal to 50 persons, and with total assets greater 100,000 US dollars but less than or equal to 3m US dollar or with total annual sales greater than 100,000 US dollars but less than or equal to 3m US dollars. Microenterprise is a business organization whose number of employees is less than 10 persons and with total assets less than or equal to 100,000 US dollars or its total annual sales less than 100,000 US dollars.

Definition of SMEs by the number of employees has become difficult due to part-time workers or temporary workers being engaged in recent times (Curran & Blackburn, 2001).

#### **Theoretical Framework**

The study is anchored on the need for achievement theory (motivation) of David C. McClelland. The theory which he X-rayed in 1961 in his work, "The Achieving Society", is nothing but a motivational theory that stands on the tripod of Achievement, Affiliation and power. The theory states that every person or society has one of the three main driving motivators. The need for Achievement, Affiliation and or power. These motivators are not inherent; people develop them through their culture and life experiences. Achievers like to solve problems and attain goals, affiliators one to be loved and associate with people while power need is embedded in the crave to lead and hold commanding positions in the society. According to Eboh (2002), the central focus of the theory is that societies and people are guided and driven by their need construct. Individuals or societies with a high need for achievement would have an unquenchable thirst for success and would do everything to challenge their skills and creative activities to achieve that. That quest for achievement and problem-solving drive is what Igbo people stand for and represent and that is what correlates this theory with the present study.

#### **Igbo People and their Businesses across Nigeria**

Igbo people are found in the South-Eastern part of Nigeria. Their indigenous language is also called Igbo. They are one of the three major ethnic groups in Nigeria with a population of about 40 million people and occupy only 5 states out of 36 states of Nigeria as their own, the states are Anambra, Abia, Enugu, Ebonyi and Imo State. They are one of the most entrepreneurial and hard working tribes in Nigeria. Chukwu (2015) affirms that Igbo people had severally demonstrated the strong will to develop their society and economy. Igbo economy was mainly based on agriculture, non-agricultural production and trade. They see themselves as a collective individual who work in unison and synergistically based on their common ancestry, history, language and at times religion (Obunike, 2016).

Before the oil boom in the 1970s, Igbo people were known for their palm oil and kernel export business, engaged in commercial and subsistence farming. Their staples are yam, cassava, okro, maize etc. The male folks are responsible for the cultivation of yam, tapping of palm wine, hunting, while the female folks are chiefly in charge of cultivation of other crops such as okro, cassava, maize pumpkin vegetables etc. From time immemorial, the need for economic independence, perseverance, economic emancipation and quest for knowledge have contributed immensely for Igbo mass migration across their territorial borders.

Despite the ugly experience of the Nigeria Biafran war; almost everything they toiled for collapsed like a flimsy deck of cards during this period. The final straw that broke the camel's back and which chiefly triggered the mass exodus of Igbo people out of Igbo land, was the 20 pounds policy declared by Gowon, where despite your wealth before the war, you are given just 20 pounds to survive on. The Igbo will to survive and surmount all situations drove them to success despite these and other odds. Chinweuba and Ezeugwu (2017) state that in all circumstances, Igbo people give meaning to prevalent socio-economic reality, achieving performance by harmonizing their existence with the difficulties and contradictions prevalent in the environment.

It is no doubt that Igbo businesses are scattered across Nigeria and other West African countries, they have played a pivotal role in the growth and economic development of their host states and cities. Igbo entrepreneurial prowess has made them outstanding in almost every sphere they found themselves. Most of the SMEs and business structures in Nigeria are owned and managed by the Igbo people. Supporting this assertion is the result of an independent research group, attributed to Maliga, (2013); Udegbe, (2013) as cited in Orugun & Nafia (2014) where the following was found:

**Table 1: Igbo owned businesses outside south-east and south-south**

S/N	Some states where Igbo businesses are located outside South-East and South-South	Estimated Investment (Trillions Naira)
1	Lagos State	Not less than 300 trillion
2	Abuja State	About N600trillion
3	Kano State	up to N10 trillion
4	Kaduna State	up to N10 trillion
5	Borno State	up to N5 trillion
6	Adamawa State	up to N5 trillion
7	Plateau State	over N15 trillion

**Source: Udegbe (2013) as cited in Orugun and Nafia, (2014).**

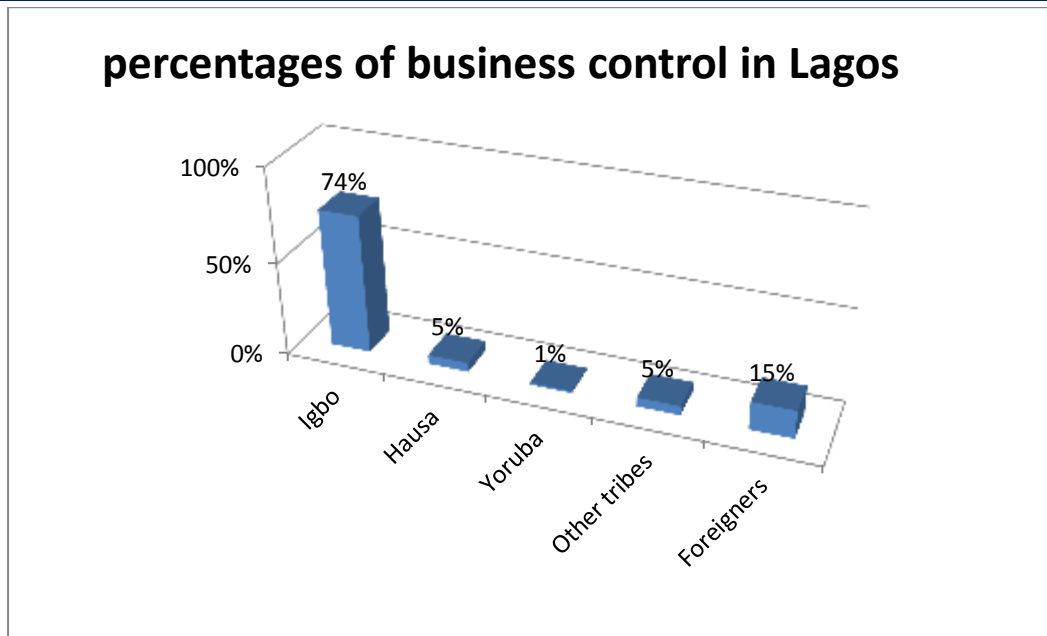
Table 1 shows the value of businesses owned by Igbo people outside the 11 states of the south-east and south-south of Nigeria. In Lagos alone as reported in the work of Udegbe (2013) as cited in Orugun and Nafia (2014), the value of their business ventures is estimated not to be less 300 trillion, in Abuja, it is about 600trillion, in Kano, the value of their businesses is put at 10 trillion, Kaduna is also 10 trillion, while in Borno, Adamawa and Plateau states is 5 trillion each, respectively.

**Table 2: Percentages of businesses owned by other tribes in Lagos State**

S/N	Other tribes in Nigeria and their business investment in Lagos state	Estimated Investment (%)
1	Igbo	74%
2	Hausa	5%
3	Yoruba	1% (the host state)
4	Other tribes	5%
5	Foreigners	15%

**Source: Maliga, (2013) as cited in Orugun and Nafia, (2014)**

Table 2 shows the percentage estimate of business ownership by other tribes in Lagos State. Igbos alone control 74% of the businesses in Lagos as reported by Maliga, (2013) as cited in Orugun and Nafia, (2014). The Hausa people control 5%, Yoruba's who are the owners of the state control just 1% of businesses in the area, other minor tribes put together control 5% while foreigners control the remaining 15% of the businesses in the state.



*Source: Data from Source: Maliga, (2013) as cited in Orugun and Nafia, (2014).*

Chart 1: 3-D Clustered Column

Chart 1 is a 3-D Clustered Column showing pictorially the distribution of business ownership across Lagos state by the three major tribes in Nigeria, other minor tribes within the country and foreigners.

In light of the above statistical table, it will not be out of point to say that, among the three major ethnic groups in Nigeria, the Igbo people appear the most energetic parvenus in entrepreneurship, who have challenged and defeated the established economic order of supremacy occupied by other Nigeria tribes (Olutayo, 1991). Igbo entrepreneurs believe that an idle cash is income sterile and that capitalism is all about investment, financial independence, and individualist economic race. They do not wait for the government for any assistance as far as business is concerned.

#### **The Role of Igbo Apprenticeship Model in Economic Prosperity of Igbo People**

Most of Igbo businessmen are self-made, having graduated and well equipped on the rudiments of business management through the Igbo apprenticeship model. This model has spotted a lot of economic gaps and business opportunities and has contributed greatly in closing and exploiting them. Ketoy and Meredith (1997) summarize entrepreneurship to involve discovery, evaluation and exploitation of opportunities. This relates the entrepreneurs with the environment, studying the needs and attending to them. An entrepreneur is a problem solver who starts, creates, nurtures and makes his living out of the business, and equally enjoys the risks therein all alone.

The Igbo apprenticeship model is also known in Igbo parlance as “Igba boyi” (learning a trade or vocation) it is a major factor in any discussion about the Igbo wealth creation or Igbo economic prosperity (Kanu, 2019). Igbo apprenticeship model establishes young boys (apprentice) by imbibing in them a fundamental business education during the period of apprenticeship. In the words of Crescent (2019) as cited in Kanu (2019:62):

“The Igbo apprenticeship system is an unpaid business apprenticeship/incubator model that lets young ones of Igbo extraction learn business from a master (Oga) for a certain number of years (5-8) depending, and at the end of their apprenticeship tenure, gets cash infusion and support to start their own business. In Igbo apprenticeship model, there is no salary paid during the time of the apprenticeship tenure but meals, clothing and transport fare are provided for by the master. When the years of learning are over, the apprentice is as good as his master”.

The young boy (apprentice) might be a family or a non-family member, a relative or a town’s man of the master. The idea of taking them to the cities is to make them economically independent and worthy citizens/ambassadors of their town. It is expected that this kind gesture should be replicated to other young ones at home, what his master has done for him after he (apprentice) might have been set up in business by his master (Oga).

The apprenticeship system of the Igbo nation has been critical to their economic sagacity and prowess. Reporting the importance of the apprenticeship style of the Igbo people, Neuwirth (2018) opines that, Igbo apprenticeship model is no doubt the highest incubator of business in the world over. It is through this business model that Igbo entrepreneurs gained business and economic exposure, conquered the ever-challenging and perilous business environment both within and outside the country.

### **Igbo Businesses as the Unifying Factor in Nigeria**

There is this popular saying that goes thus; wherever your treasure is, there, the desires of your heart will also be. Igbo entrepreneurs have successfully established business empires within and outside the shores of their home states. Their investments are not only bringing heavy returns but have equally made life easy for them and brought them to limelight and exposure. Igbo are basically economic migrants like the Asians looking for greener pastures all over the world (Mbaegbu & Ekienabor, 2018). They are hardworking, enterprising and republican in nature, and are not restricted or under the shackle of any culture that limits one's economic or social liberty. However, because of limited land spaces, nature's architectural design, high level of economic and social competitiveness among the business players within the region, these make room for migration by some of them to other business fertile regions within Nigeria and beyond. To buttress it further, Onwuejeogwu (2010) avers that because of small landmass and a very high population density of more than 1000 people per square mile that makes the Igbo the third-largest population in Nigeria, it makes it not to be friendly for economic activities, which makes Igbo people to look outside for economic survival.

The mass economic pursuit and migration of Igbo people across their boundaries have turned out to be a major unifying factor in Nigeria. They marry, co-exist and live in peace with their host communities and states. They contribute to developmental/economic growth of their host states. Majority of Igbo people have not been to Igbo land for decades and most of them do not even understand the Igbo language. So, telling them to relocate to Igbo land because of security challenges may not work as they have leaved all their lives in foreign areas, thereby making it very difficult for them to relocate to their home states.

### **Some of the Major Security Challenges Confronting Igbo Businesses in Northern Nigeria**

(i) **Domestic or homegrown terrorism:** this is the major challenge facing many Igbo businesses in the North. This is a type of terrorism in which the perpetrator targets his/her country. Boko haram is an Islamic terrorist group that arose because of perceived social and economic deprivation of Northern Nigeria. The group believed that Western education is a sin which is the meaning of Boko haram. They started as a non-violent organization in 2002, but in 2009, they rebelled against the order of the Nigerian government with their refusal to wear helmets which was a newly imposed order by the Borno State government. This led to the death of many indigenous youths, including their leader, Mohammed Yusuf. A new leader emerged and the group turned violent. Ever since then, Northern Nigeria and other states in the North-East have never remained the same.

Nigeria's economy suffered when Boko haram started attacking local businesses, government buildings, markets, farmers etc. These led to the migration of many businesses out of the region. Boko haram violence not only scuttled businesses and livelihood but also led to the destruction of lives and properties in which Igbo businesses are victims in most parts of the region. Business activities in the Northern part of Nigeria may be lucrative, but it could also be perilous because of the activities of Boko haram.

(ii) **Kidnapping:** Kidnapping for ransom is one of the biggest organized and lucrative crimes in Nigeria. It started in Nigeria oil-rich Niger Delta region in the year 2000. The perpetrators of this crime appear to be Niger-Delta agitators. They were after oil companies expatriates and their aim was to force federal government and oil companies operating in their region to carry out community development projects for the benefits of the host communities. But, as it stands today, Northern Nigeria has one of Africa's highest rates of kidnap for ransom cases. Kidnapping is the unlawful detention of a person through the use of force, threats, fraud or enticement. Kidnap for ransom has a devastating effect on the business and economy of a nation. There is this saying that goes thus:- "It is only a tree that will remain adamant on hearing of its impending death". Hence, many businesses have left and more are still leaving the kidnapping prone zones such as Northern Nigeria to other safe and business-friendly environments.

(iii) **Incessant Rioting, Killing and Looting of Igbo Business:** Igbo owned businesses have been attacked on many occasions in the North and most times, these attacks happen with little or no provocation. The manner Igbo people are being killed, their women raped and businesses looted have affected the smooth operations of their businesses and could affect the economy of not just the North but of Nigeria as a whole.

### **Economic Contribution of SMEs to Nigeria**

Small and medium enterprises which are majorly in the hands of Igbo entrepreneurs play a significant role in the economic development of Nigeria. Their contribution in the areas of production, employment creation, contribution to GDP, facilitating equitable distribution of income and source of finance to the government is very critical. SME sector play a major role in most economies of the world, especially the developing economies in Africa. In South Africa, SMEs account for 91% of their businesses, 60% of employment and contribute 52% of total GDP. In Nigeria, SMEs accounts for 48% of national GPD, account



for 96% of businesses and 84% of employment (<https://www.pwc.com>events>Nigeria>). In agreement to this, Kongolo (2010) as cited in Ishola; Oladipo and Ajayi (2019) have it that SMEs improve regional and sectorial economic balance by enabling industrial dispersal across sectors and locations, and generally promote effective resource utilization, which is supreme in kicking the economy of the nation to a stellar performance. It is however saddening to note that this sector which holds great potential seem to have suffered the most neglect in Nigeria, with little or no support from the government or financial institutions.

## Conclusion

The resilient nature of Igbo people is never in doubt, even in the midst of security challenges and the seeming unfavourable economic policies by the Nigerian government. Igbo economic prosperity is anchored in their belief that one's economic emancipation must be championed by one's self. Igbo businesses have not only saturated Nigeria cities and states but also other African countries. This could be attributed to the "magic wand" of Igbo entrepreneurship model and their high risk taken phenomenon. The creativity of this group of people have the potential of astronomically improving the dwindling fortunes of Nigerian economy if properly handled and provided with the enabling environment to flourish. On the strength of this, the study recommends that:

- a) The government should expand their policies and programmes on SMEs to incorporate the Igbo entrepreneurship model, and encourage its implementation across Nigeria.
- b) Igbo entrepreneurs should be emulated by other Nigerian tribes instead of seeing them as business rivals.
- c) Some of the security challenges confronting Igbo businesses in the Northern part of Nigeria should be addressed and extant laws of the land be put into use to deter further occurrences.

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