

Socio-Cultural Practices and Entrepreneurial Behavior among the Tiv People in Benue State, Nigeria

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Abstract

The study examines the Effect of Socio-cultural Practices on Entrepreneurial Behaviour in Benue State with emphasis among the Tiv people. Structured Questionnaire instrument with five likert scale was used for primary data collection, a survey research method was adopted and a sample size of 400 respondents was used. While secondary information were gathered from previous research studies done by different authors in journals, textbooks and internet among others. The data were analyzed using descriptive statistical tools such as tables and simple percentage. Furthermore, multiple regressions were used for further analysis and test of hypotheses. The findings from this study indicate that there was an established relationship between dimensions of socio-cultural practices and entrepreneurial behaviour. The study revealed that most of socio-cultural factors have negative effect on entrepreneurial behaviour in Tivland, and Benue state at large. The study made some recommendations based on the research findings, some of which are; social groups, traditional and religious institutions should roll out policies and sensitization programmes that will help discourage cultural practices that are capable of retarding entrepreneurial behaviour of people in Tivland such as high cost of funeral ceremonies, rather, promote the culture of investing such funds in small businesses. Family members in Tivland should always be involved in training their young ones through family businesses to let them have business background right from their childhood so as to give them initial orientation and encourage them on the need to be independent through generation of business ideas, venture creation, purchases and sales of goods. This will help in boosting entrepreneurial behaviour and entrepreneurship development in Tivland, Nigeria and the world at large.

Keywords: Socio-cultural practices, entrepreneurs, entrepreneurial behaviour, entrepreneurship development etc.

Introduction

Globally, entrepreneurship is described as the driving force of economic growth especially capitalist-oriented economy. Indeed, there can be no capitalist development without entrepreneurial class, and little economic growth to be gained by a society which possesses large amounts of land, capital, if it lacks the enterprises ideas to combine these factors in an economic activity (Ali *et al.*, 2010; Linan *et al.*, 2009; Kpelai, 2009). It is important to understand that entrepreneurs globally operate in a turbulent environment which the use of innovation and creativity is needed as success factors to ensure effective utilization of resources since the common economic knowledge tells us that resources are scarce and should be maximized (Ottih, 2014 and Toker, 2009).

In Nigeria, aggressive entrepreneurship development policies and programmes such as You-win, Youth Employment Agricultural Programme (YEAP), inclusion of entrepreneurship as a subject in National Education Curriculum, establishment of entrepreneurship training centres, amnesty entrepreneurship promotion programmes, Graduate Entrepreneurship Scheme (GES) and others are deliberately initiated and pursued to encourage young men and women for self reliance and their contributions to economic boost in order to position Nigeria better among countries

of the world (You-win, 2013 and YEAP, 2014). In Tivland, entrepreneurial behaviour and the development of entrepreneurship seems to have affected by social and cultural factors like other part of the world.

According to Ottih (2014), there are social, cultural, and political environment among others that are capable of influencing people's behaviour to be innovative, venture creators, business investors and risk takers. On a negative note, the same factors may deny a group of persons in a society of entrepreneurial behaviour and activity which encourages effective utilization of scarce resources rather encourages extravagant and prestigious spending, while discouraging investment, innovation, risk-taking and venture creation (Azende, 2007). This amounts to reasons why countries of the world, states and ethnic groups experience different levels of entrepreneurial activities (Mehdi, 2012 and Morris, 2005). In Africa, the case is not different since entrepreneurial behaviour and activities are affected by same factors in African countries. This entails their differences in levels of entrepreneurial behaviour and activities that result in variation in their levels of economic growth and development.

According to Azende (2007), funeral ceremonies as cultural practice by Tiv ethnic group in recent times have negative implication on effective utilization of financial resources, ideas, and cause financial crises among family members who get money from friends, cooperative societies, their business or personal sources in the name of celebrating prestigious burial and marriage rites. These people find it difficult to pay back such borrowed monies and pose a serious challenge to these financial institutions, business firms, friends and even their funds that could have been used to generate business ideas and invest in small businesses. Such celebrations if observed should be on low key. Attaquayson (2009) argues that prestigious burial and marriage ceremonies do not only become heavy marketing opportunities but enhance business opportunities including car rentals, coffin shops, breweries, foodstuff, seat, entertainment industry, transportation, among others. The study is better carried at this time of modernization to carefully analyze the modernistic cultural and social aspect such as burial and marriage ceremonies, family values and peer groups as part of socio-cultural practices among the Tiv people of Benue State and how it affects entrepreneurship development in Tivland.

Statement of the Problem

Entrepreneurship is a major tool for economic growth and development. Many governments of countries, including Nigeria, have made frantic efforts towards promoting entrepreneurial activities in their countries. However, socio-culture is one of the major factors that affects development and results in difference in levels of entrepreneurial behaviour and activities among countries, states and ethnic groups. For instance, the City of Medelling is noted for greater industry than Bogata, the capital of Columbia, even though it has no apparent geographical advantages to favour it (Ottih, 2014).

Socio-cultural practices as factors that determine entrepreneurs' behaviour or activities of any nation are critical to be examined at this point when countries of the world have realized the role of entrepreneurship in economic growth and development.

In Tivland, the modern culture of spending so much on funeral and marriage ceremonies has led to the underdevelopment of entrepreneurial activities among the Tiv since most people prefer to spend more of their resources for entertaining guests during funeral and marriage events while a few people look at it as an opportunity to initiate business ideas and invest in buying and selling of items in order to make profit. Also, social life aspect such as values to business and peer group influence seems to have affected negatively majority of Tiv people in investing their resources in business, as family believes to business and entrepreneurship orientation to young ones is seems to have given less attention. Thus, this study critically examines socio-cultural practices such as burial ceremonies and marriage ceremonies and their effect on entrepreneurial behaviour among the Tiv people of Benue State so as to bridge the gap in the literature and adequately address the problem of non-entrepreneurial behaviour among the Tiv people in Benue State.

2.0 Theoretical Framework

2.1.1 Family Orientation Theory by Kuratko (1989)

This theory posits that factors such as family background and orientation are sources for entrepreneurial characteristics and the emergence of entrepreneurs. The theory emphasizes the role of the family in developing the entrepreneurial character. The theory believes that the home atmosphere and values of an

entrepreneurial family can provide a great deal of nurturing and support for development of entrepreneurial personality or character. This is so because the family background of an individual is a strong influence on his values and character and therefore serves as a strong source of influence whether he would be an entrepreneur or not. This theory promotes the belief that certain traits established and supported early in life will lead eventually to entrepreneurial emergence and success (Kuratko & Hodgetts, 1998). Although this theory is valid, it is subject to debate that children sometimes choose their path even when the parents try to make their children succeed them. Also, most businesses do not live after the exit of their founders. This very argument can be seen in Tivland in the lives of great entrepreneurs like Tilley Gyado and Ako Zungwe businesses could not stand after their deaths. However, entrepreneurs like the late Dzughgba whose children followed his footsteps as Tiv traditional cloth dealer has continued to exist and grow till today everywhere in Tivland and beyond.

Concepts of Socio-Cultural Practices

These are generally norms and values in behaviours and standard that developed in ethnic groups and communities in ancient times which help in transforming or influencing people's behaviour and serve as identity of people to connect them with others. Such may be marriage, burial ceremonies, language, dress codes, beliefs, values, behaviour, religion etc. Baughn and Neupert (2003) describe socio-cultural practice as mental programming of ideas which are attached with the societal behaviour, norms and values which are passed from generation to generation. Such practices include rituals, symbols, peer groups, values and traditions. In the words of Hofstede (1991) socio-cultural practice refers to "the collective programming of the mind which distinguishes the members of one group or category of people from another". Hofstede further stresses that, the mental programming consists of shared values, beliefs and norms. These mental construct influence how people socialized within a particular culture perceive events. They also determine what behaviour is considered appropriate or inappropriate in various social situations.

Dimensions of Socio-Cultural Practices

There are several dimensions of socio-cultural practices which include artistic expression, burial ceremonies, marriage ceremonies, value systems, beliefs, peer groups singing and dancing, resource management, governance, leadership among others. In this study, we shall examine burial or funeral and marriage ceremonies, family values and peer group as socio-cultural practices. The choice of these four variables is in view of the fact that they seems to have serious effect on the development of entrepreneurial behaviour in Tivland.

- i. **Burial Ceremonies:** Burial ceremonies, also known as funeral celebrations can be described as traditional rites accorded to the deceased as a last respect to mark the end of their lives on earth. A funeral ceremony is an act of honoring, respecting, sanctifying or remembering the life of a person who is dead. It is also, the ritual act of placing a dead person into the ground. The funeral, burial or interment ceremonies can be celebrated in a low key or in a prestigious way using financial and material resources. In any case, it is celebrated credent to the culture of the people and financial position of the deceased's family (Koudou, 2014). Those who embark on prestigious and ostentatious funeral celebrations land to extravagant spending and inefficient management of resources as seems to be done by the Tiv people in Benue State.
- ii. **Marriage Ceremonies:** According to Azende (2007) in Gbenda (2005), marriage is a sign of maturity and responsibility. The Tiv people especially consider one to be responsible only when he is married. Maturity that is required is in age, stable and enduring mind, financial or economic ability to attend to the groom's needs and other challenges. From this, one can describe marriage ceremonies as wedding celebrations which serve as a mark of respect to the bride and groom in a union (Azende, 2007 in Gbenda, 2005). It can also be done at low key and in a prestigious way like the Fulani and Tiv people, but has effect on entrepreneurial behaviour of investment, innovation, risk-taking and venture creation.

Concept of Entrepreneurial Behaviour

A. Entrepreneurs: Entrepreneurs are those people who have personality traits and intention to start a new business while using innovation as a tool to develop and enhance their businesses (Ahmed *et al.*, 2010). Also, entrepreneurs are drivers of the economy that take risk of and use factors of production and new ideas in growing their businesses. Ahmed *et al.*, (2010) affirmed that entrepreneurs are those people who have personality traits and intention to start business while using innovation as a tool to develop and enhance a business.

Wennekers and Thurik (1999) explains that an entrepreneur is innovative, i.e. perceives and creates new opportunities, operates under uncertainty and introduces products to the market, decides on the location and the form and use of resources, manages his business and competes with others for shares of the market. The above definitions are pointing to the fact that an entrepreneur is an innovator, investor and risk taker who is driven by certain forces such as the desire to be independent, wealth creation, family values, peer groups, innovation, confidence, freedom and uses factors of production to drive his target.

Entrepreneurial Behaviour: The explanations above are reviews of the fact that entrepreneurial behaviour are manifestation of entrepreneurial action influenced by certain factors including socio-culture that results in increase or decrease in business activity of a group of people in the society. The entrepreneurial action denotes ability to think and generate new business ideas or improve on the old ones to bring out an acceptable product (Ahmed *et al.*, 2010). This signifies that entrepreneurial behaviour may results to the development or underdevelopment of entrepreneurship of a group.

Dimensions of Entrepreneurial Behaviour

There are several dimensions of entrepreneurial behaviour which constitute their characteristics ranging from business innovation, business investment, risk-taking, venture creation, opportunity identification among others (Kuratko, 2002; Timmons and Spinelli, 2004). This study limits itself to business investment, innovation, risk-taking and venture creation in explaining entrepreneurial behaviour. The choice of these factors is owing to the fact that they are prominent measures of entrepreneurial behaviour.

- i. **Business Investment:** Business is the entrepreneurial behaviour which involves risk-taking by committing resources in to new or existing business with the aim of making profit. According to Atta-quayson, (2009) funeral and marriage ceremonies have created marketing opportunities of small business innovation and investment. As a result, willingness to organize extravagant, culture-based funeral and marriage events may have inspired several small business enterprises providing all kind of goods and services to take care of their funeral and wedding needs (Witte, 2003). In affirmation, Azende (2007), declares that so much money is spent on marriage ceremonies in recent times and threatens the operations of financial institutions like cooperative societies, Bams, where such monies are borrowed for such celebrations.
- ii. **Business Innovation:** According to Kpelai (2009), the definition is still widely debated. Ottih, (2014) describes innovation as entrepreneurial trait which can be manifested in many ways such as: ability to create new ways of doing things, easy identification of errors and recommending solutions to problems, think, alert, and create new business opportunities and even improve on the existing products or services to take advantage of the opportunity.

Innovation can also be defined as something original and more effective' and as a consequence, new product or idea that breaks into the market or society. However, Witte (2003) adds that business innovation is the generation of new business ideas and strategies or improving on old ones to continue to break through in a turbulent environment for maximum benefit, service delivery and customer satisfaction. The Tiv people of Benue State can make use of the term 'business innovation' by being smart enough to control their consumption celebrations of funeral and marriage ceremonies but also see it as an opportunity to create small businesses and invest in buying and selling so as to boost entrepreneurial activities and economic growth in Tivland.

- iii. **Venture Creation:** This is all about creation or formation of new business ventures or improving on the already existing business ventures using innovation. Stokes, Wilson and Mador (2010) agree that venture creation is a contingent outcome of entrepreneurship. Ottih, (2014) explains that, in creating a venture, three principal means must be considered:
 - a. Buying out an existing business
 - b. Starting one from the scratch and
 - c. Franchising arrangement.
- iv. **Risk-taking:** Risk is an unforeseen condition or danger that may adversely affect a business firm and may frustrate a business from achieving its desired outcome. It can also be defined as the chance of something happening that will influence firms' objectives (Kpelai, 2009 in Longgenecker & Sequeria, 1997). Risk taking is

an entrepreneurial behaviour which allows entrepreneurs to make a choice and decision of innovating, or creating a venture and investment of resources. Risk-taking unveils positive or negative outcomes resulting in either an opportunity or a loss for small business. For this reason, risk represents both desirable and undesirable. Risk may be opportunity-based which is associated with not taking an opportunity and those related to taking an opportunity. Uncertainty-based risk, which is related to unexpected event, and hazard-based risk connected with source or cause of potential harm. The success or failure of an entrepreneur is a function of good or poor analysis and management of business risk. Therefore burial and marriage ceremonies, family values and peer groups in Tivland can display business opportunities that involve risk taking. The success and failure of these businesses depend on how such risks are analyzed and managed.

Burial Ceremonies and Entrepreneurial Behaviour among the Tiv people in Benue State

In the olden days, the Tiv people took death as a bad phenomenon and would bury the deceased within a short time. The common feature was that the traditional rites for burial were observed where tobacco was given to the family members of the deceased for pipe-smoking as they mourn their dead. It is believed that smoking calms down the tension of the unhappy person. Food was not even allowed to be eaten at the funeral (Azende, 2007). People mourned by wearing gloomy and sorrowful faces and tying of bands/clothes round their waists. Torkula (2001) explained that there was complete absence of merrymaking during the time a member of the family died as very little was spent on burial arrangement. According to Azende (2007) in Kulugh (1999), celebration of burial and lavish spending was found common among the Igbos, Yorubas and Cross Riverians.

Azende (2007) in Tarbo (1991), expensive burial practice was initially introduced in Tivland by Wantaregh Paul Iorpuu Unongo during the demise of his father, Late Pa Unongo Kwaghngise whose body was embalmed and kept in the Mortuary for three months. Another expensive funeral was that of late Senator Joseph Saawuan Tarka whose corps was flown in from London in March 1980. The then Secretary to the State Government gave the figure of expenditure and it was over a million naira even as at that time. Azende (2007) both burials were well attended and every arrangement towards it was expensive and elaborate. Since then, burial which is supposed to be a fulfillment of a God's promise "from dust man is made and to dust he shall return" have become a modernized cultural practice and a highly finance involving celebration and practice by Tiv people to mark the end of the life of their loved ones.

Marriage Ceremonies and entrepreneurial Behaviour among the Tiv people in Benue State

Marriage ceremonies range across cultures from very elaborate ceremonies including the people dancing, music, feasting, oath-taking and gift exchange over several days to the virtual absence of few societies where individuals announce their marriage by simply acting married. That is telling others that they are now married. In some cultures marriage ceremonies involve prayers, sacrifices, donations and ritual performances (Fong, 2001). What then is marriage?

Marriage is a social institution that involves two opposite sex who voluntarily come together legitimately to form a family which is a constituent of the society. According to Torkula (2001) marriage is a voluntary relationship of man and woman (or group of women) to the exclusion of all others. In the words of (Azende, 2007 in Gbenda, 2005) marriage is a sign of maturity and responsibility. The Tiv people as a culture especially consider one to be responsible only when he is married. Maturity that is required for marriage in Tiv culture is in age, economic ability of the intending groom, a stable mind that is enduring, caring and responsible enough to accommodate another person from a different background. Once, this is in place a person becomes a potential husband or wife. The Tiv people in olden days knew these things and did not emphasize money or resources so much, but parents did assess the ability of the would-be-husband in taking care of the bride.

In the contemporary Tivland, marriage has turned to a different dimension far from design and as practiced by the ancient Tiv people. Azende (2007) argues that marriages in Tivland today starts with introduction, in which case people are invited across the globe to travel to the host village and are fed lavishly. Soon after the introduction, traditional marriage and eventually church wedding which all require huge financial expenditure. It is quite imaginable that these expenses are not meant to bring back returns but only to settle the bride's family, entertain guests with drinks, quality food, purchase of new personal cars which are liabilities, hiring of canopies among others. This attitude of lavish spending has affected negatively Tiv people of investing in businesses.

Below is a pictorial representation of an idea of how marriage ceremonies are performed among the Tiv people in Benue State. The ceremonies allow most families to spend their resources for entertainment while others see it as an opportunity to innovate and create small businesses invest and take risk of such investment opportunities offered by such celebrations like dancing, sales of traditional, cultural, religious and social dresses, bead making and sales, cake designing, sales of drinks, ladies make-ups, food items, renting of seats (chairs and tables), hotel businesses and a host of others (Izee, 2003).



2.3 Empirical Review

Review of Related Empirical Studies

Mueller (2000) studied socio-culture and entrepreneurial potentials in Russia. The major intention was to establish the relationship between culture and business opportunities. The study employed the ANOVA statistics to establish if there is significant relationship between cultural factors and entrepreneurial potentials. From the analysis, the study showed that there is a significant relationship between culture and business opportunity creations.

Azende (2007), examined marriage and burial ceremonies in Tivland and its effect on investment of financial resources. His main intention was to find out if the way of life of people can affect their health, finance, political inclination and other areas of life. To establish the relationship, an empirical research design was used where the review of previous related studies was done using secondary information collected from journals, textbooks, magazines, newspapers, internet, and paper presentations among others. The study concluded after enumerating expenditures regarding burial and marriage ceremonies that the Tiv man's way of life does not agree with profitable resources management. It suggests that expenditure should be such that will reasonably get value so desired at a minimal cost possible. Academic seminars should be put frequently to educate the Tiv people and persuasively encourage them to always wisely utilize resources at their disposal so as to promote entrepreneurial behaviour of investment.

Freytag & Thurik (2007) examined entrepreneurship and its determinants in a cross country setting. The main objective of the research was to examine the role of culture in interpreting for differences in entrepreneurial activities across countries relating culture and entrepreneurship development of countries. Content analysis was a tool for measuring the content of information. The empirical findings and analysis conducted revealed that culture influences entrepreneurial behaviour and concludes that culture is a major determinant of entrepreneurship differences. The study suggests that entrepreneurship research should rely on more sophisticated approaches of culture and study the effectiveness of its multiple dimensions in order to promote entrepreneurship equality.

Koudou (2014), examined impact of culture on small business enterprises innovation. The study was conducted in Ghana with the major aim of analyzing the effect of culture in small business enterprise innovation in sub-Sahara Africa with particular reference to Ghana using funeral ceremonies as culture, buying and selling of items as business innovation. Structured interviews were conducted during funerals and questionnaires were administered to 100 respondents and retrieved from small business shops such as carpentry, suppliers of canopies, seats, coffin shops, food vendors, mortuaries, restaurants, flowers shops, videos among others who were randomly selected. Responses were received for analysis and validated

through constructed validity while using Cronbach's alpha for reliability test. T-test statistical method was used to test the hypotheses. The research results reveal that 79 percent of restaurant business and 76 percent of retail business owner's affirmed that culture of organizing prestigious funeral has given them the opportunity to acquire more than 10 years of business experience, while 68 percent of all business owners affirm that they have also been in business at least one year. The research results demonstrate that the number of funeral home businesses increased by an average of 25 percent every five years over the past two decades. Thus, this study confirms that the cultural impact in the funeral industry plays a primary role in the Ghanaian sustainable economic expansion. In conclusion, the study shows the existence of a positive correlation between the funeral organization and the innovation of small-scale business enterprises and recommends that there should be involvement of community opinion leaders and government policy makers to assist the small businesses to organize and become a formal business sector.

3.0 Methodology

A survey research method was adopted to examine the effect of socio-cultural practices on entrepreneurial behaviour among the Tiv people in Benue State. Structured questionnaire was used with five likert scale to elicit information, a total of four hundred (400) questionnaires were issued to respondents in the six selected Local Government Areas of the state to address the subject matter. Multiple regressions were used for analysis and test of hypotheses was carried out using the standard error test.

4.0 Discussion of Result

4.1 Discussion of the Multiple Linear Regression Results

Table 12: Results of Multiple Regressions

Variable	Prob.	Coefficient	Std. Error	t-Statistic
Constant	.000	.991	.146	6.804
BC	.001	.120	.037	3.270
MC	.004	.136	.047	2.913
FV	.001	.175	.052	3.402
PG	.000	.361	.046	7.880

R = .738
R² = .545
Std. Error of the Est. = .789
Adjusted R² = .540
F (4, 363) = 108.629
P = 0.000

Source: SPSS analysis Result, 2016

Multiple regression analyses were conducted to examine the relationship between the dependent variable (entrepreneurial behaviour) and various potential predictors –burial ceremonies, marriage ceremonies, family values and peer group. The multiple regression model with all four predictors produced $R^2 = .545$, $F(4, 363) = 108.629$, $p < .005$. The estimation and analysis of the multiple linear regressions was done using the Statistical Package for Social Science (SPSS, Version 20) computer software. The results of the data were collected and presented in table 4.4.1 above:

The Model Summary table above provides the R , R^2 , adjusted R^2 , and the standard error of the estimate, which determines how well the regression model fits the data. A value of 0.738, in this case, indicates a good level of prediction. The "R Square" column represents the R^2 value (also called the coefficient of determination), which is the proportion of variance in the dependent variable that can be explained by the independent variables. From the table above, the value of 0.545 shows that the independent variables explain 54.5% of the variability of the dependent variable, entrepreneurial behaviour (EB). The "Adjusted R-Square" ($adj. R^2$) statistic compensates for the number of variables in the model and it will only increase if

added variables contribute significantly to the model. The Adjusted R-square statistic in the Model Summary Table means that 54.0% (Adj R-square=.540) of the variation in entrepreneurial behaviour can be attributed to these four variables. This shows that the model is excellent.

The *F*-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable, $F(4, 363) = 108.629$, $p < .005$ (i.e., the regression model is a good fit for the data). The *p*-value for the Regression model *F*-test is .000. The model is highly significant, and we can conclude that these four independent variables together predict the effect of socio-cultural practice on entrepreneurial behaviour.

The Estimated Model Coefficients table shows that the general form of the equation to predict EB from BC, MC, FV, PG is: Predicted EB = 0.991 + (0.120 x BC) + (0.136 x MC) + (0.175 x FV) + (0.361 x PG). This is obtained from the coefficient table above. Unstandardized coefficients indicate how much the dependent variable varies with the independent variables.

The standardized coefficient table also indicates the statistical significance of the independent variables. According to the Standardized Coefficients BC is .141 and the *t*-value is 3.270 and Sig. is .001; the Standardized Coefficients for MC is .152 and the *t*-value is 2.913 and Sig. .004; Standardized Coefficients for FV is .191 and the *t*-value is 3.402 and Sig. .001 which is less than .005 significance level. Also, Standardized Coefficients for PG is .391 and the *t*-value is 7.880 and Sig. $0.000 < 0.005$.

Two hypotheses were used in this study. The two hypotheses revealed that entrepreneurial behaviour has a significant relationship with burial ceremonies and marriage ceremonies (*p*-value: .001 & .004 respectively).

Conclusion

The conclusion for this study was drawn based on the factual evidence or results of the study. In line with that, the study concludes that socio-cultural practices have significant effect on entrepreneurial behaviour among the Tiv people in Benue State. This implies that, if the practice is anti-entrepreneur, the behaviour is negative as shown in some families in Tivland. In the other way round, if the practice is in favour of entrepreneurial activity, increase and positive entrepreneurial behaviour persists.

Recommendations

1. Traditional and religious institutions should roll out policies and sensitization programs that will help discourage cultural practices that are capable of retarding entrepreneurial behaviour of people in Tivland such as spending lavishly on funeral ceremonies, rather encouraging the culture of investing such funds in small businesses to make life more meaningful to families, and contribute to economic growth of Benue State and Nigeria at large.
2. The Tiv people, traditional institutions, church leaders in Tivland and Benue State should consider marriage as a normal union between a man and a woman to fulfill God's promise that "I shall give you a helper who will be with you the rest of your life". If this is so considered, marriage in Tivland will be made very simple and less money will be spent and more will be saved for investment in small businesses rather than extravagant expenses incurred by families that result in economic hardship after marriage.

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