



## EFFECTS OF SOCIO-CULTURAL FACTORS ON BUSINESS INVESTMENT IN THE RURAL COMMUNITIES IN TIV LAND, BENUE STATE

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### Abstract

**T**he study examined effects of socio-cultural factors on business and investment the rural Communities in Tivland, Benue state.

The study adopted a cross-sectional survey design while cluster sampling technique was used to select 400 samples. Structured Interview was used to collect data. The gathered data were analyzed quantitatively using percentages, mean and standard deviation. The study found that socio-cultural such as value of prestige over wealth creation, wealth not determining a person's social status and the tendency to value extravagant entertainment over and above savings, the communal practice, the extended family system and lavish spending on burial rites and marriages are dominant in Tivland. These socio-cultural factors have negative effects on business investment among the Tiv people in

Benue State. However, the lavish spending on burial rites and celebration was responsible for investment in funeral

### KEYWORDS:

Culture, Business, Investment, Rural communities, Tivland

services and businesses while extravagant spending on marriage ceremonies have led to the investment in the area of events management. The study therefore recommended for sensitization campaigns to educate rural people about importance of business, modification or eradication of socio-

*cultural values that are inimical to business and investment through advocacy and encouragement of business and investment among the rural population through training granting of loans.*

## **INTRODUCTION**

**N**orms and values have immense influence on people's perception and attitude towards business investment in both developed and developing countries (Azenda, 2007; Weber, 1930). The norms regarding generally accepted standard of operating a business enterprise seem to have significant effect on the success and failure of business organizations. Also, the manner in which a particular group of people conceptualize good or bad behaviour, accepted or unaccepted methods of relating to people, moral or immoral dealings, have profound influence of whether or not such people would be involved in any business enterprise. Therefore, cultural values and norms determine business orientation of people. They determine whether such people will establish a business entity and be successful or not. They also point to a type or category of business people get involved in. A particular cultural values influence a type of business one establishes and also determines how they run or operate such business. Thus, culture is one of the most important environments which affects in business investment among people (Ogundele, Ajayi & Salako, 2003).

Cultural environment is so crucial to business investment. This is because culture has profound dominance on people's thoughts and actions. It determines what people think about business and how they do business. This environment is beyond physical, political and economic environmental as it controls people's collective conscience. Business enterprises are established and operated within the confines of culture (Ogundele, Ajayi & Salako, 2003; Akpor-Roharo, 2012). Unfortunately, the concept of environment has been narrowed in most cases to infrastructures of physical and economic/financial nature which are based on political and national economic decisions by Government (Akpor-Roharo, 2012). This very important aspect of the environment is often neglected when environmental issues are discussed in relation to business investment activities. Adeleke, Oyenuga & Ogundele (2003) maintained that very often, the influence and impact of environment on business investment is linked only to physical and

economic structures and conditions without considering the role of social-cultural forces.

Studies have been conducted on culture and business investment in Tivland in Benue state. Azenda (2007) investigated the effects of marriage and burial Ceremonies on Investment of Financial Resources in Tivland. The study focused only on how marriages and burial ceremonies affect business investment among the Tiv. The study seems to have narrowed itself to just two variables that affect business investment. But this study will go a step further by exploring all the factors affecting business in the study area. Another study by Faajir (2007) also examined the impact of culture on management of business organizations in Benue state. The study however was limited to investigation the influence of culture on management of businesses. Nevertheless, it ignored cultural factors relating setting up business and even the type of business enterprises operated in the area. This study will exploit this gap by determining cultural factors that affects establishment and operations of businesses in Tivland. This study will help government and other non state actors to who would want to promote culture of business in the area by equipping them with knowledge necessary to improve business investment in Tivland.

The major objective of the study is to examine the effects of socio-cultural factors on business Investment among the Tiv in Benue state. Specific objectives are:

1. To determine the cultural factors affecting business investment among the Tiv in Benue state.
2. To determine which sectors socio-cultural values have affected business investment in the study area.

## **REVIEW OF LITERATURE**

### **The concept of culture**

Broadly speaking culture can be defined as social heritage of a group (Organized community or Society). Akpor – Robaro (2012) describes culture as a pattern of response discovered, developed or invented during the group’s history of handling problems which arise from interactions among its members and between them and their environment. These responses are considered as the correct way to perceive, feel, think and act, and passed onto the new members through immersion and teaching. Culture determines what is acceptable or unacceptable, important or unimportant and, right or wrong, workable or unworkable in the society. Asenge, Diaka & Tsetim (2017) maintained that culture encompasses all learning and shared, explicit or tacit, assumptions beliefs, knowledge, norms and values, as well as attitudes, behaviour, dress and language of a people.

Social-cultural factors therefore are the larger scale forces within cultures and societies that affect the thoughts, feelings and behaviours of individuals. Ajekwe & Ibiamke (2017) define social-cultural factors as all manmade intangibles that have direct or indirect effect on the peoples' behaviour and the total way of life in relation to choices. Ajekwe (2017) in this sense defines social-cultural factors as generally norms and values in behaviors and standard that develop in ethnic groups and communities which influences other peoples' behaviour and serve as identity of people to connect them with others. Consequently, social-cultural factors are the mental forces powered by culture which consist of shared values, beliefs and norms these mental forces influenced how people socialize within a particular culture perceive events, determine what behaviour is considered appropriate or inappropriate in various social institutions and also determine their career choices.

### **Concept of Business Investment**

Business Investment is the employment of funds and other resources with the aim of getting return on them. In general terms, business investment means the use of money with the hope of making more money. Obi (2015) views business investment as the commitment of funds which have been saved from current consumption with the hope that some benefits will be received in future. Since it is mostly the savings of the people are invested in the asserts depending on their risk and return demands; investment is referred to the concept of deferred consumption, which involves purchasing an asset, giving loan or keeping funds in a bank account with the aim of generating future returns (Adeleke et al, 2013). Umogbai, Terkula & Adeleke (2015) put it succinctly that, business investment is the entrepreneurial behaviour which involves risk-taking by committing resources into new or existing business with the aim of making profit. It involves the commitment of funds to a business either in an active capacity or as a passive investor. In essence, business investment means the use of funds for productive purpose, for securing some objectives like, income, appreciation of capital or capital gains, or for further production of goods and services with the objective of securing yields inform of profit.

### **Effects of socio-cultural factors on Business investment among Tiv people in Benue State**

**Values towards wealth:**

The Tiv people had a culture which valued prestige over and above wealth. The items the Tiv people had a culture which valued prestige over and above wealth. The items the Tiv valued are not material things or marketable goods at all. Rather, the number of developments, kinship (angbianev) and prestige (shagba) are valued instead of money or other measure of wealth as viewed by other ethnic groups like Igbo. The Tiv deprecated living on profit and are scornful of the individual who is rich in money but lacks the basic goal for social maximization. In particular, no person would gain in wealth controlling and exploiting the labour of others. Utov (2000) maintains that if any Tiv person tried it, such a person would be said to have very bad inimical forces. The Tiv people are not comfortable with disproportionate inequalities in incomes and wealth distribution.

#### **Culture toward savings;**

The Tiv philosophy which says “it is what you eat that is your major benefit from all your toils in this world” is inimical to savings which is a predecessor to investment. This type of thinking does look at life as something that is too temporal and which one should not waste his time investing because one could die at any point in time (Azenda, 2007). Such thinking that life is too short; eat and be merry for you do not know when the hour of your death will come; after all, “it is what you eat that is your benefit from all your major benefits from all your tools in this world (Ajekw et al 2016). From the economic development and business perspective, this tendency of attaching little value to self-control needed for savings runs counter to the prep-requisites for promoting business investment.

#### **Communal living**

In times past, the Tiv practiced a policy of “communalism” or “collections”. By this policy all activities, like tilling the land, and food security were approached collectively. Even children belonged to the collective society. The communal approach to life has implications on business capabilities as it is quite common that a Tiv person in regular employment supports the members of his or her community in one way or the other; it therefore becomes very difficult to accommodate sufficient savings with which to invest in a new business (Azenda, 2007). Without investments, there will be no jobs that can increase the number of working population and reduce the number of people one person has to feed. In this way, the communal spirit becomes a milestone around the necks of aspiring Tiv business men and women acting as an inhibition of business investments.

### **Extended family system**

The extended family phenomenon is reported to affect negatively on business investment in Tiv land. The ‘care syndrome’ according to Asege *et al* (2007), which is a feature of the Tiv extended family, is a burden on business investment; the Tiv extensive family system presuppose dependence of other family members, thereby affecting negatively on the invested fund. The ‘care syndrome’ among family members encourages the tendency towards dependency in Tiv land, as the less successful member(s) of the family depend on successful relatives for sustenance (Kulugh, 1999). The expectations of this family system from its members are incompatible with business investment ideal based on pure economic principle of rationality. Ajekwe *et al* (2016) maintain that the cultural obligation of supporting family members in Tiv land is that of ‘help one another’. This is connected situations where family members mismanage business entrusted in their care by a family member.

### **Witchcraft**

The Tiv social organization is based on kinship and lineage. People who are “kith and kin” settled together. Traditionally, the Tiv society scorned individualism and is apprehensive of anyone who embraced it. East (2003) argues that an individualistic person is thought to be dangerous in the Tiv society for he is moving toward an innovation which had not been tested before and it is feared that the act might affect the carefully structured balance of the society. For this reason, Ajekwe *et al* (2016) argue that many individuals who through hard work or good fortune rose above others is said to be putting everyone in danger of arousing witchcraft (tsav) in the cosmos. This force (witchcraft) is so pervasive in Tiv society and “could hold in check any desire to engage in business activity ... One had to share it among kinsmen or be ostracised by them.”

## **MATERIALS AND METHODS**

### **Study Area**

The study area covers Tiv land in Benue State. The Tiv speaking tribe in Benue State has a projection of 3,111,037 in 2017 (Google city population, 2018). The Tiv area covers 14 out of the 23 Local Government Areas in Benue State that make up the Tiv area. They include; Buruku, Gboko, Guma, Gwer, Gwer-west, Kastina-Ala, Konshisha, Kwande, Logo, Makurdi, Tarka, Ukum, Ushongu and Vandeikya (Independent National Electoral Commission, 2015). The traditional headquarters

of the Tiv is in Gboko and the resident of the paramount rural of the people “Tor Tiv” is situated here.

Geographically, The Tiv area in Benue State is located in the North-west and North-East parts of Benue State and lies between Latitudes 6°, 30' and 8° 00' North and longitude 8° 00' and 10° 00' East. On the international geographical location, the Tiv area in Benue State bordered Cameroon to the East. Nationally, the Tiv area in Benue State is bordered by Nasarawa State in the North, Taraba State in the North-East, and Cross River State in the south. Within Benue State, the Tiv area is bordered by Agatu, Apa, Otukpo, Obi and Oju Local Government Areas to the south (Gwa, 2016).

The Tiv area in Benue State has a large landmark and the very important feature of the area is the presence of arable land, rivers and streams which provides a good source for farming and fishing in the area. The adequate rainfall coupled with vital fertile soil makes Tiv land in Benue State suitable for agricultural produce are produced in the area (Dzungba, 2007) and that is why Benue State is given the slogan of the “Food Basket of the Nation”

### **Research Design**

This paper adopted a case study cross sectional survey design. This is because the design allows the researchers apply statistics in analysis of data.

### **Population of the study**

Population of the study includes all Tiv people, both male and females, who are above 18 years, residing rural communities in Tivland, Benue state.

### **Sampling Technique and procedure**

The study employed a convenient sampling to select 400 respondents in rural markets places in Tivland. This technique was adopted because it gave the researchers opportunity to select Tiv persons who they came in contact with and was interested to be part of the study. In the process of selection, the researchers went to some selected rural market squares, met with the population who were present. These markets include Akpaegh and Ortese in Gboko Local Government, Yon Market in Kwande Local Government, and Gbor in Katsina-Ala. Thereafter, the researchers sought consent of the people through their rapport with them. Afterwards, the population was informed about aims of the study while their permission was sought in respect of being part of the study. Through this

procedure, the researchers were able to select 400 respondents in the rural markets in the Local government area.

### **Method of Data Collection**

Questionnaire was adopted for data collection and was characterized by open ended questions. In the process of data collection, the researchers engaged two (2) research assistants who went to the markets places and distributed the questionnaires. In most instances, the researchers and their assistants completed the questionnaires themselves as the respondents were not educated enough to complete them. Data collection occurred simultaneously with selection of samples as the respondents were given the questionnaires to fill as soon as they were selected.

### **Method of Data Analysis**

Data analysis involved use of descriptive statistics such as percentages and Mean and standard deviation.

### **FINDINGS AND DISCUSSIONS**

Table 1 below presented data on the personal characteristics of respondents. Under the age distribution of respondents, the table shows that 11.8% (47) were within the age bracket of 18-25 years, 52.8% (211) were within the age bracket of 26-33 years and 35.5% (142) were 34 years and above. The sex distribution of respondents shows that 73.5% (294) were male while 26.5% (106) were female. As regards the marital status of respondents, the table shows that 8.0% (32) were single, 81.8% (327) were married, and 7.0% (28) were either divorced or separated while 3.3% (13) were widows/widowers.

The distribution of the respondents based on religious affiliation shows that 96.3% (385) were Christians, 0.3% (1) is a Muslim, 2.8% (11) were in Traditional religions while 0.8% (3) were in other religions. The distribution of the respondents based on occupation shows that 15.3% (61) were civil servants in government ministries 3.3% (13) works with private organizations. 6.8% (27) were businessmen/women/self-employed, 10.3% (41) were business persons and also do other works, 42.3% (169) were farmers, 7.8% (31) were students and 14.5% (58) engaged in other occupations. The educational attainment of the respondents as shown in the table, 4.5% (18) had no formal education, 25.3% (101) had primary

education, 38.88% (154) had secondary education while 31.8% (127) had tertiary education.

**Table1: personal Characteristics of Respondents.**

Age	Frequency	Percentage
18-25 years	47	11.8
26-33 year	211	52.8
34 years & above	142	35.5
Total	400	100
<b>Sex</b>		
Male	294	73.5
Female	106	24.55
Total	400	100
<b>Marital status</b>		
Single	32	8.0
Married	327	81.8
Divorced/Separated	28	7.0
Widow/widower	13	3.3
Total	400	100
<b>Religious Affiliation</b>		
Christianity	385	96.3
Islam	1	0.3
Traditional & Religion	11	2.8
Others	3	0.8
Total	400	100
<b>Occupation</b>		
Civil servant with Government Ministry	61	15.3
Worker with Private Organization	13	3.3
Business/Self-Employed	27	6.8
Business person and also do other works	41	10.3
Farmer	169	42.3
Student	31	7.8
Others	58	14.5
Total	400	100
<b>Education Attainment</b>		
No formal education	18	4.55

Primary education		101	25.3
Secondary education	154		38.5
Tertiary education		127	31.8
<b>Total</b>		<b>400</b>	<b>100</b>

Source: field Survey, 2018

Table 2: below indicated the mean and standard Deviations of the Negative Effects on Business investment in Tiv land in Benue State. The Table shows that the respondents rating on items of the negative effects of socio-cultural factors on business investment in Tiv land in Benue State is from items number 1-5.

Based on the cut-off mean 3.00, the respondents agreed that, the Tiv man's attitude to wealth in which prestige is valued over and above wealth creation had a mean of 3.26 and standard deviation of 1.307, the attitude and leadership in the society and wealth does not determines a person's social status have discouraged business investment among the Tiv people had a mean of 3.59 and standard deviation of 1.397 as the tendency to value extravagant entertainment over and above savings with mean of 3.60 and standard deviation of 1.414;

The communal practice, which pushes huge financial burden to few privileged individuals, had a mean of 3.85 and standard deviation of 1.120; and the Tiv extended family system which identifies a common ancestry relationship irrespective of the degree of separation in the relationship with 3.20 and standard deviation of 1.384. The cluster mean of 3.53 with the standard deviation of 1.297 is above the cut-off point of 3.00.

This confirms that the Tiv socio-cultural factors have negative effects on business investment among the Tiv people in Benue State. This implies that, the more the Tiv people are involved in their socio-cultural practices the less they will engage in business investment activities.

**Table2: Effects of the Socio-Cultural Factors on Business Investment in Tiv Land In Benue State.**

Item No.	Item Description	Mean	Std Dev.	Decision
1.	Value of prestige is valued over wealth	3.26	1.307	Accepted
2.	Wealth does not determine a person's status	3.59	1.353	Accepted
3.	Valuing Lavish entertainment valued above savings	3.60	1.414	Accepted
4.	Pushing huge burdens to few privileged to people	3.85	1.120	Accepted
5.	The extended family system	3.20	1.384	Accepted

<b>6. Cluster Mean and Standard Deviation</b>	<b>3.50</b>	<b>1.297</b>	<b>Accepted</b>
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Source: Field survey, 2018

Table 3: below shows that the respondents rating on items of the positive impact of socio-cultural factors on business investment in Tiv land, items number 1-3. The mean were: 3.09, 3.03 with the corresponding standard deviations of 1.576 and 1.574 respectively.

Based on the cut-off mean 3.00, the respondents agreed that the lavish spending on burial rites and ceremonies is responsible for investment in funeral services such as coffin production and sales, including ambulance services with a mean value of 3.09 and standard Deviation of 1.576; while extravagant spending on marriage ceremonies have led to the investment of some Tiv people in the area of event management with a mean of 3.03 and standard deviation of 1.574. However, the total mean of 3.06 with the standard deviation of 1.475 is below the cut-off point of 3.00. Furthermore, a mean of 2.08 and standard deviation of 1.276 was generated on whether socio-cultural factors have positive effects on business and investment among the Tiv. This proves that extravagant spending on burial rites and marriage ceremonies have impacted positively on businesses that relates to burial ceremonies and management of events such as weddings in the study area. However, in general analysis, there was no positive impact of socio-cultural norms and values on business investment among the Tiv.

These findings are consistent with Ajekwe and Ibiamke (2017) investigations which found that Tiv burial and marriage ceremonies negatively affect business and investment among the Tiv because after these events most Tiv people become impoverished and financially indebted. However, Ada (2010) urges that cultural festivities and practices are not a vehicle for vocational training and self-reliance among Nigeria youths.

**Tables 3: Areas in which socio-cultural factors have impacted on business investment in Tiv land in Benue State**

Item No.	Item Description	Mean	Std	Decision Dev.
1.	Investment of in the area of funeral services.	3.09	1.576	Accepted
2.	Investment in the area of event management.	3.03	1.574	Accepted
3.	Socio-cultural factors have no positive effect on business investment behaviour of the Tiv people.	2.08	1.276	Rejected

4. Cluster Mean and Standard Deviation	2.73	1.475	Rejected
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Source: Field survey, 2018

## CONCLUSION

Based on the findings, the study had concluded that socio-cultural factors affecting business and investment among the Tiv man's attitude to wealth in which prestige is valued over and above wealth creation, wealth does not determine a person's social status and the tendency to value extravagant entertainment over and above savings. Other factors included the communal practice, the extended family system and lavish spending on burial rites and marriages. These socio-cultural factors have negative effects on business investment among the Tiv people in Benue State. However, the lavish spending on burial rites and celebration was responsible for investment in funeral services and businesses such as coffin design/marketing and ambulance services, while extravagant spending on marriage ceremonies have led to the investment in the area of event management. In conclusion, the socio-cultural factors in various ways discourage business investments among the Tiv people. The study also concludes that the Tiv socio-cultural factors have no positive effect on business investment behaviour of the Tiv people in Benue State.

## RECOMMENDATIONS

In order to bring a socio-cultural change that will improve the business and investment behaviour of Tiv people in Benue State, the following measures must be seriously applied:

- i. There is the need for sensitization campaigns which will educate rural people about importance of business to their overall improvement in their living standard and development of their communities. This should be handled by government, Non-Governmental Organizations and religious institutions.
- ii. The Tiv socio-cultural values that are inimical to business and investment should be modified or erased. This should be through advocacy from traditional institutions about the need for socialization of children and education of adults about these values and their effects on their wellbeing.
- iii. Government should encourage business and investment among the rural population by training them how to set up and manage businesses

which are both agricultural and non agricultural related. After the training, soft loans should be granted to them without strict conditions. This could spur business and investment in the rural communities.

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