INTRODUCTION

Most economies of the world cannot do without the significant contributions of Small and Medium Scale Enterprises in their country (SMEs). They play a critical role in providing employment for the citizens. Based on this assertion, Gunnu (2009) opines that there is no doubt that SMEs contribute immensely to the growth of most economies of the world. They remain the most dynamic force and agent of economic growth and development of nations (Sunday, 2011). According to Onu and Onu (2009), they are the foundation of any country’s economic growth and development, and without them, no nation can attain sustainable economic growth and development.

Several criteria are used to categorize businesses as either small or big. Some look at their working capital while others pinpoint their staff strength. SMEs are businesses with small working capital and turnover in terms of profit. In Nigeria, the Small and Medium Industries and Equality Investment Scheme (SMIEIS) defines SMEs as any enterprises with a maximum assets based on N200m, excluding land and working capital and with number of staff employed not less than 10 or more than 300 (Gunnu, 2009). These sorts of businesses are found in their thousands in the southeast, most especially in Anambra State, as the state is known for the entrepreneurial prowess of its citizens and inhabitants.

The entrepreneurial mindset of the Igbo-speaking people of Nigeria has been recognized by many studies in the past. Okwuowulu (2022) aver that the Igbo ethnic group in Nigeria is known for success in business and entrepreneurship. Similarly, Orugun and Nafiu (2014) posit that Igbo entrepreneurial and business activities remain the backbone of the Nigerian economy. Amongst all the tribes in Nigeria, the Igbo tribe is described as the most industrious tribe when it comes to socio-economic development in Nigeria (Obi, 2021). Before independence, Ndi-Igbo (Igbo people) were rich in manpower and skills of technical know-how which they used to build and develop their geopolitical region without the aid of any external bodies (Obi, 2021). This trend of being tenacious and dogged has made them so entrepreneurial that their model of business and wealth creation and redistribution has been termed the "Igbo Apprenticeship Model (IAM)"
The IAM was inspired by the historical reputation of the Igbo people for being selfless and eager to teach others in their society how to fish instead of just giving them fish. They assist in guiding and mentoring the younger ones in various enterprises until they excel in that industry or craft, at which point they are placed and given the freedom to teach others on their own. This is what the IAM is known for. According to Obi (2021), Ndi-Igbo people are innately inclined to support, instruct, guide, and mentor one another in matters of commerce, craftsmanship, and apprenticeship.

Through an apprenticeship scheme known as “Igba-boi”, the Igbo ethnic group have dominated and continued to excel above their contemporaries from other ethnic groups in the country and beyond (Iwara, Amaechi & nétshandama, 2019). This scheme comes with different names, some prefer to call it Okpu-uzu na Nwa-uzu (meaning blacksmith and servant), where craftsmanship is involved; Oga na Nwa-boyi (meaning master and servant), where apprenticeship is involved. These names refer to the relationship between a master and apprentice, depending on the trade or type of business (Onu, Anoruo, Ukonu & Agu, 2023).

This apprenticeship scheme of the Igbo people is meant to contribute immensely to employment generation in the country and in Anambra State in particular, however, the extent to which it has played this role is yet to be ascertained, given the humongous unemployment figures in Nigeria. Though, the Southeast has the lowest rate of employment, it is still significant enough to question the IAM’s place in employment generation and wealth redistribution. Despite recent employment and empowerment programmes in Nigeria, unemployment persists (Nwokoye, et al., 2019) with a low likelihood of business survival (Kehinde, Abiodun, Adegbuyi & Oladimeji; Peter, Adegbuyi, Olokundun, Peter, Amaihian & Ibisunni, 2018). On their part, Agama and Ohajionu (2021) posit that Nigeria, though reputed as the giant of Africa, has been battling with rising youth unemployment and increasing rates of poverty for decades, and was recently credited as the poverty capital of the world, taking over from India. It is against this backdrop that this study was necessitated to examine the role of apprenticeship training in job creation in Anambra State, Nigeria. Specifically, the study seeks to:

1) **Determined the relationship between trade credit and wealth redistribution in Anambra State.**

### REVIEW OF RELATED LITERATURE

**Apprenticeship Training**

Apprenticeship is defined by the International Labour Organization (2018) as structured, extended-duration instruction for a recognized trade that occurs primarily within an organization or under the supervision of an independent craftsman, is governed by a written apprenticeship contract, and is held to predetermined criteria. Additionally, the OECD-ILO (2020) recognizes apprenticeship as a viable means by which young individuals can smoothly transition from the educational sphere to the professional realm. As per the definition provided by UNESCO (2015), apprenticeship is a distinct type of vocational education that integrates on-the-job training with classroom instruction to develop expertise in particular work processes and competencies. It is subject to legal regulation and is founded upon a written employment agreement that includes remuneration and a standard social protection scheme.

Apprenticeship training on the other hand is an act that is geared towards human capital development. Orogwu, Onyeizugbe and Onuzulike (2021) capture it thus: apprenticeship has been a practice that is tailored towards human capital development. The apprenticeship training system is a human resources development scheme that blends learning and training in preparing individuals to set up, own and run independent businesses (Iwueke, Halima & Oparaku, 2020). It is a system of teaching and guiding an individual (apprentice) to be skilled in a particular trade or craft. It is an instructional method for teaching or an acceptable way of engaging an individual to understand a given task, solve problems, and deal with complex situations (Ezenwakwelu, Egbosionu & Okwo, 2019; Ejo-orusa & Mpi, 2019).

It is a system of training a new generation of practitioners of a structured competency, a basic set of skills. This training could either be in a trade or a craft. It includes craft occupations or trades and those seeking a professional license to practice in a controlled profession (Ezenwakwelu, *et al.*, 2019). According to Ejo-Orusa & Mpi (2019), it is an effort for skill development and training that is put into action to help workers have the occupational skills and competencies needed to excel in a particular venture.

Apprenticeship is an art, trade, or craft under a legal agreement that defines the duration and conditions of the relationship between the master and the learner (Alike & Orjiako-Umunze, 2019). It is a part-time work that combines professional preparation with ongoing learning over a certain length of time with the goal of reaching a specific goal (Onwuzu, Nnamani & Okonkwo, 2023). Alike and Orjiako-Umunze (2019) opine that it typically entails learning knowledge, technical abilities, and the development of a disciplined mindset appropriate for a given work.

**The Igbo Apprenticeship Model (IAM)**

The Igbo Apprenticeship Model (IAM) has been in existence for more than seven decades, adhering to undocumented but traditional Igbo conventions and forms. Comparable attributes can be found in the master-apprenticeship dynamic, wherein the apprentice represents the adolescent learner and the master represents the seasoned business proprietor (Minns & Wallis, 2013). Accordingly, some studies (Ogbu, 2021) highlight that IAM is the practice of enabling a young
person from a low-income background to gain experience or knowledge from a business run successfully by a wealthy relative from a close-knit or extended family in the same village, town, or state, with the promise made verbally or in writing that the apprentices would receive payment after a specific amount of time, typically 5-8 years; this often involves providing unofficial seed money to launch one's own business (Ebereonwu, 2021).

In this sense, some studies (Ogbu, 2021) point out that IAM represents the practice of allowing a teen from a poor background to learn or acquire training or knowledge from a business managed successfully by a wealthy relative from close-knit or extended family, the same village, town or states, pledging orally or written that after a particular specific duration, ranging between 5-8 years, the apprentices would get a payoff; often involves the provision of informal seed capital to start own business (Ebereonwu, 2021).

The IAM has been used over the years to redistribute wealth within a family or a community. Onokala and Banwo (2015) posit that this informal mode of training has been used to pass down business skills, secrets and empowerment from one generation to the next generation. It is one of the most commonly used means of capacity building, knowledge transfers and training in most informal sector settings (Haan, 2006; Ainley and Rainbird, 2014). Thus, people who do not have are guided to have through mentorship, assistance and trade credit after settlement. All forms of assistance are given to them, provided they served their masters creditably well (Ogbu, 2021).

**Trade Credit**

One of the greatest albatrosses to starting a business could be finance. The issue of finance is most times taken care of by the master of an apprentice on settlement day. But more often than not, the finance or seed capital provided by the master is usually not enough, hence, the boy who just got settled explores other alternative sources of finance, and that is where trade credit comes into play. In business, firms often look for innovative ways of strategy and financing (Monni, Novelli, Pera & Realino, 2017; Ardalan, Almasi and Atashehneh 2017; Rajnoha & Lorincová, 2015). Trade credit is one of the most traditional sources of obtaining financing for small and medium-sized enterprises (SMEs) (Centineo & Centineo, 2017; Cole, 2010).

Trade credit is a type of financing that can come from either suppliers of goods and services in the form of accounts payable or from buyers in the form of accounts receivable. In alignment with this position, Tang (2014) avers that trade credit can be categorized into two forms. First, businesses might provide trade credits to their customers in the form of accounts receivable on the balance sheet or businesses can get trade credit in terms of accounts payable from their suppliers. One of the ways masters of apprentices help to support their business is by extending trade credit to them and encouraging other suppliers to also extend credit to them, in which case they may stand as surety of them.

Trade credit providers provide credit with less or no documentation than is often necessary for the bank loan procedure, in contrast to banks, who only grant credit to businesses with strong collateral, which newly settled boys may not have (Bastos & Pindado, 2013; Casey & O’Toole, 2014). "A loan that is tied in both timing and value to the exchange of goods" is how trade credit is described (Ferris, 1981). When there is a lag between the delivery of products and/or services and the SME’s actual payment, suppliers will provide a trade credit (Biais and Gollier 1997). In other words, providers permit their clients to postpone payments for as long as necessary (Tang, 2014). According to Giannetti (2003), accounts receivable make up almost a quarter of the average total assets of European nations. According to Garcia-Teruel and Martnez-Solano (2010), this percentage is even greater for small and medium-sized businesses in the region. These significant amounts of trade credit extended by businesses to clients may have a significant impact on the value and profitability of those businesses (Pike & Cheng, 2001).

Trade credit can be used to boost sales by, for instance, associating better terms with larger orders. Additionally, trade credit enables the development of long-lasting connections with clients and the provision of support during trying times (Andrieua, Stagliana, & Zwan, 2018). It gives clients the opportunity to assess the quality of products before making a purchase, indicating high standards (Garcia-Teruel & Martnez-Solano 2010; Klapper, Laeven & Rajan, 2012). Trade credit has a significant impact on business growth as a common element of market transactions and short-term financing. According to empirical research, approximately 80% of business-to-business transactions in the UK are completed with credit (Tirole, 2006). SMEs make particular investments using trade credit to raise the worth and profitability of their businesses.

**Job Creation**

The process of creating a job involves people investing their time and money, taking many risks, including social, psychological, physical, and financial ones, and creating and developing something original and creative (Sani, Adamu, Adamu & Umar, 2021). Bolukbas (2018) defines job creation as the ability of an individual to launch a new business. Therefore, creating something new via the investment of resources and exhibiting a willingness to take chances in order to take advantage of opportunities in the environment is what it means to a job creator (Akram & Syed, 2017).

Apprenticeship is a scheme that primarily leads to the establishment of businesses which in effect leads
to job creation. When people who pass the apprenticeship scheme are settled, they go ahead to open their businesses, which in effect takes them out of the unemployment market, and turns them into job creators. The apprenticeship model has proved effective and beneficial in developing social networks for business and nurturing new and graduating apprentices through their chosen business life cycle (Onokala & Banwo, 2015).

Apprenticeship training programs offer opportunities to persons who want to improve their performance in certain trade areas (Sani, Adamu, Adamu & Umar, 2021). A tenured apprenticeship programme provides a means of earning some income in the short run and possibly becoming a business owner upon completion of the apprenticeship (Onokala & Banwo, 2015). It has made and continues to make significant contributions to entrepreneurship promotion and the development of SMEs, job and wealth creation and redistribution, poverty alleviation, and the overall economic growth and development of the country (Mpi, 2019).

**Wealth Redistribution**

The concept of wealth redistribution is important, especially in poor and developing countries like Nigeria. With the aim of lowering income inequality and fostering social fairness, wealth redistribution is the purposeful transfer of resources, assets, or income from richer people or groups to those with less financial means. This redistribution of wealth could also be in the form of granting favourable trading terms, discounts or trade credit to businesses from their suppliers or their mentors as it is with the case of apprenticeship (Hirsch & Peters, 2018).

Numerous academic fields, including economics, sociology, political science, and public policy, have extensively studied and analysed the idea of wealth redistribution. In the realm of economics, wealth redistribution is sometimes seen as a policy solution to deal with income gaps that develop inevitably in market economies. Market dynamics can cause income and wealth to be concentrated within a small portion of the population, leaving many others with little access to opportunities and resources. Wealth redistribution proponents contend that these disparities can limit social mobility, cause economic inefficiencies, and erode social cohesiveness. It could lead to restiveness, increased crime rate and insecurity in the land (Oguejiofor & Umeh, 2017).

The problem of poverty and ways to redistribute wealth can be tackled effectively through the instrumentality of apprenticeship, mentoring and extending trade credits to former omu-boy by their ogas. Eneh, Enuoh, Hammed, Anyadighibe, Pepple and Etuk (2023) maintain that the apprenticeship system creates independence and distribution of wealth. An apprenticeship programme fosters the independence of apprentices as well as the wealth generation and distribution that is necessary for the sustained growth of the economy. Individuals are not mandated to participate, but over time, if the willingness is fostered, it will lead to both economic and cultural progress (Iwuoha, 2020).

**Empirical Reviews**

Mohammed and Ewuim (2023) primarily centred their attention on Anambra state, examining the correlation between apprenticeship training and poverty alleviation among the Igbo population residing in the South-East region of Nigeria. The research was grounded in the theoretical frameworks of cognitive apprenticeship, modelling, social learning, and innovation within the field of entrepreneurship. The research employed a multi-staged sampling strategy to determine the sample size of 20 vendors from Anambra State's Main Market, Nkwo Nnewi, Eke Ekwulobia, and Eke Awka. The data was analysed using descriptive statistics such as frequencies, percentages, means, and standard deviations, as well as inferential statistics using t-test statistics and the linear regression model. The results of the study revealed a significant and positive correlation between mentoring and start-up funding and the survival rates of Igbo traders in the state of Anambra.

Okwuowulu (2022) examined the influence of the Igbo apprenticeship system (IAS) on the growth of the Nnewi Auto Spare Parts Market in Nigeria's Anambra State, using a questionnaire as the primary source of data. 246 participants were carefully selected using a judgmental sampling technique from the Nnewi auto spare parts business clusters. The analysis was done using Ordinary Least Square (OLS) regression. The findings from the analysis revealed that the IAS had a positive and significant influence on the growth of the Nnewi Auto Spare Parts Market in the studied area.

Iwueke, Halima and Oparaku (2020) aimed to examine the apprenticeship training system and its impact on business sustainability in Anambra state. A sample of 1000 respondents from various trades, crafts, and businesses was utilised for data collection. The primary instrument for data collection was a questionnaire, and the hypotheses were tested using the Chi-Square test. Relevant literature on apprenticeship and business sustainability was reviewed. The findings of the study indicated that the level of education of apprentices plays a significant role in their acquisition of trade knowledge. Additionally, the willingness of masters to mentor apprentices is contingent upon their readiness and capacity to learn.

Ekesiobi and Dimnwobi (2020) examined the entrepreneurial practises of the Igbo community residing in the southeastern region of Nigeria. The research employed a quantitative methodology to analyse a total of 1187 carefully selected replies obtained from the business clusters of Onitsha and Nnewi in Anambra.
state. The study utilised the Propensity Score Matching (PSM) technique to assess the impact of therapy on the treatment. This involved pairing treatment and control units based on their propensity score and other relevant factors, in addition to providing descriptive demonstrations. The PSM method was employed to conduct a counterfactual analysis of the impact of the entrepreneurship model on company outcomes. This was achieved by comparing individuals who participated in the Integrated Entrepreneurship Model (IEM) with those who did not participate. The study’s results revealed that entrepreneurs who engaged in the IEM had a greater likelihood of business survival, business development, and access to trade and informal financing. Conversely, non-IEM entrepreneurs showed superior access to formal credit sources compared to graduates of the IEM programme.

Kanu (2019) explored the Igbo apprenticeship system (IAS) in the South East of Nigeria. The study aimed to identify the complementary elements of the IAS and assess the potential benefits of incorporating these features into EDP for fostering successful entrepreneurs. To do this, a descriptive survey methodology was employed. The study focused on a sample of 92 entrepreneurs in Nigeria who had either emerged or benefited from entrepreneurship development courses. These individuals were selected based on the criterion that they had been operating their enterprises for a minimum of one year. The participants, who were chosen from the South-West region of Nigeria, responded to a questionnaire consisting of 30 items. The questionnaire underwent a validation process involving the assessment of 5 experts and was subsequently pre-tested. The pre-test yielded a Cronbach Alpha Reliability Coefficient of 0.87. The data acquired in the study were subjected to analysis using statistical measures such as frequency, percentage, and mean. The findings of the study indicated that the incorporation of the complementary attributes of the IAS into EDP has the potential to significantly enhance the effectiveness of entrepreneurial endeavours.

In the Visegrad Group, which consists of the Czech Republic, Poland, Hungary, and the Slovak Republic, it was investigated by Rahman, Rozsa and Cepel (2018), if bank financing is an alternative to or a supplement to trade credit for small and medium-sized firms (SMEs). The study made use of the data set from the Business Environment and Enterprise Performance Survey, which was carried out between 2012 and 2014 by the World Bank and the European Bank for Reconstruction and Development. The complementary hypothesis of bank credit and trade credit is supported by the finding that businesses with a bank overdraft capacity utilise more trade credit, which was made using a sample of 1,140 enterprises. Additionally, the findings revealed that enterprises with a concentrated ownership structure, a younger workforce, greater innovation, and a history of risk-taking utilise trade credit more frequently to pay for their goods and services. The findings, however, also indicated that service-oriented businesses use trade credit less frequently than manufacturing businesses.

Tang (2014) conducted a study that centred on how trade credit affects SMEs' profitability from both the supplier and demand sides. From 2009 to 2013, 71 SMEs in the Netherlands were the subject of the investigation. Both descriptive and inferential statistics were used in the analysis. The results indicated that since accounts payable are positively correlated with profitability, SMEs can build long-term relationships with their suppliers to get credits. It has also been demonstrated that there is no direct link between profitability and accounts receivable.

**METHODS**

The work used survey research design because of the nature of the study which sort to collect data from sampled respondents using a questionnaire. The study’s population consist of selected SME owners within three areas in Anambra State (Onitsha, Awka and Nnewi) who have passed through some form of apprenticeship training in the past and whose businesses have been in existence for the past five years. The population figure is put at 3673 business owners. The sample size of the study is 347 arrived at by applying Krejcie and Morgan's 1970 sample size determination formula. The source of data is wholly primary, using a structured questionnaire for this purpose. The questionnaire was validated by experts to ensure it measures what it intends to measure. It was also subjected to a reliability test using Cronbach Alpha and the coefficient obtained was .783 which is higher than the threshold of .6. The data was collected in person, making use of 2 research assistants for this purpose. The data collected were analysed using a combination of descriptive and inferential statistics. The descriptive statistics was mean and frequency distribution while the inferential statistics was correlation analysis, applying the Pearson's method to it. The hypothesis was tested at a 5% level of significance.

**Data Analysis and Presentation**

A total of 347 copies of the questionnaire were distributed in accordance with the sample size, and in the end, 325 were collected, out of which 5 were not analysed because they were either wrongly filled or mutilated. Therefore, only 320 copies were analysed for the study.
Table 1: Response Distribution

<table>
<thead>
<tr>
<th>S/N</th>
<th>Questionnaire Items</th>
<th>SA (5)</th>
<th>A (4)</th>
<th>UD (3)</th>
<th>D (2)</th>
<th>SD (1)</th>
<th>Mean</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Independent Variables (Apprenticeship Training)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>I got goods on credit from my oga (master).</td>
<td>67</td>
<td>50</td>
<td>-</td>
<td>134</td>
<td>69</td>
<td>2.72</td>
<td>Reject</td>
</tr>
<tr>
<td>2</td>
<td>My oga helped me to negotiate with his suppliers to also supply me goods on credit.</td>
<td>102</td>
<td>80</td>
<td>12</td>
<td>100</td>
<td>26</td>
<td>3.41</td>
<td>Accept</td>
</tr>
<tr>
<td>3</td>
<td>I never got any goods or services on credit from my master.</td>
<td>-</td>
<td>106</td>
<td>-</td>
<td>99</td>
<td>115</td>
<td>2.30</td>
<td>Reject</td>
</tr>
<tr>
<td>4</td>
<td>My master made sure that when I started, goods were given to me on good terms.</td>
<td>56</td>
<td>79</td>
<td>10</td>
<td>89</td>
<td>86</td>
<td>2.78</td>
<td>Reject</td>
</tr>
<tr>
<td></td>
<td><strong>Dependent Variables (Job Creation)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>I started on my own because my oga helped me with supplies.</td>
<td>90</td>
<td>121</td>
<td>-</td>
<td>82</td>
<td>27</td>
<td>3.52</td>
<td>Accept</td>
</tr>
<tr>
<td>6</td>
<td>I am now doing well and training others because of the role my oga played in my business.</td>
<td>40</td>
<td>100</td>
<td>3</td>
<td>94</td>
<td>83</td>
<td>2.75</td>
<td>Reject</td>
</tr>
<tr>
<td>7</td>
<td>I am ready to help others as a result of the help I got from my oga.</td>
<td>-</td>
<td>126</td>
<td>29</td>
<td>69</td>
<td>96</td>
<td>2.57</td>
<td>Reject</td>
</tr>
<tr>
<td>8</td>
<td>The experience I got from my oga is not encouraging me to help others.</td>
<td>89</td>
<td>80</td>
<td>17</td>
<td>90</td>
<td>44</td>
<td>3.25</td>
<td>Accept</td>
</tr>
</tbody>
</table>

Table 1 shows the distribution of responses from respondents. The analysis here is done using mean, with a threshold of acceptance of 3, meaning that any questionnaire item with a mean of 3 and above should be accepted as being true while those with a mean of less than 3 should be rejected. From the Table, it is seen that questionnaire items 2, 5 and 7 are accepted because their means are greater than 3 while questionnaire items 1, 3, 4, 6 and 8 are rejected because their mean is lesser than 3.

**Test of Hypothesis**

H_{A1}: Trade credit has a statistically significant relationship with wealth redistribution in Anambra State.

Table 2: Correlation Analysis

<table>
<thead>
<tr>
<th></th>
<th>TRADECREDIT</th>
<th>WEALTHREDI</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRADECREDIT</td>
<td>Pearson Correlation</td>
<td>.972**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>320</td>
</tr>
<tr>
<td>WEALTH REDI</td>
<td>Pearson Correlation</td>
<td>.972**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>320</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

**Source: Field Survey, 2023**

Table 2 shows the correlation analysis done for hypothesis one which states that trade credit has a statistically significant relationship with wealth redistribution in Anambra State. From the analysis, the correlation coefficient is .972 while the probability value (p-value) is .000. Going by the decision rule which states that if the p-value is less than .05 which is the level of significance, the alternate hypothesis should be accepted, the alternate hypothesis is, therefore, accepted and it is stated that trade credit has a statistically significant positive relationship with wealth redistribution in Anambra State.

**CONCLUSIONS**

Apprenticeship has been a system that has helped the people from the southeast to create jobs for the people and improve their living standards. The true value and economic contribution of the system or scheme have also been evaluated by earlier studies, but its role in wealth redistribution appears not to have been examined in the recent past, hence, necessitating this study. Following the analysis carried out, the study concludes that the apprenticeship scheme in Anambra state has contributed to wealth redistribution and by extension, job creation in the state.
RECOMMENDATIONS

On the strength of the discovery of the study, it is recommended that some form of formality needs to be inculcated into the apprenticeship system in Anambra state, where credit and funding will be given to those who have served their masters for the stipulated time either as grants or at a very reduced interest rate, as this will go a long way in redistributing wealth in the state and make for greater job creation.

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