

# A Potted Biography of Denen Tofi: A Noble Entrepreneur in Tivland of Central Nigeria

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## Abstract

Scholars of various disciplinary orientations have engaged in research activities on issues concerning entrepreneurship. Their publications have proliferated with a view towards inducing the readers to understand the contributions of entrepreneurs and entrepreneurship to economic life of societies, globally. In Nigeria and Benue State in particular, there is quite a substantial literature on entrepreneurship. However, all of these extant literature were written to the neglect of Denen Tofi, a noble Tiv entrepreneur that contributed so much in solving the challenges of human development in Tivland. Thus, this paper is an intervention to study the contributions of Tofi to the development of entrepreneurship in Tivland in Central Nigeria. Its objective is to show how Tofi's entrepreneurial activities created employment and paved the way to socio-economic development of the study area. The paper using extant and oral sources in line with interdisciplinary methodology evaluates Tofi's attempts at surmounting the said challenges and analyses the number of issues that led to the collapse of his business enterprises. The study employs and applies the social cultural theory of entrepreneurship to the understanding of the phenomenon under investigation. The study concludes by recapitulating on the basic issues interrogated by the paper and emphasised that, the engagement and mismanagement of Tofi and Sons Group of Companies by his family members led to the collapse of his enterprises. In this wise, the paper proposes thoughtful policy prescriptions to tame the deteriorating state of the business ventures under review.

**Keywords:** Biography, Denen Tofi, Tiv Entrepreneur, Impact And Challenges.

## Introduction

Opportunity is all around you. What matters is where you put your focus. Ask yourself this question everyday: 'Where should my focus be?' Where you focus your attention, you create strength and momentum. These are characteristics of momentum: It is single minded; it is unwavering in the pursuit of goal; it has passion that knows no limit; it demands a

concentrated intensity and a definite sense of destiny; and most of all it has vision and commitment to excellence (Mason, 2004:75).

The study of entrepreneurship has been recognised and acknowledged to the extent that universities worldwide include it in their curriculum. Indeed, contemporary scholars have now directed their research interest on entrepreneurship, particularly in micro entrepreneurship such as Tiv entrepreneurship, which is an aspect of Tiv economic history. The question now is what motivated this interest? Many scholars and economic policy analysts are of the view that entrepreneurship study is gaining grounds in the universities in the world including the ones in Nigeria and other tertiary institutions because of the high level of unemployment. Students are now being taught various aspects of entrepreneurship so that after graduation, they can set up their private businesses for the purpose of earning their living without depending on the government for the provision of job opportunities.

This study therefore examines the activities of Denen Tofi, a renowned Tiv entrepreneur. It first examines the core variables that are embedded in the theme of this study. It investigates the pedigree of the said entrepreneur. It proceeds and unveils his contributions to the entrepreneurship activities that paved way to the socio-economic development of Tiv area. The study also highlights the challenges encountered by the entrepreneur under consideration. It evaluates his attempts at surmounting these challenges and analyses a number of issues that led to the collapse of his business enterprises.

## Conceptual Vocabulary

Conceptual vocabulary of this subject matter is the group of words that are typically used in understanding the work. These are biography, entrepreneur, entrepreneurship, and intrapreneurship. A biography (or simply bio) is derived from Latin words; *bio* which means “life” and *graphia*, “record, account” (*Online Etymological Dictionary*). Thus, a biography is a detailed description of a person’s life. It involves more than just the basic facts like education, work, relationships, and death, but also portrays a subject’s experience of these life events. Unlike a profile or curriculum vitae (Resume), a biography presents a subject’s life story, highlighting various aspects of his or her life, including intimate details of experience, and may include an analysis of the subject’s personality (en.m. [Wikipedia.org/wiki/biography](https://en.m.wikipedia.org/wiki/biography)-Accessed 2019,09.16). In his contribution to the meaning of biography, Reitz (2004:79) states emphatically that:

A biography is a carefully researched, relatively full narrative account of the life of a specific person or closely related group of people written by another. The biographer selects the most interesting and important events with the intention of elucidating the character and personality of the biographee and placing the subject’s life in social, cultural, and historical context. An authorised biography, written with the consent and sometimes the cooperation of its subjects may be less critical than an unauthorised biography.

The data above shows the types and elements of biography. It is worthy of note that the literally form of biography was pioneered by the Roman historians Plutarch, Tacitus, and Suetonius. English literary biography began with James Boswell's *Life of Samuel Johnson* published in 1791. Modern biographers tend to be objective in approach, but classical and medieval biographers often wrote to confirm a thesis or illustrate a moral principle. It also refers to the branch of literature and history in which the lives of actual people are described and analysed (Reitz, 2004:79)

Biographical works are usually non-fiction, but fiction can also be used to portray a person's life. One in-depth form of a biographical coverage is called legacy writing. Works in a diverse media, from literature to film, form the genre known as biography. An authorised biography is written with the permission, cooperation, and at times, participation of a subject or a subject's heirs while an autobiography is written by the person himself or herself, sometimes with the assistance of a collaborator or ghost-writer ([en.m Wikipedia.org/wiki/biography](https://en.m.wikipedia.org/wiki/biography)-Accessed 20.09.2019).

Entrepreneur on the other hand refers to a person who sets up a business, maybe for offering human services or for profit making. According to *Nigerian Institute of Management* (NIM 2013:7), an entrepreneur implies:

A person who assumes the risk of and responsibility of a business venture for a profit, an individual who searches for, responds to and exploits an opportunity for a profit; a man or woman who creates a new firm and continues to run it until it becomes useful, a person who identifies a necessary change or business opportunity and exploits it with enterprise.

The foregoing conceptualization has a major weakness in that it fails to recognise the non-profit aspect of entrepreneur. However, some entrepreneurs established some entrepreneurial centres to render self-help services. An entrepreneur is known by names like businessman, tycoon, magnate, *impresario* (as called in the entertainment industry) or an industrialist (NIM, 2013:7). An entrepreneur can operate on a small scale, medium or large scale, depending on his financial strength and aim.

Also considered in this segment of the paper is entrepreneurship. Entrepreneurship is a derivative of a French word "*entreprendre*" which refers to individuals who were "*undertakers*", that is those who undertook the risk of new enterprise (Holt, 1992:3). Sharing their view on this matter, Nickles, Mchugh & Mchugh (2002:10) note that entrepreneurship "is accepting the risk of starting and running a business" while Stonner, Freeman & Gilbert (2005) opined that entrepreneurship is "the seeming discontinuation process of combining researches to produce new goods and services". Therefore, a person who sees a business opportunity and obtains the needed capital, knows how to put together an operation successful, and has the willingness to take a personal risk of success or failure, is an entrepreneur (Koontz, Donell, Weihrich (1980:99).

The Governor of the Central Bank of Nigeria (CBN), Emezie (2017:6) opines that entrepreneurship is “the process of pursuing opportunities and mobilising resources needed to bring new ventures and ideas into reality. An entrepreneur’s function is to take risk, and benefit opportunities inherent in the challenges”. Nevertheless, *European Union Commission* (2008) explains the meaning of entrepreneurship through this citation thus:

Entrepreneurship is an individual ability to turn ideas into action. It includes creativity innovation and risk taking as well as that ability to plan and manage projects in order to achieve objectives. This supports everyone in day-to-day life at home and society makes employees more aware of the context of their work and better able to seize opportunities and provides a foundation for entrepreneurs establishing a social or commercial activity.

Furthermore, Kpelai (2009:190) declares that:

Entrepreneurship begins with action, the creation of a new organisation; the organisation may or may not become self-sustaining and in fact may never earn significant revenues. However, when individuals create a new organisation, they have entered the entrepreneurship paradigm.

Arising from the above definitions, we arrive at the operational definition of entrepreneurship as the willingness and ability of a person or persons to exploit investment opportunities, establish and manage a successful business enterprise. Intra in the context of this study means within the organisation. Thus, intrapreneurship refers to developing a spirit of entrepreneurship within the existing organization (Badi and Badi, 2010:116-117). Intrapreneurial leaders have to be visionary and flexible, understand business environment, stimulate and support the team work and encourage suggestions and open discussions. An intrapreneur must have the ability to encourage team work and use a multi-disciplined approach. This may be different from the organisational practices and structures taught in most business schools and apparent in established corporate plans (Badi and Badi, 2010:112).

Extrapolating from the above conceptual explications, it can be deduced that, an entrepreneur is a person who finds a business opportunity and mobilises necessary resources as well as starts and operates the business. An entrepreneur is also viewed as an innovator. He introduces new ideas, new product, new techniques, opens up new markets, and so forth (Zuamo and Aondoakaa, 2010:99). This is the sense in which Joseph Schumpeter sees entrepreneurship as the engine of economic development. The entrepreneur thus perceives business opportunities and takes advantage of the scarce resources to use them. It is he alone who directs the human and material resources towards his business objective (Zuamo and Aondoakaa, 2010:99-100).

## **Social Cultural Theory of Entrepreneurship**

The Study is predicated on the social cultural theory of entrepreneurship. The theory was propounded by Hoselitz (1964) on the assumption that certain persons are endowed with creative

power in any cultural or social group and they develop different attitudes while practicing social conduct, entrepreneurship can be developed in a society in which cultural norms permit variability in the choice of paths of life and in which the relevant processes of socialisation of the individual are not so completely standardised.

The entrepreneurs develop their attitudes in the direction of productivity and creative integration. The advocate of this theory point out that entrepreneurship is a product of culture (Mohanty 2005). Entrepreneurial talents come from cultural values and cultural systems embedded into the cultural environment.

In a society where entrepreneurship traits such as innovation, creativity, risk taking, initiative, aggressiveness and competitiveness is promoted, and where social processes are not rigid then such personalities become interested with starting and operating their own enterprises (Khanka 2014). The case of Denen Tofi is a clear example of the above scenario and as such this theory is validly situated to the analysis of his impact in entrepreneurship development in Benue State.

### **A Pedigree of Denen Tofi**

In traditional African society generally and Tiv pre-colonial society in particular, record keeping was not taken seriously. In respect of this, determining birth days becomes a challenge. It becomes difficult stating the exact time some individuals including Denen were born. What we rely upon are mere projections. Based on this note, Denen Tofi might have been born some 86 years ago in Mbagen in the present day Buruku Local Government Area of Benue State (Mbapuun, 2009:80). His father was Tofi Anyia while his mother was Ngurunga mostly, called Agbo Tofi, who was a daughter of Gber Dogo of Konshisha Local Government Area, but she grew up in Kunav Clan in Vandeikya Local Government Area of Benue State. Denen Tofi married about 22 wives and could not establish the exact number of children he has (Oral Interview: Aondoakula Denen).

Denen began his independent life by engaging in subsistence farming before he became a petty trader. He started from buying locally made soap known as *Asawa* in Obudu and Iyala Markets in Cross River State to sell at Ihugh Market and other markets in Tivland. He expanded his petty trade (*kerekeche*) and also started trading in *petali* (a type of wrapper that was made with two ropes according to sizes), *Atsahur Atondun* (Soda soaps), *Asa* (beads and many more articles of trade).

In his thirsty and quest for money, the entrepreneur under review left his home Mbagen in the early 1940s, for Ugba in the present Logo Local Government Area, Benue State where he established himself as a reputable farmer. He noted with emphasis that farming runs deep in his blood and everything else comes second (Oral Interview: Denen Tofi). He (Denen) diverted some of the money from farming activities to buying clothes for retail (mainly, Wax prints made from Manchester in England which were bought at Onitsha). Soon, he was making bulk purchase of grains every season and retailing them to people from the far North, the East and Western part

of the country. Through this he became a prominent Ugba-based middleman who all traders from outside Tivland desired to get in touch with (Mbapuun, 2009:80).

One of the informants who is also one of the wives of Denen named Ayangahungur brings to our knowledge that in the early 1950s, Denen devoted his time fully to selling of clothing materials, which he bought from Onitsha for the local consumers of Ugba, Anyiin, Zaki-Biam, Buruku and Kyado. This he did strenuously by riding on his bicycle several miles to and from market places in the said area (Oral Interview: Ayangahungur Denen, 2016). The business mogul started gaining more financial strength and decided during the Nigerian Civil War (1967-1970) to relocate from Ugba settlement to Gboko; a bigger settlement which was fast emerging as a metropolis and booming with business activities. At Gboko Denen was buying and storing grains (*Ajia*) under the auspice of Inja Amokaha, Ageba Akosu, Saluun Akosu and his younger brother Tsesar Tofi to be sold at high rates usually when the grains were not plenty in supply (Oral Interview: Fateman Denen). From there Denen diversified his business activities to cover many enterprises as discussed in the next subheading.

In religious matters, Denen deeply believed in the existence of God Almighty (*Aondo*). He is a Catholic by faith, and this motivated him to build a church named St. Mary's Catholic Church, Mbagen in Buruku Local Government Area. It was this religious faith that made him to adopt his business motto: "Do good God will help you". Socially, Denen Tofi was the patron of the Gboko Vigilante Group – a body that ensures a crime-free society in the commercial and metropolitan Gboko and its environs. He watches football matches and cultural dances in his leisure time. The business mogul under study is the patron of Tofi and Sons Group of Companies Limited, with its headquarters situated at 18 J.S Tarka Way, Gboko. His head office remains the tallest hallmark of the Gboko business centre. Materially, Tofi owns houses in virtually all parts of Gboko. Also worthy of mention is that he was a government contractor; he had done some contracts for almost all the successive administrations in the state.

### **Tofi Business Enterprises: Achievements and Impacts**

In this segment, the paper isolates and interrogates the achievements and impacts recorded by Denen in his entrepreneurial activities. These entrepreneurship activities ranged from the establishment of hotels with beer parlours namely, Paradise and New State Hotels. Denen's hotels were among the most recognised and cherished in Gboko in those days. According to Mama Ayangahungur (one of Denen's wives) the entrepreneur under consideration established Paradise Hotel located in the present Gboko Main Market. The hotel was managed by many managers and employed many workers ranging from waiters, cashiers, hotel attendants, cleaners and the like. The last person that managed the hotel was one Mr. James Anyam while Tony Gbishe was also one of the supporting staff. When Benue State was created out of the then Benue Plateau State, Denen established another hotel and tagged it as "New State". It was located behind Zenith Bank PLC, Gboko. It is worth noting that both of the hotels were run together with beer services (Oral Interview: Aondoakula Denen).

In addition, the said entrepreneur established a secondary school called Tofi Memorial Grammar School, Gboko (TMGSG) in 1973. According to the principal of the school Mr. Moses Ikyenge Ichol, inspite of the fact that Denen Tofi (the school proprietor) did not acquire western education, he still claimed that he knew grammar very well, therefore, parent and guidance should send their wards to come and learn from him through his school” (Oral Interview: Moses Ikyenge Ichol).

TMGSG assisted in bringing secondary education to the door steps of Gboko indigenes, Benue State, and beyond. TMGSG is one among the school that were grant aided in 1973 and also has a reasonable population. The school also provide employment opportunities to both academic and non-academic staff, as well as the casual workers for the purposes of working and earning a living. The tables presented below show the student enrolment and the staff strength.

**Table 1.Total Population at the End of 2018/2019 Academic Session**

| CLASS        | BOYS       | GIRLS      | TOTAL        |
|--------------|------------|------------|--------------|
| Jss 1A       | 31         | 30         | 61           |
| Jss 1B       | 38         | 23         | 62           |
| Jss 1C       | 33         | 27         | 60           |
| Jss 1D       | 36         | 27         | 60           |
| Jss 2A       | 23         | 27         | 50           |
| Jss 2B       | 29         | 30         | 59           |
| Jss 2C       | 27         | 20         | 47           |
| Jss 2D       | 25         | 23         | 48           |
| Jss 3A       | 22         | 35         | 57           |
| Jss 3B       | 26         | 24         | 50           |
| Jss 3C       | 20         | 25         | 45           |
| Jss 3D       | 29         | 26         | 55           |
| SS 1A        | 33         | 18         | 51           |
| SS 1B        | 28         | 28         | 56           |
| SS 1C        | 36         | 28         | 54           |
| SS 1D        | 32         | 28         | 56           |
| SS 2A        | 36         | 20         | 56           |
| SS 2B        | 21         | 27         | 48           |
| SS 2C        | 40         | 26         | 66           |
| SS 2D        | 32         | 28         | 39           |
| SS 3A        | 28         | 11         | 39           |
| SS 3B        | 5          | 6          | 11           |
| SS 3C        | 7          | 12         | 19           |
| SS 3D        | 4          | 3          | 7            |
| <b>Total</b> | <b>631</b> | <b>540</b> | <b>1,171</b> |

Source: Office of the Principal, TMGSG (09:09:2019)

Table one above shows that in almost all the classes the population of male students outnumbered their female counterparts. Female students only dominated Jss 2A, Jss 3A, Jss 3C, SS 2B, SS 3B, and SS 3C. The table also indicates that the grand total population of TMGSG as at the end of last academic year (2018/2019) was 1,171 students.

**Table 2. Academic Staff Strength**

| QLE          | TSB       | PTA       | NYSC     |
|--------------|-----------|-----------|----------|
| Graduate     | 33        | 10        | 4        |
| HND          | 10        | Nil       | Nil      |
| NCE          | 15        | 7         | Nil      |
| <b>Total</b> | <b>58</b> | <b>17</b> | <b>4</b> |

Source: Office of the Principal, TMGSG (09:09:2019)

Table two depicts that the population of teachers with degree were (33) at TMGSG which surpasses any other qualification. While those with NCE came second with 15, those with HND are the least, 10 to be precise. If the whole figures are summed up on the average the school has good academic staff strength.

**Table 3. Non-Academic Staff Strength**

| QLT          | TSB      | PTA      |
|--------------|----------|----------|
| HND          | -        | -        |
| OND          | 2        | 1        |
| RN/RM        | -        | -        |
| CHEW         | -        | -        |
| GCE          | 2        | -        |
| FSLC         | -        | 4        |
| OTHER        | -        | 1        |
| <b>TOTAL</b> | <b>4</b> | <b>6</b> |

Source: Office of the Principal, TMGSG (09:09:2019)

Table three above shows that the academic staff strength is dominated by the First School Leaving Certificate (FSLC) holders with a total number of 4 who are also PTA staff. While TSB staff who earned OND are 2 and those who hold GCE are also 2; bringing the total number of non-academic staff to 10.

We should be cognisant of the fact that his (Denen) tentacle in business has spread through share holding into food products, rice and flour mills, oil and chemical industries, distributorships of Benue Cement Company (BCC), International Breweries and Michelin Tyres and Tubes Ltd (Mbapuu, 2009:82). Oral Interview reveals that Denen was the major distributor of Cement to the extent that he used to distribute on average 12 trucks (trailers) daily. According to an information (Fateman Denen: 2016) the tyre distribution business was managed by Mbalamen Denen Tofi, one of his wives. The head office of this business unit was at 67 J.S Tarka Way, Gboko, Benue State.



Another business unit of the Denen Tofi and Sons Group of Companies Limited was transport unit. Oral Interview with Ayangahungur Denen (2016) discloses that her husband (Denen) purchased his first car in 1962. It was a private car but as time went on he ventured into transport business. She could not establish the exact number of commercial vehicles owned by the company but states that there was a point in time that Denen bought 12 trailer Lorries in a single day and added to his already existing ones. The transport unit of the company was headed by the Chief Driver, Akeshi. Other drivers were Ambi-Uya, Agee, Samuel, Aondowase, Ayado, Ngueibo and Samuel Amoka who was his private driver.

He also owned a filling station known as the National Oil, presently known as Conoil Filling Station (now owned and managed by another person). Those who steered the affairs of the filling station were Akusugh of Mbagen Clan, Tayange of Mbagen Clan and Shitile Azazum who actually promoted the said petrol station (Oral Interview: Fateman Denen, 2016).

In the area of commercial buildings, Denen Tofi also made a giant stride. He owned the highest number of commercial buildings in Gboko. The business mogul has the tallest storey building in Gboko Local Government Area. The building was not put to use for very many years on the ground that it lacks proper architectural build-up. However, in the recent years a lot of persons have hired it for commercial purposes, yet the last two storeys are still vacant, maybe because of the fear of collapsing. For the purpose of easy perusal and assimilation, the summary of Denen Tofi's business enterprises is shown herein:

**Table 4. Denen Tofi Business Enterprises**

| S/N | Type                           | Location   | Workers/Managers  |
|-----|--------------------------------|--|---|
| 1   | Paradise Hotel                 | Gboko Main Market  | James Anyom, Tony Gbishe and other workers                              |
| 2   | New State Hotel                | Behind Zenith Bank PLC Gboko                                       | James Anyom, Tony Gbishe and other workers                              |
| 3   | Tofi Memorial Grammar School   | Close to Lubuna Junction Gboko-North.                              | T. Avakaa (Principal) & Teachers. Presently is M.J. Ichol and Teachers. |
|     | Cement Company                 | Intinerant and Many Distributing stores in Gboko Town              | Self Management and Drivers   |
| 5   | Tyres                          | 67 J.S. Tarka Way, Gboko   | Mbalamen Denen Tofi   |
| 6   | Transport Company              |  | Akeshi (chief Driver), Ambi-Uya, Agee, Ayado, etc.                      |
| 7   | Filling Station (National Oil) | Opposite Benue State University Makurdi, Western Wing (first gate) | Shitile Zazum, Akusugh Tayange etc.                                     |
| 8   | Rice Milling                   | Located at Aliade Road Gboko.                                      | Self  |
| 9   | Commercial Buildings           | Scattered almost in every part of Gboko                            | Self  |

Source: The Author's Fieldwork (09:09:2019).

Table four above is an indication that the entrepreneur in question diversified his business efforts and covered many sectors of business. This must have been one of the reasons he recorded a huge success which paved the way for his prominence in Tivland and the entire Benue State.

It was as a result of the above numerous business achievements that Denen Tofi was honoured with a chieftaincy title by the Tiv Traditional Council under the rulership of his Royal Highness Orchivigh Alfred Akawe Torkula. His certificate of honour reads:

This honourable chieftaincy title is conferred on you Denen Tofi in recognition and appreciation of your meritorious services in your field of endeavour, to this nation in general and to the Tiv people in particular. By the authority of Tiv Traditional Council you have by this conferment been elevated to the position of *Ijor Agboghoh I Tiv* and accordingly made a honorary member of the Tor Tiv's Advisory Council and Adviser to the Tor Tiv, father of the entire Tiv race and Supreme Traditional Ruler of Tivland. Conferred this 22nd day of May, 1994 at Gboko.

It is as a result of this conferment that Denen Tofi became *Ijor Agboghoh I Tiv* (a chief) as appear in the above indentation which literally means a spring with gravel (undried spring) but its original meaning is a wealthy person (the one who always has money in larger quantities). His closest wife (*Penda Ityough*) Mama Ayangahungur Denen Tofi was also honoured with a chieftaincy title, *Kucha u Ijor Agboghoh I Tiv* which literally means Chief Denen Tofi drinking vessels made from calabash. However, the original meaning is a supporting pillar of Chief Denen Tofi. However, it should be stated that Tofi's enterprises are on the decline. What are the causes? The approach to the question above is located in the subsequent analysis.

### **The Decline and Collapse of Denen Tofi Business Enterprises**

Various factors are responsible for the decline and subsequent collapse of Tofi's enterprises. These factors range from poor management, financial indiscipline as a result of philanthropism, politics, non-payment for executed contracts, and so on and so forth. The aforementioned factors are elaborated one after the other for the ease or vivid understanding of the write-up.

First and foremost is poor management. When Tofi first established his business enterprises, he was effectively and efficiently managing them, but as time went on, the reverse became the case. According to Ayangahungur Denen (Oral Interview, 2016), this challenge arose as a result of ageing and the inclusion of many members of his family in his business. The said informant argues that Chief Denen Tofi, due to his old age, is too weak; he cannot work uprightly without being supported by someone. Now he lacks physical strength to be moving from place to place outside and even within Gboko Township. Due to this, some of his family members handled the most sensitive parts of his businesses and have direct access to his money which they spend at their will, paving way to the collapse of his business enterprises.

Secondly, is the financial indiscipline by the entrepreneur. Chief Denen Tofi became financially indiscipline by demonstrating his philanthropism. This can be seen in the payment of dowries for his brothers' wives, his drivers and also assisting many people especially from Mbagen Clan to marry. The chief also used his business money for the construction of many churches including St. Mary's Catholic Church in his village. He also constructed many rural roads in his community as part of his Community Development Project (CDP). All these, he did at the detriment of his business which eventually led to the collapse of his enterprises (Oral Interview: Fateman Denen, Ayangahunghur Denen & Aondoakula Denen, 2016).

Thirdly, the factor of politics is also responsible to the fall of Chief Denen Tofi. The Chief used money from the coffers of his businesses and supported (sponsored) many candidates to contest for political positions with the intention of having a kick-back. However, most of those he sponsored lost out in the contest and they did not have any source of money to compensate him for what he spent on them. For example, the chief sponsored Abel Gafa, who contested in the 1992 gubernatorial election with Ignatius Ayua Yeke and Rev. Fr. Moses Orshio Adasu, in which the first candidate lost out of the context while the latter emerged victorious. The implication was that, the chief under review did not have any compensation from Gafa; meaning that he spent his business money in vain. This drastically reduced the volume of his business (Oral Interview: Denen Tofi, 2016).

To add to these is non-payment for executed projects. In an oral conversation with Fateman Denen Tofi (2016), she disclosed that the non-payment for executed contract also posed a serious challenge to the entrepreneur. Tofi was always a contractor with Benue State Government. He normally carried his personal money and injected into the contract, after executing most of these contracts, the government did not pay him. This served as a big blow to his business enterprises. It was the combination of the above factors that led to the down fall of Chief Denen Tofi's enterprises.

## **Conclusion and Policy Recommendations**

The paper has attempted to reconstruct the biography of a renowned Tiv entrepreneur, Chief Denen Tofi, who was honoured by the Tiv Traditional Council in 1994 with the Chieftaincy title "*Ijor Agboghol I Tiv*". The paper also chronicled his business enterprises and mentioned those who steered the affairs of Denen Tofi and Sons Group of Companies Limited. The impact and the challenges faced by his companies were uncovered. These challenges include poor management, financial indiscipline, political engagement (godfatherism) and non-payment for his executed contracts. Owing to the above it must be realized that in face of these challenges, Chief Denen Tofi did not adopt positive measures in tackling them, rather, he closed down some of his business enterprises (especially the transport and hotel units) and handed over some units to his family members who carelessly mismanaged and ruined them. In this regard, the paper recommends that for the purposes of effective business management; family members should not be given a free hand in the business treasury, business money should not be spent for political

purpose, and businessmen should be capable of assessing other sources of money to improve on their financial strength in times of difficulties instead of closing down their businesses.

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