

Entrepreneurship and Access to Decent Living in Cross River State, Nigeria

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ABSTRACT

The study examined the effects of entrepreneurship on access to decent living in Cross River State, Nigeria. Specifically, the study postulated that farming (poultry, piggery, and fishery) and internet/computer business (small and medium enterprises) significantly influence decent living. Survey research design was adopted in selecting 576 sampled respondents. Both quantitative and qualitative data were generated through the questionnaire and focus group discussions. Generated data were analysed using Pearson product moment correlation statistical technique at 0.05 level of significance. Findings arrived at showed that farming and computer business significantly relates to decent living. Based on these findings, it was recommended among others that government and other agencies should adopt entrepreneurship as a vital tool for enhancing decent living among rural dwellers. Furthermore, financial assistance should be given to existing enterprises especially in rural areas to expand their operations.

Keywords: Entrepreneurship, small and medium businesses, decent living, wellbeing

INTRODUCTION

Decent living is generally characterised by having access and affording basic necessities such as food, clothing, housing, security, and healthcare. According to Rao and Baer (2012), decent living is a fundamental human right that gives rise to resource enlightenments (i.e., resource requirements to eradicate poverty). This therefore implies that people ought to be empowered to acquire 'inviolable set of goods to flourish in a just society' (Rao & Min, 2017). More so, decent living is the moral imperative of society and the economy, whose objective is that all human beings should be empowered to live a full life, and these are the needs of fundamental development (Morales, Vásconez, Maden, & Poaquiza, 2016; Agba & Agba, 2008). In an entrepreneurial society, basic human wellbeing as well as economic growth and development have occupied may discuss. In achieving decent living, the presence of entrepreneurial capability increases access to economic opportunities by providing useful information on manpower training and skills development, access to capital, and business development (Adenutsi, 2009; Agba, Ushie, Ushie, Basse & Agba, 2009). Entrepreneurship according to Adenutsi (2009) is motivated by access to basic social infrastructure and access

to economic opportunities. More so, these economic opportunities provides valuable information to equip manpower training and skills development, and access to capital and business development. With the information gotten, entrepreneurs are able to become more competitive in the market thereby enhancing improved wellbeing.

Entrepreneurs are often thought of as national assets to be refined, motivated and remunerated to the greatest possible extent (Baijal, 2016). One of the importance of entrepreneur is to help people change their way of life. In that when successful, standards of living are improved. In addition to creating wealth from their entrepreneurial ventures, jobs are also created thereby looking out for the wellbeing of others. Entrepreneurship is concerned with creating reliable source of income earning, not only to the entrepreneur and labour, but other factor inputs. Given the long-term focus and the growth potential of entrepreneurial activities, the entrepreneur and labour, and indeed, all income earners from entrepreneurial activities, become more economically independent and confident to confront the challenges of life (Adenutsi, 2009). It can, therefore, be stated that entrepreneurship promotes income empowerment in an economy. In the modern

world, entrepreneurship provides a new approach for fighting poverty and stimulating economic growth in developing countries. Entrepreneurship, to a very large extent, narrows the income gap and delivers a consistent mechanism for earning incomes and thereby reducing income inequality and poverty substantially.

The role of entrepreneurship in promoting decent living need not be overemphasised. In Nigeria, where private sectors are lagging behind in developing concrete structures for their overall development, entrepreneur is seen to play a crucial role in income generation, skill acquisition, improve community development endeavours, create positive social change, add to national income, as well as improve the wellbeing of the people (Baijal, 2016). Entrepreneur accounts for about 70 percent of Nigeria's gross domestic product (GDP) and about 60 percent of established and non-established businesses in Nigeria. More so, the role and impact of entrepreneur activities is seen to accelerate the achievement of socio-economic objectives, including poverty alleviation and enhanced wellbeing of citizens (Cook & Nixon, 2000). Despite these roles portrayed by entrepreneur activities in the country, poverty still looms high especially among rural dwellers in Nigeria (Shastrit, 2009; Anele, 2012). More so, poverty among rural dwellers accounts for severe and high proportion of malnutrition and diseases related to poor nutrition, poor accommodation, unsafe drinking water, and poor sanitation. Accordingly, other basic social amenities including formal education remains a great challenge among the poor especially in rural areas.

In spite of the huge oil wealth of the country, poverty remains widespread and constitutes a vast amount of devastating consequences on the people especially among those living in remote areas where social services, basic infrastructure are near absent or non-existent. More so, a vast majority of those who live in rural areas depends daily on agriculture and other entrepreneur ventures for subsistence. Malnutrition, diseases epidemic caused by poor nutrition and sanitation, poor quality of education, high maternal and infant mortality, wide spread of infectious diseases among teenagers and youths, and a host of others, has taken a heavy toll among rural dwellers. Little or no effect of government presence is felt in most rural areas in Nigeria, creating a wide

disparity between social amenities in rural and urban areas. For instance, epileptic electricity supply, which is a general problem in Nigeria, is even worse in rural areas. Most rural dwellers are so poor that they cannot except through assistance afford good food and even the cheapest generating sets (I-better-pass-my-neighbour) to illuminate their homes at night. Access to and affordable portable water remains a serious problem in rural area. Generally, life in rural areas of Nigeria is hard, rustic, and most often inhuman. A large proportion of rural dwellers in Nigeria are traumatized by abject poverty and diseases, which reduces life expectancy and human dignity (Agba & Ushie, 2014).

Extant literature documented reasons for the continuous poverty or poor wellbeing in Nigeria. Reasons which include – low government presence, corruption, non-existence or near absence of entrepreneur ventures, as well as lack of basic social infrastructure (Cook & Nixon, 2000; Adenutsi, 2009; Shastrit, 2009; Anele, 2012; Morales, Vásquez, Maden, & Poaquiza, 2016; Rao & Min, 2017). While these findings may be true, there is little or near absence of empirical evidence to back most of these claims especially in Cross River State, Nigeria. Furthermore, there are inadequate empirical researches on government's recent drive to eradicate poverty and improve the wellbeing of its citizen through entrepreneurship. Further review of existing literature on the efficacy of entrepreneur in improving the decent living shows that majority of such researches and findings are arm-chaired lacking concrete and empirical evidence. This study is therefore set to bridge these knowledge gaps by providing empirical evidence that would reveal the effect of entrepreneurship on access to decent living in Cross River State, Nigeria. Specifically, the following questions were posed to guide the study: To what extent does farming activities (poultry, piggery, and fishery) influence the likelihood to accessing decent living (parents affording formal education for their children)? What is the effect of involving in internet/computer business on access to decent living (acquiring choice house)?

OBJECTIVES

The study objective is to examine the effect of entrepreneurship on access to decent living in Cross River State, Nigeria. Specifically, the study sought to:

- Assess the effect of involvement in farming (poultry, piggery, and fishery) on the likelihood to accessing decent living (parents affording formal education for their children).
- Examine the relationship between involvement in internet/computer business and access to decent living (acquiring choice house).

Hypotheses

The following hypotheses was formulated to guide this study:

- There is no significant relationship between involvement in farming (poultry, piggery, and fishery) and parents affording formal education for their children (decent living).
- Internet/computer business (small and medium enterprises) does not significantly relate to access to choice houses.

LITERATURE REVIEW

In the private sector, entrepreneurship is the engine for economic growth and are potential sources of employment and income generation in many developing countries (Kayanula & Quartey, 2000; Anyima - Ackah, 2006). Economic development is a process of economic transition involving the structural transformation of an economy through industrialization, rising of employment opportunities and income per head. Entrepreneur contributes to the prosperity of the economy and they are desirable because it enables the economy to consume and contribute to more goods and services by investment, increase in labour force, efficient use of inputs or expand output, and technology progressiveness. Any nation that experiences rural economic development and growth will benefit from improvement in the living standards especially if government can assist by implementing complementary monetary and fiscal policies that supports entrepreneur ventures (Pas, et al, 1993). Entrepreneurship is considered very important in rural and urban economies because, they provide job, pay taxes, are innovative and very instrumental in countries participation in global market (Beck & Kunt 2004). Entrepreneur businesses accounts for nearly 93 percent of registered business in Africa and therefore play an important role in economic development by providing opportunities, opening up new business

opportunities, enhancing entrepreneurship, and fostering creativity among many citizens.

Entrepreneur ventures are not only important because they are a source of employment but also because they are a source of efficiency, growth, and economic decentralization. They are very important in the fight against poverty as they help in the poverty reduction strategy for most government especially those in the developing communities where poverty is most severe. Since they employ poor and low-income workers and are sometimes the only source of employment in the rural areas, their contribution cannot be overlooked (Young, 1994; UNDP, 1999; Kusari, 2011). Undoubtedly, small and medium enterprises have a significant contribution to make our economy. In the contemporary environment, there are multidimensional and international pressures of small and medium enterprises to perform effectively and efficiently. The free forces of the market have a tendency to create social and economic imbalance. It is expected that entrepreneur ventures will help to create a balance in ownership across regions. Entrepreneur ventures provide an economic force that harnesses available resources and utilize those most efficient for the betterment of society (Galvin, 2003).

Whereas, the wave of Western technology swept aside local skills, appropriate technology, herbal medicines, natural environment and conventional wisdom, small and medium enterprises have the potential and the capacity to re-harness these and bring them back into the mainstream of the economy. Entrepreneur ventures can give personalized service and create customer satisfaction; cater to the niche markets and break the mass production barriers by catering to the small production economy; create opportunities for income generation and distribution, capital accumulation, poverty reduction and empowerment of rural dwellers, especially women; create the potentials to thrive owing to their location flexibility, law infrastructure and technology requirement and the capacity to serve small markets (Hussain, Ahmed, Ali, Faiz & Tahira, 2013).

Experiences at the rural communities revealed that entrepreneur ventures could contribute to increase household incomes, diversity household income sources, and reduce household poverty and vulnerability levels. Entrepreneur ventures form an important part in rural socio-economics and have contributed

significantly to rural poverty reduction (Davis, 2009). The expansion of small and medium enterprises and the diversification of income sources are desirable policy objectives towards sustainable economic development by offering individuals and households options to improve their livelihood security through access to alternative income generating activities. The population census in Nigeria suggests that about 86 percent of the populations are in the private informal sector, which is dominated by small and medium enterprises. Small and medium enterprises have been recognized as the engine through which the growth objectives of Nigeria can be achieved, as it is estimated that small and medium enterprises employs 22 per cent of the adult population in Nigeria (Ekpeyoung & Nyong, 1992; Awara, 2006). Empowering women and youths in rural area is an essential precondition for the elimination of the world poverty and the upholding of human rights. This is because women and youths participation in small and medium enterprises is the most neglected part of development.

Entrepreneur Ventures and Women Empowerment

In several developing countries, small and medium enterprises owned by women are growing at a faster pace and is becoming a significant engine for job creation and growth. Women continue to make up the bulk of the survivalist sector of small and medium enterprises and of the poor (Agba & Ushie, 2014^b). Building small and medium enterprises is considered an effective tool in combating female unemployment in developing countries, where the private sector development is still in its infant stage. Thus, the process of privatization and economic development at all levels should be carried out with the full participation of women. Their involvement in the economic decision-making structures will enhance gender equality. This is because, their participation in decision-making process and micro-economic activities will empower women and connect them to the mechanism that support the implementation of the law on gender equality and the national action plan for gender equality (Kusari, 2011).

However, most economic development policies and programmes support to rural women often fail to recognize the specific obstacles that women face while assessing such assistance and schemes from the local and central government subventions, training, consulting as well as

matching grants for farmers. This scenario coupled with corruption and duplication of programmes is largely responsible for some setbacks small and medium enterprises face as a vital tool for alleviating poverty among women in society (Kusari, 2011; Agba & Ushie, 2014^a).

Entrepreneur Ventures and Youth Empowerment

Researchers have begun to study the interaction between youth engagement in small and medium businesses and positive socio-economic development of society (Brennan & Barnett, 2009; Brennan, Barnett, & Baugh 2007; Brennan, Barnett, & Lesmeister 2007; Brennan, Barnett, & McGrath 2009; Crooks, Chiodo, Thomas, & Hughes 2009; Ludden 2011; Pearrow 2008). Meaningful participation and sustained involvement of a young person in socio-economic activities that promote their wellbeing is vital in every society. One way of engaging youths is through their active participation in small and medium enterprises (Crooks, Chiodo, Thomas, & Hughes 2009).

Although youth unemployment is often considered as a social problem, but it is also an industrial sociology issue especially as it relates to the supply of, and the demand for labour. Small and medium enterprises ensure that youths are actively empowered and engaged throughout their communities. Small and medium enterprises has also been used by government agencies, researchers, educators and others to ensure the active engagement of young people income generating activities, community development, and economic growth (Parrow, 2008; Ludden, 2011).

Government in Nigeria is using small and medium enterprises to boost youth empowerment. To achieve this objective, government attracts ideas and innovations from young entrepreneurial aspirants from tertiary and post-secondary institutions. Government also provides equity grant for young entrepreneur to jump-start their business. Business training is also organized by government agencies at federal, state, and local government levels to equip youths with basic skills that enable their effectiveness in business. This business training for aspiring youth entrepreneurs enable them to expand their businesses and widen their networking (Agba, Frank, & Edem, 2015).

This implies that, entrepreneur ventures are developed to equip young people with the skills

required to establish and manage businesses. They are created to close the gaps and lead to the establishment of new enterprises and the expansion of existing ones. The required vocational, entrepreneurial and managerial skills are further expanded by youth participation in small and medium enterprises (Agba & Ushie, 2014^b).

According to UNDP (1999), entrepreneur ventures ensures youth empowerment and socio-economic wellbeing. Thus, youths entrepreneurial training should be geared towards developing specific industrial skills that are relevant to small and medium enterprises. Vocational training and training that enhances mastery of skills and procedures encountered in their day-to-day business operation is vital and inevitable to the survival of entrepreneur activities operated by youths.

THEORETICAL FRAMEWORK

Objective List Theory of Wellbeing

Objective list theory of wellbeing has its origin from the works of Derek Parfit (1984) and James Griffin (1986^b). It was restructured and expanded upon by Thomas Hurka (1993), L. W. Sumner (1996^b), Thomas Scanlon (1998), Stephen Darwall (2002), and later Rogers Crip in 2008. Objective list theory of wellbeing enumeratively specify list of items that contribute to wellbeing. According to Fletcher (2013; 2006), objective list theory are enumerative – it “specify an informative list of contributors to wellbeing”. This list according to Rice (2013) includes achievement, pleasure, meaningful knowledge, loving relationships, and autonomy. Objective list consist not only of pleasurable experience or desire-satisfaction but other list of items that advances wellbeing. They emphasized that every good items should be included in objective list. Objective list theory of wellbeing moved from abstraction to practical items that advanced human wellbeing in society. It is a departure from armchair reason to concrete facts/list of items that constitute or advance wellbeing (Fletcher, 2013).

Hurka (1993) post that objective list theory should include in its items things that perfects human nature; for example, knowledge. Crisp (2008) observe that objective list theory enumerate items that directly constitute wellbeing without much explanation of what makes these items or state of affairs good for people. It thus suggests that objective list theory enumerate items that maximize welfare.

Similarly, Sumner (1996^b) contend that objective list theory provide at a glance sources of wellbeing in society. It holds that all basic goods in society make life go well or advances wellbeing. Objective list theory of wellbeing lists basic goods of society that benefit people, increase pleasure, and reduce pains. Parfit (1984), Griffin (1986), Scanlon (1998), and Darwall (2002) post that all items that enhances individuals’ achievement and pleasure in society are embedded in objective list theory of wellbeing. It suggests that, income-generating jobs/activities that enable an individual to afford choice accommodation, eat good/nutritious food, pay hospital bills, and send children to good schools to acquire meaningful knowledge is vital item in objective list theory.

Objective list theory of wellbeing is relevant to this study. This is because the theory list items that advances human wellbeing in society. These items include among others autonomy, loving relationship, acquisition of knowledge, pleasure, and achievements. Small and medium enterprises could generate income for operators that enables them to achieve good health, afford choice houses, and send their children to good schools to acquire meaningful knowledge. Eating good or nourished food is part of pleasure, which small and medium enterprises could help operators achieve in society. The theory is also relevant to this study because it point to the fact that good relationship advances wellbeing in society. Meaning; knowledge acquired through formal education could boost good working and co-existing relationship among neighbours. Thus, if operators of small and medium enterprises could afford formal education for their children, it indirectly enhances good relationships (wellbeing) in society. Again, small and medium enterprises could create employment and income for operators; thus, enable them meet their pleasure needs, thereby, advancing the frontier of their socio-economic wellbeing in society especially in rural areas where government presence is near absent.

However, objective list theory of wellbeing have been criticized for being too simplistic. The theory failed to provide detail explanation on how each of the items in its list affects different individuals at different settings. The theory also ignored the role of government and other development agencies as well as their models and strategies plays in advancing socio-economic wellbeing of individuals in society. On the bases of these limitation, attempt is made

to bridge or complement the objective list theory of wellbeing using integrated rural development model.

METHODOLOGY

The survey design was utilized in this study. This was adopted because it allows empirical investigation of events to determine the nature and direction of the situation (Obasi, 1999; Agba & Ushie, 2014^c). The advantage of survey design enabled the researcher to purposively select 576 respondents from 8 (eight) rural communities out of the seven local government areas that make up the Southern Senatorial Districts of Cross River State. The survey allowed the researcher to use structured questionnaire to gather respondents' opinions and feelings on the relationship between entrepreneurship and access to decent living in Southern Senatorial District of Cross River State. The design allowed for statistical analysis of elucidated data as well as the scientific generalization of findings.

The Southern Senatorial District of Cross River State, is one of the largest Senatorial Districts in Cross River State and the Niger Delta Region. It is situated within the tropics and shares boundary with Yakurr Local Government Area in the North, Republic of Cameroon in the East, in the south-west by AkwaIbom State, in the South by Calabar Sea, and in the north-west by Ebonyi State. It occupies a landmass of 9,972 square kilometres and a population of 1,190,354 (National Population Census, 2006).

Administratively, Southern Senatorial District is divided into seven local government areas including – Akamkpa, Akpabuyo, Bakassi, Biase, Calabar Municipality, and Calabar South Local Government Area. For administrative convenience, each of the seven local government area has its headquarters. Akamkpa Local Government headquarters is at Akamkpa, Biase Local Government headquarters is at Akpet Central, Akpabuyo Local Government headquarters is at IkotNakanda, Calabar Municipality headquarters is at Calabar, and Calabar South headquarters is at Antigha. The local governments are runned by elected chairmen while counsellors provide legislative support to the executives. Clan heads, village chiefs, and paramount rulers are significant traditional leaders that ensure peace and tranquillity of the district. These chiefs are recognized by law to carry out some customary functions that ensure the peaceful co-existence

of people in the senatorial district. At national level (that is senate and representatives), the district is represented by a Senator, and three Right Honourable members at House of Representatives.

The senatorial district is accessible by sea, air, and road. Calabar Metropolis has a modern international airport, a seaport, free-trade zone and a number of tertiary institutions. The district is blessed with tourist sites including TINAPA in Calabar, Kwa Water Falls in Akamkpa, Calabar Botanical Garden and Zoo, Old Residency Museum, Marina Resort, etc. The natural endowment of the district, its accessibility, and population makes it the commercial nerves of Cross River State. Despite its socio-economic status in the state, Southern Senatorial District is largely rural, with over seventy percent of its people residing in villages. Suggesting that, apart from the local government headquarters of the seven local government areas that makes up the Southern Senatorial District, other parts especially villages are rural areas. The people of Southern Senatorial District are often described as mini virtue because of their many ethnics, linguistic and multiple cultures. The people like any other citizen of Cross River State are of the Bantu stock who migrated from Central Africa. The Efiks, Efuts, Quas, Ejagham and Ekios are dominant cultural group that occupied the Southern Senatorial District. Despite the dialectic difference, the people of Southern Senatorial District have striking similarities in their mode of dressing, music, drumming, dancing, and involvement in business especially small and medium enterprises, which are indications of their common decent. The occupation of the inhabitants of the Senatorial District include public and civil servants, while the dominant ones are – farmers, traders, artisans, and fishermen. Most of the foodstuffs consumed in urban areas of Cross River State are produced by rural dwellers in Southern Senatorial District. Small and medium enterprises are eloquent and largely practice in the district by men, women, and young people especially those in rural areas. Rural dwellers who are involved in small and medium enterprises constitute a significant sample for this study.

TEST OF HYPOTHESES (DATA PRESENTATION)

Out of the 576 administered instruments, only 559 were returned and 3 were mutilated,

therefore only 556 copies of the questionnaire was used for the data analysis.

HYPOTHESIS ONE

Hypothesis one states that, there is no significant relationship between involvement in farming (poultry, piggery, and fishery) and parents affording formal education for their children (decent living). In this hypothesis the independent variable is involvement in farming (poultry, piggery, and fishery) while the dependent variable is affording formal education for their children. To test the hypothesis Pearson product moment correlation analysis (rxy) was

employed to analyse the data. The result is presented in Table 1. Results presented showed that the calculated r-value of 0.296** is greater than the critical r-value of 0.138 with 554 degree of freedom. This result implies that the null hypothesis, which states that there is no significant relationship between rural dwellers involvement in farming (small and medium enterprise) and parents affording formal education for their children, is rejected. It therefore means that, there is statistical significant relationship between the two variables.

Table 1. Pearson product moment correlation of involvement in farming and affording formal education for their children (decent living)

Variables	N	Mean	SD	r-value	Sig.
Involvement in farming	556	17.85	2.87		
				0.296**	.000
Affording formal education for their children	556	14.28	3.01		

*significant at $P < .05$; critical r-value = 0.138; $df = 554$.

HYPOTHESES TWO

Hypothesis two states that internet/computer business (small and medium enterprises) does not significantly relate to access to choice houses (decent living). In this hypothesis the independent variable is small and medium enterprises (internet/computer business) while the dependent variable is access to choice houses (wellbeing). To test the hypothesis Pearson product moment correlation analysis (rxy) was employed to analyse the data. The result is presented in Table 2. As presented in

Table 2, the calculated r-value of 0.296** is greater than the critical r-value of 0.138 with 554 degree of freedom. This result implies that the null hypothesis, which states that internet/computer business (small and medium enterprise) by rural dwellers does not significantly relate to their access to choice houses (decent living) is rejected while the alternate hypothesis is upheld. It therefore means that, there is statistical significant relationship between small and medium enterprises (internet/computer business) and choice houses (decent living).

Table 2. Pearson product moment correlation of small and medium enterprises (internet/computer business) and access to choice houses (decent living)

Variables	N	Mean	SD	r-value	Sig.
Internet/computer business	556	17.85	2.87		
				0.296**	.000
Choice houses (decent living)	556	14.28	3.01		

*significant at $P < .05$; critical r-value = 0.138; $df = 554$.

DISCUSSION OF FINDINGS

Findings to hypothesis one indicated a significant relationship between rural dwellers involvement in farming (poultry, piggery, and fishery) and parents affording formal education for their children. It reveals that parent who is involved in small and medium enterprise such as poultry, piggery, and fishery could afford choice schools for their children. It shows that such parents can afford school fees for their children. It reveals that children whose parents are involve in small and medium enterprises could

pay for extra classes, thereby, enhancing the academic performance of their wards in formal schools. More so, the study reveals that children whose parents are operators of small and medium enterprises go to school with necessary textbooks, because their parents can afford them. It suggests that parents who are involved in small and medium enterprises can meet the school demands of their children without much stress. This finding corroborate Kayanule and Quartey (2000), Davis (2009), Babjde (2012), Hummingbird (2013), Agba and Ushie (2014^b). They observe that small and medium enterprises

contribute colossal percentage to income generating activities in rural areas, and this income enable rural dwellers to meet their socio-economic needs including that of children education. This is because “money answereth all things”, and without income, no parent can afford choice formal education for their wards.

Davis (2009) posit that entrepreneur ventures are income generating activities that enable a good number of people in developing countries to earn their livelihood and meet their basic socio-economic needs. It is a sure way of eradicating illiteracy in rural areas; because it enables parents who miss out of education to either go back to school or afford choice education for their children. Similarly, Babjde (2012) and Hummingbird (2013) observe that poor rural dwellers who become actively involved in small and medium enterprises were able to improve their wellbeing both at individual and household levels. It provides wide-range effect on the per capita expenditure of households in rural areas. The more people are engaged in small and medium enterprises, the more their ability to meet their social needs including that of training their children in choice schools; and this could also increase school enrolment at primary and secondary levels in rural areas. The finding of this study is also in line with the objective list theory of wellbeing, which states that acquiring knowledge advanced socio-economic wellbeing of individuals.

Focus group discussion held held at Akamkpa, Akpabuyo, Biase and Odukpani Local Government Area acknowledge the relevance of entrepreneurship to the educational pursuit of their wards. Discussants noted that the quality of education accessed by their children has significantly improved. The ability of parents and guardians who engaged in small and medium enterprises to improve the academic fortune of their children is captured in the words of few discussants below:

“Small and medium enterprises has helped me to send my children to good private school. Payment of school fees and other financial involvement has not been a burden because my business is doing well” “Another participant who is a widow noted that through small and medium enterprises five of his children are in secondary school. Three are in junior secondary school why others are in senior secondary school”.

The study also reveals that entrepreneurship affect rural dwellers access to choice houses. It

shows that rural dwellers who engage in internet/computer business (small and medium enterprise) could afford choice houses and pay their house rent when due. It further reveals that rural dwellers who are involve in small and medium enterprises could also pay their electricity and water bills in their choice houses. It shows that small and medium enterprises gives rural dwellers the ability to acquire large choice houses that will enable them accommodate visitors or relatives. This finding corroborate with UNDP (1999), Brennan and Barnett (2009), Luddan (2011), Fletcher (2013), and Rice (2013). They all observe that access to choice houses is part of achievement and could lead to pleasure as well as advance the wellbeing of individuals in society. This suggests that, small and medium enterprises enable rural dwellers to access choice houses as well as promote social wellbeing in society.

Fletcher (2013) and Rice (2013) posit that pleasure, achievement, acquisition of meaningful knowledge, loving relationship and autonomy are key elements of socio-economic wellbeing in society. In this study, a number of these items listed by Fletcher (2013) and Rice (2013) are met through rural dwellers’ participation in small and medium enterprises. Thus, small and medium enterprises are vital tool in advancing the socio-economic frontier of rural dwellers. UNDP (1999), Brennan and Barnett (2009), and Luddan (2011) posit that rural socio-economic wellbeing can importantly be raise through active engagement of both youths and women in small and medium enterprises. This is because, small and medium business generates income that enables rural dwellers and others alike to meet their physiological or basic needs including that of accommodation.

CONCLUSION

This study examines the effect of entrepreneurship on access to decent living in Cross River State, Nigeria. Specifically, the study emphasised on the influence of entrepreneur on parents affording formal education for wards, and access to choice houses (decent living). Statistically, the study concluded that entrepreneur ventures (such as farming and internet/computer business) significantly affects access to decent living in Cross River State. It shows that rural dwellers rural dwellers involvement in farming (poultry, piggyery, and fishery) enhance parents affording formal education for their children. It further

shows that entrepreneur's involvement in internet/computer business (small and medium enterprises) enable operators generate income that affords them access to choice houses (decent living). Based on these findings, the following recommendations were made:

- Rural dwellers should endeavour to be trained by government owned or individual owned enterprises.
- Avenue to generate financial assistance for existing entrepreneur activities should be encouraged especially at the rural level. Government should encourage micro-finance institutions to support small and medium enterprises with loans.
- Government and other agencies should adopt entrepreneurship as a vital tool for enhancing decent living among rural dwellers.

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