

Small and Medium Enterprises and the Wellbeing of Rural Dwellers in Cross River State, Nigeria

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ABSTRACT

The study assessed the effect of small scale and medium enterprise operations on the wellbeing of rural dwellers in Southern Senatorial District of Cross River State, Nigeria. The study observed two objectives and thereafter formulated two null hypotheses to test the correlates between major variables. Survey research design was adopted in selecting 576 respondents purposively from the study area. Data were generated through primary and secondary sources. Information from the primary source was analysed using Pearson product moment correlation statistical technique at 0.5 level of significance. Findings indicate that there is a correlate between petty trading, artisans work, and the wellbeing of rural dwellers. The study recommends among others that government and other agencies should adopt small and medium enterprises as a vital tool for enhancing wellbeing among rural dwellers. Also, financial assistance should be given to existing small and medium enterprises in rural areas to expand their operations.

Keywords: Small and medium enterprises, petty-trading, artisan work, and wellbeing.

INTRODUCTION

The centrality of small and medium enterprises in socio-economic growth and development of rural areas in Nigeria has long been under scrutiny. This intense scouting has been against the backdrop of the low performance that characterized these enterprises particularly in stimulating and advancing the frontiers of social and economic development in rural areas. Even with government institutional and policy support, small and medium enterprises have continued to perform below expected capacity. This has generated serious concern and scepticism on whether small and medium enterprises can bring about rural development and improve the wellbeing of rural dwellers in Nigeria. Despite the low performance of small and medium enterprises, Hussain, Ahmed, Ali, Faiz, and Tahira (2013) observe that the transformation agenda of the Johnathan / Sambo led administration has continually made these enterprise one of its poverty reduction programmes in Nigeria. The general notion of government is that small and medium enterprises are catalysts for economic growth and rural development. It is the belief of government that small and medium enterprises are essential precondition for eliminating poverty at all levels. Thus, rural dwellers

participation in small and medium enterprises is a vital tool for reducing extreme poverty and improving the socio-economic wellbeing of society. In a global perspective, Carter (1999) observes that small and medium enterprises have acquired a significant stature in the socio-economic development of countries.

The role of small and medium enterprises in promoting wellbeing has also been acknowledged by Cook and Nixson (2000), Akanji (2006), Kushnir, Laura, and Rita (2010), and Asean (2013). In Nigeria, where the private sector is not well developed, small and medium enterprises is assumed to play the role of employment generation, facilitator of economic recovery and rural development. They are also believed to contribute about 70 percent to Nigeria's gross domestic product (GDP) and account for about 60 percent of businesses in Nigeria. More generally, the development of small and medium enterprises is seen as accelerating the achievement of wider socio-economic objectives, including poverty alleviation and enhanced wellbeing of rural dwellers (Cook & Nixson, 2000; Attah, Agba, & Nkpoyen, 2013). According to Shastrit (2009), despite the activities of small and medium enterprises in Nigeria, poverty level has been on the increase especially among low-income

households in rural areas. Anele (2012) observe that poverty in rural areas of Nigeria is severe and high proportion of rural people suffer from malnutrition and diseases related to poor nutrition. Decent accommodation, access to portable water and good sanitation, and other basic social amenities including formal education remains a great challenge in rural areas.

Despite the huge resources and oil wealth of Nigeria, poverty in the country is widespread. According to Global Action on Aging (2008), the situation has worsened since the late 1990s, making the country to be classified as one of the 20th poorest countries in the world. Poverty in Nigeria is more severe in rural areas where social services, basic infrastructure are near absent or non-existent Nigeria (Agba, Frank, & Edem, 2015). A vast majority of those who live in rural areas are poor depending daily on agriculture and other small and medium business for subsistence.

A large proportion of rural dwellers suffer from malnutrition, and diseases related to poor nutrition and sanitation. Poor quality of education especially (health education) accounts for high mortality rate and is making HIV/AIDS to take a heavy toll among rural dwellers. Government presence in most villages in Nigeria is abysmally low, creating a wide dichotomy 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 & Agba, 2008; Agba & Ushie, 2014).

A number of literature documented reasons for the continuous poverty or poor wellbeing of rural dwellers in. Thus, reasons include – low government presence, corruption, non-existence or near absence of small, medium, and large-scale industries, as well as lack of basic social infrastructure (Anele, 2012). While these findings may be true, there is little or near absence of empirical evidence to back most of

these claims. Again, there are inadequate empirical researches on government recent drive to eradicate poverty and improve the wellbeing of rural dwellers through small and medium enterprises. Further review of existing literature on the efficacy of small and medium enterprises in improving the wellbeing of rural dwellers shows that majority of the 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 small and medium enterprises on the socio-economic wellbeing of rural dwellers in Southern Senatorial District of Cross River State.

OBJECTIVES OF THE STUDY

The major objective of this study is to examine the effect of small and medium enterprises on the socio-economic wellbeing of rural dwellers in Southern Senatorial District of Cross River State, Nigeria. The specific objectives include:

- To investigate the effect of rural dwellers' involvement in petty trading (small and medium enterprises) on employment creation.
- To determine whether rural dwellers' involvement in artisans work (small and medium enterprises) affect their income and access to healthcare.

Statement of Hypotheses

The following hypothesis was formulated to guide this study:

- There is no significant relationship between rural dwellers involvement in petty trading (small and medium enterprises) and employment creation.
- Rural dwellers' involvement in artisans work (small and medium enterprises) does not significantly influence their income and access to healthcare services.

Scope of the Study

The central concern of this study was to find out the effect of small and medium enterprises on the socio-economic wellbeing of rural dwellers in Southern Senatorial District of Cross River State, Nigeria. The specific content scope of the study includes the effect of small and medium enterprises on –employment creation, access to choice houses, formal education, and healthcare services. The area scope of study is selected

rural communities in Southern Senatorial District of Cross River State.

LITERATURE REVIEW

Definitions of small and medium enterprises vary from country to country, depending on one or more thresholds laid down in respect of investment, employment, turnover, etc. With this, different authors have given several definitions to this category of business. Kayanula and Quartey (2000) define small and medium enterprises in terms of their legal status and method of production. According to Davis (2009) and Babjide (2012), small and medium enterprises include all economic activities with waged work of self-employment, income generating activities that are not agricultural but located in rural areas including manufacturing (agro-processing), setting up of small businesses, and switching trade from cash crop cultivation to commodity trading especially in circumstances such as agricultural seasons. Their definition was based on capital assets, labour and turnover level. By operations, small and medium enterprises are defined generally on the number of persons employed, or the amount of fixed capital and vary from one country to another.

In country such as USA, Britain, and Canada, small-scale business is defined in terms of annual turnover and the number of paid employees (Ekpeyong & Nyang, 1992). In Canada small and medium enterprises is defined as an enterprise that has fewer than 500 employees and small enterprise as one that has less than 100 employees. On the other hand, the World Bank defines small and medium enterprises as having no more than 500 employees. Thus, small and medium enterprises can be defined as having between five to two hundred employees and are found in formal sector that is they are formally registered as business organization (UNDP, 1999; Kushnir, Laura & Rita, 2010; Kayanula & Quartey, 2000). In Britain, small-scale business is conceived as that industry with annual turnover of 2 million pound or less with fewer than 200 paid employees. In the case of Japan, it is conceptualized as type of industry with 100 million paid up capital and 300 employees (Ayagari & Demirque-Kunt, 2003; Agba & Agba, 2008).

Hummingbird (2013) defined small and medium enterprise as business or firms that a small number of people work in, that are privately

owned and managed, and the revenues are not that high. This form of business allows minorities to contribute significantly to the economy. Small and medium enterprises include every single idea, craft, or expertise in the world such as privately owned café, bakeries, drycleaners, etc. In another definition, Chapman and Walker (1987) assert that small and medium enterprises are manufacturing units employing not more than 30 persons. Likewise, Carsama (2009) defines small business as one that has fewer than 100 employees (if the business is a goods-producing business) or fewer than 50 employees (if the business is a service-based business), and a medium-sized business as fewer than 500 employees.

Socio-economic wellbeing is understood as a state of health, happiness, and/or prosperity (Summer, 1996; Layard, 2006; Feldman, 2010; Agba, Nwosu & Innah, 2015). In a broad understanding, wellbeing is living a good life with which one is satisfied. Wellbeing deals with what is good and beneficial to individuals; what makes people life go well (Rice, 2013). Wellbeing is a state of being with others, where human needs are met, where one can act meaningful to pursue one's goals, and where one enjoys a satisfactory quality of life. Wellbeing is most usefully thought of as the dynamic process that gives people a sense of how their lives are going through the interaction between their circumstances, activities and psychological resources or mental capital (Feldman, 2004; Crip, 2006; Kraut, 2007; Tiberius, 2008). It can be considered a unifying concept and a characteristic of both the objective and subjective factors, which constitute health and quality of life (White, 2006; Seligman, 2011).

Anele (2012) in his empirical study on the socio-economic condition of rural areas in Nigeria reported that rural areas have been neglected and deserve serious attention from government. He maintained that the level of government presence in rural areas is abysmally low, creating the erroneous impression that rural dwellers are second-class citizens who do not observe modern amenities that make life more comfortable.

Most rural dwellers are very poor, lacked motorable road and portable water as well as inadequate road network. Chronic lack of modern storage and food processing facilities and inefficient transportation leads to wastage of a significant percentage of farm produce. Life in

the rural areas is hard, rustic, and inhuman; for instance, they are traumatised by poverty, starvation and diseases (Bankole, 2011).

Small and medium enterprises remain available strategy for ameliorating the sufferings of a vast majority of Nigeria especially the poor in rural areas (Izugbara, 2004; Agba, Ushie, Ushie, Basse & Agba, 2009). World Bank reports show remarkable contributions of small and medium enterprises to poverty alleviation across the world (Husain, 1998).

Empirical evidence reported by Omobolanle (2010) shows that poor people participating in small and medium enterprises who had access to financial services were able to improve their wellbeing both at individual and household levels much more than those who did not have access to financial services. Similarly, Husain (1998), Pitt and Khandler (1998) observe that small and medium enterprises have wide-range of effects on the condition of per capita expenditure and household's net wealth. Small and medium enterprises improve the wealth, revenue earning asserts, value of house structures, per capita expenditure on food and other necessities of life, and the level of cash earned in rural areas.

In Nigeria, despite governments' poverty alleviation drive, about 70 percent of Nigerians still live below poverty line and majority of this population live in rural areas. The poor in rural areas have least access to institutional credit, primarily because they are not considered credit worthy. Thus, they could not borrow from banks or other financial institutions (Omobolanle, 2010). In the face of limited opportunity for employment in Nigeria, majority of the rural poor survive by creating work and sourcing income for a better livelihood for themselves and their families through small and medium enterprises.

Despite this reality, the rural poor are the least recognized group of borrowers by formal financial institutions. Effort of the rural poor to improve their condition by accessing and utilizing small and medium enterprises is largely ignored by the formal financial system. Thus, small and medium enterprises have not been effective in combating poverty in rural areas of Nigeria (Nelson & Nelson, 2010).

On the contrary, Central Bank of Nigeria (CBN, 2005^{a&b}, 2006) posits that small and medium enterprises has been designed to engage the economic potentials of the rural poor towards

poverty reduction and sustainable economic empowerment. It provides financial services to the poor, who are traditionally not served by conventional Banks.

THEORETICAL FRAMEWORK

Integrated Rural Development (IRD) Model

The integrated rural development model originates from the works of Abasiokong (1981) and was redesigned and developed by Hallet (1996). The model was developed as new approach to enhancing the socio-economic wellbeing of rural dwellers. The concern of this model is to comprehensively and coordinatively galvanize all agencies, departments, and rural people to actively participate in planning and implementing of policies and programmes that affect the wellbeing of rural areas. Integrated rural development model was orchestrated by the near gross failure of past efforts of governments and international agencies to improve the socio-economic wellbeing of rural dwellers. The approach adopts methods of integrating areas with the aim of breaking the vicious cycle sized the need for broadening rural socio-economic welling through effective mobilization and utilization of human and natural resources in rural communities. This can be achieved through service provision, creating and enhancing purchasing of rural dwellers via better distribution of employment and income generating activities in rural communities. It includes establishing of small and medium enterprises, that widens the tentacles of employment and diversify livelihood in rural areas.

The model posits that rural wellbeing can be enhanced when a close link between agricultural activities and industrials is established in rural areas. The approach also holds that wellbeing in rural areas can be improve through the provision of services such as water, education, health, and telecommunication facilities. It suggests that rural dwellers' wellbeing can be enhanced if they have access to good healthcare services, portable water, decent accommodation, choice food, and can acquire meaningful knowledge through formal education. According to Akanji (2006) and Omobolanle (2010), small and medium enterprises are vital tools that enable rural dwellers to have great access to healthcare services, employment, income, formal education, and choice houses. The model asserts that the socio-economic wellbeing of rural areas can be achieved through effective absorption and participation of rural dwellers in rural

economic, which could be small and medium enterprises. The position is relevant to this study because, small and medium enterprises allow rural dwellers to participate in rural economy. It is also relevant because small and medium enterprises could be a source of employment and income distribution in rural areas. More so, the theory points out the indexes for measuring rural socio-economic wellbeing, which includes among others – access to healthcare services, formal education, decent accommodation, employment opportunities, among others. These indexes according to Akanji (2006) can be met through active involvement of rural dwellers in small and medium enterprises.

Despite the strength of integrated rural development model, it has been criticized overlaying emphasizes on enhancing rural socio-economic wellbeing through integrated resources mobilization without stating categorically who should be involved and at what stage (Ozumba, 1992). The model failed to state what category of human resources should be mobilized. The model ignored the fact that indexes of wellbeing include pleasure which could be measured psychologically. Again, the model is fraught for not providing institutional framework for sensitizing and mobilizing rural people to participate in economic development of their areas. However, the model is significant to this study because it points at the relationship small and medium enterprises and wellbeing in rural areas.

It shows how rural peoples' involvement in rural economy enhances their wellbeing of which small and medium enterprises is part of this arrangement.

METHODOLOGY

Survey design was adopted in this study. This was opted for because it allows for objectivity and true sampling of opinion among respondents. This study was carried out in Southern Senatorial District of Cross River State, Nigeria.

The senatorial district is situated within the tropics and shares boundary with Republic of Cameroon in the East; Yakurr Local Government Area in the North, in the South by Calabar Sea, in the south-west by AkwaIbom State, and in the north-west by Ebonyi State. With an area of 9,972 square kilometres and a population of 1,190,354 according to 2006 National Population Census, Southern Senatorial District is one of the largest

Senatorial Districts in Cross River State and the Niger Delta Region.

Southern Senatorial District spans from the coastal area of the Atlantic sea through the fresh water swamp of Akpabuyo, Calabar, Bakassi and Odukpani Local Government areas with its mangrove vegetation through the thick gigantic virgin forest of Akamkpa with rarest species of plants and animals to Biase Local Government Area (Cross River State Government, 2014). It lies within tropical climate with a lengthy wet season spanning from March to December (that is ten months) and a short dry season of two months. The Harmattan, which significantly affects weather in West Africa, is less pronounced in Calabar Municipality and Calabar-South. The temperature in Southern Senatorial District is relatively stable throughout the year, with average ranging between 25 to 29 degree Celsius.

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 administrative structure of the district is divided into seven– Akamkpa, Akpabuyo, Bakassi, Biase, Calabar Municipality, and Calabar South Local Government Area. Each local government area has its headquarters situated within its areas. The local government affairs 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 occupation status of the people includes public and civil servants, other private enterprises include– farmers, traders, artisans, and fishermen. With this, most consumables in the state are produced by rural dwellers. Tourist sites including TINAPA in Calabar, Kwa Water Falls in Akamkpa, Calabar Botanical Garden and Zoo, Old Residency Museum, Marina Resort, etc are located within the district and as such, the district is popularly known for its commercial activities virtually during the end of the year. Despite its socio-economic status, a large part of the district is dominated by rural dwellers, with over seventy percent of its people residing in villages. This implying that, apart from the local government headquarters of the seven local government areas, other parts especially villages are rural areas. Small and medium enterprises are eloquent and largely practice in the district. Rural dwellers who are involved in small and medium enterprises constitute a significant sample for this study.

According to National Population Census (2006), the population of Southern Senatorial District of Cross River State is one million, one hundred and ninety thousand, three hundred and fifty-four (1,190,354) people; and this constitute the population of the study for this research. T

he distribution of the population across the seven local government areas that makes up the senatorial district shows that Akpabuyo Local Government Area has the largest population of 271,395 people, followed by Odukpani – 192,884, Calabar South – 191,515, Calabar Municipality – 183,681, Biase – 168,113, Akamkpa – 151,125, and Bakassi – 31,641. The study covered males and females in the Senatorial District.

Specifically, the study concentrated on men, women, and youths who are believed to have adequate knowledge on the effect of small and

medium enterprises on the socio-economic wellbeing of rural dwellers in the Southern Senatorial District. The main procedure adopted in this study was purposive sampling method. This method was adopted because it allows the researcher to reach a targeted sample quickly. Four out of the seven local government areas that makes up the Southern Senatorial District were purposively selected for the study. These include – Akamkpa, Akpabuyo, Biase, and Odukpani Local Government areas. Out of these four local government areas, two rural communities were selected for the study. Thus, 8 (eight) rural communities were selected for the study. In each of the eight rural communities, three major streets were purposively selected; and respondents were purposively selected from the marked streets.

A total of twenty-four streets (24) were covered in the eight rural communities selected for this study. An average of 24 respondents was selected from each street making a total of 576 respondents selected for the study. Data for this study was obtained from both primary and secondary sources. Though 576 copies of the questionnaire were administered to a sample of 576 respondents only 559 were returned and 3 were mutilated, therefore only 556 copies of the questionnaire was used for the data analysis.

TEST OF HYPOTHESES

Hypothesis One

Hypothesis one states that, there is no significant relationship between rural dwellers involvement in petty trading (small and medium enterprise) and employment creation (wellbeing). In this hypothesis the independent variable is small and medium enterprise (involvement in petty trading) while the dependent variable is employment creation (wellbeing).

Table1. Pearson product moment correlation of small and medium enterprise (involvement in petty trading) and employment creation (wellbeing) (N=556)

Variables	N	Mean	SD	r-value	Sig.
Small and medium enterprises (involvement petty rading)	556	20.66	3.35	0.288**	.000
Employment creation (wellbeing)	556	14.28	3.01		

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

To test the hypothesis, Pearson product moment correlation analysis (rxy) was used to analyse the data. The result is presented in Table 1.

As presented in Table 1 the calculated r-value of 0.288** is greater than the critical r-value of

0.138 with 554 degree of freedom, this result therefore implies that the null hypothesis is rejected. It therefore means that, there is statistical significant relationship between the two variables.

Hypothesis Two

The null form of hypothesis two states that, rural dwellers involvement in artisans work (small and medium enterprise) does not significantly influence their income and access to health care services (wellbeing), the independent variable in this hypothesis is small and medium enterprises (artisans work) while the dependent variable are income and access to healthcare services (wellbeing). To test the hypothesis Pearson

product moment correlation analysis was used to analyse the data. The result is presented in Table 2. As presented in Table 2 the calculated r-value of 0.245** is greater than the critical r-value of 0.138 with 554 degree of freedom, this result implies that the null hypothesis is rejected. It therefore means that, there is statistically significant relationship between the variables.

Table2. Pearson product moment correlation of small and medium enterprise (artisans work) and income/access to healthcare services (wellbeing) (N=556)

Variables	N	Mean	SD	r-value	Sig.
Small and medium enterprises (artisans work)	556	17.37	3.11		
				0.245**	.000
Income and access to healthcare (Wellbeing)	556	14.28	3.01		

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

Discussion of Findings

One of the findings of this research is the existence of significant relationship between petty trading (small and medium enterprises) and employment creation in rural areas of Southern Senatorial District of Cross River State, Nigeria. The study shows that small and medium enterprises open up employment opportunities for rural dwellers. Petty trading for instance, creates economic opportunities in rural areas, this in-turn opens up employment opportunities for rural dwellers. It suggests that, a successful petty trader can employ additional hands to support the business thereby creating jobs for others. This finding corroborate with Beck and Kunt (2004), Izugbara (2004), Anyima-Ackah (2006), and CBN (2006). They observe that small and medium enterprise is a vital economic tool that creates employment for a great number of rural dwellers. Beck and Kunt (2004) observe that small and medium enterprises are valuable strategy for employment generation and amelioration of suffering of rural dwellers. Similarly, Izugbara (2004) posit that small and medium enterprises play significant role in economic development by opening employment opportunities, new business, and fostering of creativity among rural dwellers. Anyima-Ackah (2006) argue that, small and medium enterprises especially those who engage in petty trading accounts for the significant progress in employment creation in rural areas of Africa.

engage the economic and human potentials of rural dwellers. It enhances the galvanization of human resources in rural areas for sustainable economic development and human empowerment. Omobolanle (2010) argue that a significant number of rural dwellers in developing countries earn their livelihood via small and medium enterprises. These enterprises are also major source of employment in many developed nations.

Data from Focus Group Discussion on 320 participants revealed that because of the vital role small and medium enterprise plays in job creation many participants explained that small and medium enterprises (SMES) accounts for the creation of more than ninety percent jobs among rural dwellers. The discourse of participant’s also acknowledged that small and medium enterprise contributes to the sustainability of economic development and employment generation among rural dwellers. Also, Interviewees reported that SMES assist in fostering a self-help and entrepreneurial culture among rural dwellers. A participant offered a comment that was a representative of the contribution of many discussants. The comment summarized the existing relationship between small and medium enterprises (SMES) and job creation among rural dwellers. “Small and medium enterprises (SMES) create job opportunities more than any large industry. He noted that Small and medium enterprises (SMES) has contributed significantly to the provision of productive employment, income generation and reduction of poverty among rural dwellers. He further explained that Small and medium enterprises (SMES) provides simple

Central Bank of Nigeria (2006), observe that the very nature of small and medium enterprises gives room for employment creation. That is, small and medium enterprises are design to

opportunities for productive activities which has led to sustainable livelihood among rural dwellers”

The effect of small and medium enterprise on rural dwellers’ income and access to healthcare services is quite revealing. The study shows that rural dwellers involvements in artisans work (small and medium enterprise) significantly influence their access to healthcare services in Southern Senatorial District of Cross River State. It reveals that small and medium enterprises gives rural dwellers opportunity to benefit from better healthcare by removing fears of not being able to pay hospital bills. It suggests that rural dwellers can go to hospitals of their choice since small and medium enterprises gives them access to income. The study reveals that eating healthy food among rural dwellers is enhanced because of their involvement in small and medium enterprises. This significant boost the immune system of rural dwellers. Again, the study shows that, rural dwellers who embark in artisans work can afford to take their children to hospitals with ease. More so, the study uncovered that, rural dwellers are able to purchase medications prescribed by doctors because of their involvement in artisans work (small and medium enterprise). This finding is in accordance with the works of Carter (1999), Cook and Nixson (2000), Akanji (2006), Kushnir, Laura and Rita (2010), and Asean (2013). They all observe that small and medium enterprise support rural dwellers access to quality healthcare service and other social benefits.

Carter (1999), Cook and Nixson (2000) observe that small and medium enterprises promote rural dwellers’ wellbeing by enhancing peoples’ access to health, education, employment, and good sanitation.

They posit that, small and medium enterprises accelerate wider socio-economic development including poverty alleviation. Small and medium enterprises create wealth through affordable access to quality healthcare services. Small and medium enterprises provide income for rural dwellers and this enables them to access choice health facilities for treatment, and can as well pay their hospital bills. Akanji (2006), Kushnir, Laura and Rita (2006) observe that small and medium enterprises significantly interacts with access to healthcare services.

They observe that small and medium enterprises reduce poverty, create employment, ensure

wealth redistributions, and generate income that enables a vast majority of people to cater for their health. Similarly, Asean (2013) post that small and medium enterprises are important tool in reducing poverty and vulnerability levels among rural dwellers. These enterprises help operators to generate income that enable their capacity to settle health and other related bills.

Focus group discussion held revealed that with SMES in place, they have been able to pay for medical diagnosis, and purchase prescribed drugs, and takes care of other hospital commitment when they are ill. One of the discussant, a widow also revealed how small and medium enterprise helped her to raise money with which she treated two of her children infected with malaria. Some of participant explained how SMES have significantly improved access and quality of health care in a manner that echoes what others described. Rural dwellers who operates SMES visits the hospitals for treatment when they ill. This development has helped to reduce death and mortality rate among pregnant women. He reported that the anxiety and fear associated with paying medical bills has been reduced as patients can now afford to offset their medical bill as result of small medium enterprise. Another interviewee stated that when there people (referring to rural dwellers) are sick, they go to health centres not herbal homes and the nurses are always on duty to attend to them. This has helped control and prevents some of the disease that could have killed them.

CONCLUSION AND RECOMMENDATIONS

This study examines the effect of small and medium enterprises on socio-economic wellbeing of rural dwellers in Southern Senatorial District of Cross River State, Nigeria. On doing so, emphasis was laid on the influence of small and medium enterprises on access to healthcare services, employment creation, parents affording formal education for wards, and access to choice houses. After extensive analysis, the study concluded that small and medium enterprises (such as petty trading and artisan work) significantly affect socio-economic wellbeing of rural dwellers in Southern Senatorial District of Cross River State. It further shows that small and medium enterprises enable operators to gain sustainable employment, thereby creating income for individuals and households to better their wellbeing. There is no doubt that small and medium enterprises affect the socio-economic

wellbeing of rural dwellers in Southern Senatorial District of Cross River State. Based on these findings, the following recommendations were made:

- Rural dwellers should be trained by government and other stakeholders to open and operate more small and medium enterprises to create employment.
- Financial assistance should be given to existing small and medium enterprises in rural areas to expand their operation. Government should encourage micro-finance institutions to support small and medium enterprises with loans.
- Government and other agencies should adopt small and medium enterprises as a vital tool for enhancing socio-economic wellbeing of rural dwellers.
- Rural infrastructure should be developed by government to support the activities of small and medium enterprises.

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