

**COMPARATIVE ANALYSIS OF DIFFERENCES IN WOMEN
ENTREPRENEURSHIP IN RURAL AND URBAN COMMUNITIES IN CROSS
RIVER STATE**

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ABSTRACT: *This study was conducted to assess disparities in women entrepreneurship in urban and rural communities in Cross River state. Specifically the study was aimed at identifying motivation for entrepreneurship by urban and rural women, identifying entrepreneurship activities engaged by urban and rural women entrepreneurs and challenges faced by urban and women entrepreneurs in the state. The study adopted survey design while cluster sampling technique was used to select samples. Questionnaires were used for data collection while percentages were used for data analysis. The study reveals that most women entrepreneurs from age category 41-45 while in rural areas, most of them were from ages of 36-40. In both areas, majority of the women were married. Majority of urban women entrepreneurs had tertiary education while in rural communities; most of the women had secondary education. Further, most of the women in urban areas were from monogamous relationships while relationships of most of rural women entrepreneurs were from polygamous. The study also found that entrepreneurship activities engaged by urban women entrepreneurs included mostly retail stores, followed by jewelry or boutiques, event management outfits, beautician shops and tailoring shops and small eateries. For the rural women, the most common business activities were agricultural business, followed by food restaurants, palm wine/beer joints and retail shops. Urban women entrepreneurs sourced their capital from mostly family, followed by personal savings, financial institutions and friends. Rural counterparts sourced capital mainly from informal financial institutions, followed by sale of crops and friends. The most common motivations for entrepreneurship for urban women entrepreneurship included the need to generate extra income while social status was the least motivation. For rural women, support their family members was the most common reason. Challenges faced by urban women entrepreneurs mostly included conflicts between business and family functions and lack of access to credit, inexperience and gender discrimination. For rural women, lack of funds, gender discrimination, government neglect in entrepreneurship programmes, low education and lack of business skills were the challenges. The study therefore recommended for opportunities for access to capital urban and rural women, involvement of rural women in entrepreneurship programmes and gender equality.*

KEYWORDS: Entrepreneurship, Rural Areas, Urban Areas, Communities, Socio-Economic Development.

INTRODUCTION

Entrepreneurship has to do with people establishing and operating their business enterprises through new ideas, seizing opportunities and converting opportunities to marketable ideas

(Egai 2008). Entrepreneurship has been widely recognized as an important element in growth of small and medium scale enterprises in both developed and developing societies. It has been discovered to be the main driving force of many economies as it is also a force behind industrialization and socio-economic development of societies (Weber, Baehr, Wells 2002; Nader and Mohammed, 2012; Seidu 2014). Scholars such as Weber, Baehr, Wells (2002) have insisted that entrepreneurship is central to socio-economic development of societies. Entrepreneurial activities from both informal and formal sectors have increasingly been seen as a means of generating meaningful and sustainable employment opportunities, particularly for those at the margins of the economy such as women, the poor, and people with disabilities (Seidu 2014).

In the analysis of entrepreneurship, women have become central (Popescu, 2013). This may be due to the recognition of the fact that women's role is crucial to the overall development of any society (Sivanesan, 2014). Accordingly, entrepreneurship is seen as one of the major ways through which the quality of life of women can be improved for sustainable socio-economic development of societies (Ezeibe, Diogu, Eze, Chiaha and Nwokena, 2013). Therefore, interest in gender and entrepreneurship seem to emanate from the viewpoint that female entrepreneurs are crucial resource that remain unexploited and have likelihood of significantly contributing to the growth of small and medium scale enterprises and by so doing engenders socio-economic development (Popescu, 2013).

Most of the studies on gender and entrepreneurship seem to focus on comparing differences between male and female entrepreneurs (European Commission, 2002; Levent, Masurel, Nijkamp 2003). The studies however seem to ignore differences among female entrepreneurship as equally important as deserving attention (Kimmel, 2000; Ahl, 2002; Popescu, 2013). Consequently, it has been suggested that "It is time to stop clumping entrepreneurs together in one group. Much is to be learned by studying women entrepreneurs as members of various groups". Further, disparities between traditional female entrepreneurs with traditional values and modern female entrepreneurs who are more similar to their female entrepreneurs are likely to exist. In other words, female entrepreneurs from rural areas may be different from those in urban communities, which call for investigation (Moore 1999).

Cross River is one of the states in Nigeria that is composed of both rural and urban centers. Thus, may not be isolated from female entrepreneurship and disparities that may be feasible among female entrepreneurs in the rural and urban communities. As a result, women in these two communities may have different profiles and are likely to engage in different entrepreneurial activities and face different challenges since they are found in different environment with disparities in social and cultural background.

Objective of the Study

The objective of the study is to:

- a. Investigate motivations for women becoming entrepreneurs in rural and urban communities in Cross River state
- b. Explore entrepreneurship activities engaged by the women in rural and urban communities in Cross River state
- c. Identify challenges faced by women entrepreneurs in rural and urban communities in the study area

LITERATURE REVIEW

Concept of Entrepreneurship

The concept of entrepreneurship has been defined variously by many scholars, researchers and international organizations. According to Byrad (1987), entrepreneurship primarily refers to innovation, implying that entrepreneurship could be synonymous with invention and creativity. To Kirzner (1997), it involves the ability to being alert to business opportunities. Some scholars see it as risk-taking in the midst of uncertainty for the purpose of making profits and ensuring growth of business (Zimmerer and Scarborough 2005). This could imply investment without fear of failure. Still other scholars see it as simply starting, owning and managing a small or medium scale business enterprise (Igbo, 2005). The above definitions have been scrutinized by Ezeibe *et al.*, (2013). To them, defining entrepreneurship as “risk-taking” ignores other major elements such as “a well-developed ability to recognize unexploited market opportunities.” Entrepreneurship as a stabilizing force, limits entrepreneurship to reading markets disequilibria, while entrepreneurship defined as “owning and operating a business,” denies the possibility of entrepreneurial behaviour by non-owners, employees and managers who have no equity stake in the business.

Factors Motivating Females Entrepreneurs in Rural and Urban Centers in Developed and Developing countries

Plethora of studies has revealed reasons why women become business owners in developed and developing countries. These reasons are applicable to rural and urban areas since both are reminiscent of traditional and modern societies. In developing societies which are more or less reflection of traditional societies, some of the studies show that women entrepreneurial activities are mostly motivated by necessity while in developed countries, which are more similar to urban areas, women own businesses by opportunity (Allen *et al.*, 2006, 2007; Bosma *et al.*, 2009). This implies that in rural communities, women become entrepreneurs because they have no option as there is the need to ensure the survival of their family. While in urban areas, most women own business because they have access to business opportunities and would like to complement family’s income. A study by Allen *et al.*, (2007) that opportunity driven entrepreneurship was prevalent in developed countries while necessity entrepreneurship, was found in developing countries.

It was also found that in urban communities, female entrepreneurs are motivated mostly by intrinsic factors rather than economic reasons. Personal ambition such as desire to be in charge of one’s business, self fulfillment and unpleasant experiences in previous working places pushes women to own their own business (Nielson, 2001; Letowski, 2001).

Entrepreneurship Activities Engaged by Rural and Urban Women

Studies on women entrepreneurship always seem to indicate that entrepreneurship activities engaged by women are small scale, often in retail and service sectors and easy to establish (Swinney *et al.*, 2006). Study by Swinney *et al.*, (2006) does not clearly differentiate between rural and urban women entrepreneurship activities in the United States. Rather they categorized all women-owned businesses as concentrating mainly in services, wholesale and retail sectors, and then finance, insurance, real estate, construction and manufacturing. A study by Hill *et al.*, (2006) in Britain seems to be describing women entrepreneurship activities in urban areas as the study shows that most females participated in high-tech sectors. Abdullah and Hassan

(2014) study found that in rural communities in Malaysia, most of the women entrepreneurs own their businesses by single ownership. Business activities the women are involved in include food production while others were involved in retailing and small businesses. Levent et al (2013) study also found that Turkish women were mostly engage in services businesses such as hairdressing, fashion shops, human management and temporary agencies.

Challenges of Women Entrepreneurship in Rural and Urban Communities

Studies have shown that there are numerous problems facing women entrepreneurs in developing countries. A Study by Hill et al., (2006) show negative experience of female entrepreneurs with banks as access to credit and loan facilities becomes difficult. This is because most female owned business require small capital and banks are reluctant to take risk and don't understand the needs of small businesses. One conclusion is that relatively few women seek external financing from banks. Dilipkumar (2006) elaborated on some of the issues faced by entrepreneurial women, such as shortage of finances, male dominance, limited mobility, lack of education, required motherly duties and lack of achievement motivation. Rizvi and Gupta (2009) noted that rural women are excluded from government-sponsored development activities which would have influenced their participation in entrepreneurial activities as the urban women are mostly involved in the activities. This may be primarily due to their level of education, access to information and family support. Seidu (2013) observed that family work, religious beliefs and legal restriction and barriers are one of the challenges affecting women entrepreneurs in developing countries.

METHODOLOGY

Research Design

Cross sectional survey design has been adopted for the study. This is due to the fact that the design allows researchers to collect data from large samples as it is also compatible with statistical analysis.

Study Area

Cross River is one of the states in the South-south geopolitical region which was created on May 27, 1967 from the former Eastern Region (Nwabueze 1982). Its name is derived from River Oyono, which passes through the state. It is located in the Niger Delta with population of 3,737,517 (NPC 2016 estimates) and occupies 20,156 square kilometers. The state is connected to Benue State to the north, Ebonyi and Abia States to the west, to the east by Cameroon Republic and to the south by Akwa-Ibom and the Atlantic Ocean. Calabar is the capital city of the state (Odey, 2018).

Its major towns are Akamkpa, Biase, Calabar South, Ikom, Igede, Obubra, Odukpani, Ogoja, Ugep, Obudu, Obanliku, Akpabuyo, Ofutop, Iso-bendghe, Danare, Boki, Yala, Bendeghe Ekiem, Etomi, and Ukelle. The State is composed of several ethnic groups, which include the Efik, the Ejagham, Yakurr, Bette, Yala, Igede, Ukelle and the Bekwarra. The Efik language is widely spoken in the southern part of Cross River State, especially in Calabar Municipality, Calabar South and Odukpani while Ejagham language is the most widely spoken language in Cross River State (Odey, 2018).

There are also the Yakurr, Agoi and Bahumono ethnic groups in Yakurr and Abi Local Government Areas (LGAs), while the Mbembe are predominantly found in Obubra LGA. In the northern-most part of the state are several sub- dialect groups, which includes Etung, Olulumo, Ofutop, Nkim/Nkum, Abanajum, Nseke and Boki in both Ikom, Etung and Boki LGAs. Furthermore, the Yala/Yache, Igede, Ukelle, Ekajuk, Mbube, Bette, Bekwarra and Utugwanga people are found in Ogoja, Yala, Obudu and Obanliku Local Government Areas (Odey, 2018).

Population of the study

Population of the study includes all females in Cross River state.

Sampling Technique and Procedure

Cluster sampling technique was used in selection of 156 samples for the study. In urban communities, ninety six (96) women were selected while sixty (60) women were selected in rural communities. In the process, Calabar was purposively selected as urban area while Ubang community in Obudu was selected to represent rural communities. The procedure involved the researchers visiting the selected communities to locate market places and business ventures owned by women, through their rapport with the local population. In each of the selected communities, samples were selected by convenience. In Calabar, the researchers selected first 100 business women whom they contacted and agreed to be part of the study. In rural communities in Obudu, the researchers went to Okwersing, Ofambe and Okiro villages in Ubang community. In these places, they selected women who operated businesses such as market places, schools and joints, met with them and informed them about the study and also sought their permission to be included in the study. The first 60 rural women who accepted to be involved in the study were selected.

Method of Data Collection

Questionnaire was used to collect data from women. In the process of data collection, the researchers engaged and trained two (2) research assistants in each of the communities who assisted in the administration of the questionnaires. The questionnaires were administered by hand through face to face contact with the respondents. Respondents who could not complete their questionnaires at the spot were given a period of one (1) day for completion while those who were not educated enough to complete the questionnaires were assisted by the researchers and their assistants to complete them. After the end of the period, the completed questionnaires were collated for presentation and analysis.

Method of Data Analysis

Analysis of data involved the use of descriptive statistics and analytical tables. Thus percentages were used to determine frequency of opinion of the respondents.

RESULTS AND DISCUSSIONS**Table 1: Socio-Demographic Data of Women Entrepreneurs in Rural and Urban Communities**

Variable	Urban Communities		Rural Communities	
	Frequency	%	Frequency	%
Age (Years)				
16-20	4	4.2	3	5.0
21-25	5	5.2	7	11.7
26-30	10	10.4	9	15.0
31-35	17	17.7	12	20.0
36-40	14	14.6	15	25.0
41-45	25	26.6	9	15.0
46 and above	21	21.9	5	8.3
Total	96	100	60	100.0
Marital Status				
Single	31	32.3	4	6.7
Married	47	49.0	43	71.7
Divorced	15	15.6	11	18.3
Widowed	3	3.1	2	3.3
Total	96	100.0	60	100.0
Educational Qualification				
None	0	0.00	4	6.7
Primary School	3	3.1	14	23.3
Secondary School	37	38.5	36	60.0
Polytechnic/COE	43	44.8	6	10.0
Degree	11	11.5	0	0.0
Masters	2	2.1	0	0.0
Total	96	100.0	60	100.0
Marriage Relationship				
Polygamy	8	8.3	43	71.7
Monogamy	88	91.7	17	28.3
Total	96	100.0	60	100.0

Source: Field Survey, 2018

Table 1 presents socio-demographic characteristics of the respondents. For urban women, the table has shown that in relation to age distribution, majority, 26.0% (25) of the women were from age category 41-45 while those in the age bracket of 16-20 were the least with 4.2% (4). Women in the age bracket of 46 and above had 21.9% (21) being second highest percentage, those in the age range of 31-35 came third with 17.7% (17) while women entrepreneurs in ages of 36-40 had 14.6% (15) in fourth place. Furthermore, women who were in age bracket of 26-30 had 10.4% (10) in fifth position. Those who were in age bracket of 26-30 had 10.4% (10) in fifth position and women who were in age bracket of 21-25 had 5.2% (5) in sixth position.

In rural areas, the table revealed that most of the women were in the age range of 36-40 with 25.0% (15) while those in the age range of 16-20 were the least with 5.0% (3). In second position were women entrepreneurs in age category of 31-35 with 20.0% (12) while in third place were the entrepreneurs in age ranges of 26-30 and 41-45 with 15.0% (9). In the fourth position were those in the age bracket of 21-25 with 11.5% (7) while women entrepreneurs in age category of 46 and above were fifth place with 8.3% (5).

In urban areas, majority of the women fall in the age categories of 41-45, 46 and above, and 36-40. In rural areas, most women were in the age categories of 36-40 and 31-35. This implies that women entrepreneurs in rural areas are relatively younger than their urban counterparts. This may be explained in part due to the fact that female entrepreneurship started earlier in urban areas while in rural settings, it is a recent phenomenon (Levent *et al.*, 2002b). It could also be due to the fact that rural women seem to marry earlier as compared to urban women. As a result, it becomes necessary for rural women to begin business activities earlier to take care of their families which are often polygamous. The finding however contradicts study by Sivanesan (2014) who found that most women entrepreneurs in rural areas in India were from age category of 40-50 while those in urban areas were mostly from age bracket of 20-30.

In relation to marital status, the table revealed that in urban areas, majority of the women were married with 49.0% (47). This was followed by those who were single with 32.3% (31) in second place. In the third place were women entrepreneurs who were divorced with 15.5% (15) while women who were widowed had 3.1% (3) in fourth and least place.

In rural communities, the table further revealed that most of the women entrepreneurs were married with 71.7% (43). This was followed by women who were widowed with 18.3% (11) in second position and 6.7% (4) who were single in third while 3.3 (2) of the respondents were divorced.

In urban communities of the study area, most of the women entrepreneurs were married and followed by those who were single and divorced respectively. In rural areas, married women (though more married women were into business in rural areas compared to urban centers) also dominated but on the contrary, it was followed by women who were widows and singles. This indicates that in the urban areas women entrepreneurs are predominantly married, singles and divorced. In rural communities, women entrepreneurs seem to be dominated by married women widows and divorcees. Study by Levent *et al.*, (2002b) found out that in Turkey, female entrepreneurs were mostly married. In India, Sivanesan (2014) found similar results as most of the women entrepreneurs were married although percentage of married rural women entrepreneurs was more compared to their urban counterparts.

In regards to the educational qualification, it was found that in urban areas majority of women entrepreneurs most of the women entrepreneurs had tertiary education with 44.8% (43) while none of the women was uneducated. Women who had secondary education had 38.5% (37) in second place while those with degree had 11.5% (11) in third place. Women entrepreneurs with primary education had 3.1% (3) in fourth place while those with Masters Degree had 2.1% (2).

In rural communities, the table has shown that most of the women had secondary education with 60.0% (36) while none of the women had degree or masters. In the second place were 23.3% (14) of the women who had primary education while 10.0% (6) of them had polytechnic or College of Education. Also, 6.7% (4) of the women were uneducated as none of the women had Degrees or Masters Degrees with 0.0%.

The data indicates that urban women entrepreneurs were mostly diploma or NCE holders, followed by Senior Secondary School Certificate (SSCE) holders and degree holders. Few had Masters Degree while none were uneducated. For rural communities, most of the entrepreneurs were SSCE holders, followed by women with First School Leaving Certificate (FSLC) and Diplomas or NCEs. Further, some of the women were even not educated while none had First Degree or Masters Degrees. These disparities in educational attainment could be due to fact that most women who have attained tertiary education in rural areas tend to migrate to cities while those who live in urban areas also strive to be educated so as to fit into the urban environment. In areas, women seem to marry early after completing their secondary education while some even drop out to get married. After marriage, most of them do not have the opportunity to get back to school due to marital responsibilities. These findings seem to corroborate study by Sivanesan (2014) who found that on average, urban women entrepreneurs were more educated than their rural counterparts.

In respect to marriage relationship, the Table has revealed that most of the women were in monogamous families with 91.7% (88) while 8.3% (8) were in polygamous relationship. For the rural women entrepreneurs, the table revealed that out of 60 samples, 71.7% (43) were from polygamous relationship, representing majority while 28.3% (17) were in monogamous families.

The differences in marital relationship of urban women seem to be uncomfortable with polygamy as most do not like to be second wives or even share their husband with another woman. In rural areas, women are more open to accepting polygamy and to be second wives. The predominance of monogamous families in cities could be the reason why most women entrepreneurs in urban areas. Thus in polygamous families which are usually large, every women struggles on their own to cater for their children's needs as most of the husbands do not have the capacity to take care of their many wives and children. This could explain why most women in polygamous families strive to be entrepreneurs.

Table 2: Motivation for Women Entrepreneurship in Urban and Rural communities in Cross River State

Business Activities	Urban Communities		Business Activities	Rural Communities	
	Frequency	%		Frequency	%
Urban			Rural		
Extra Income	40	41.7	Family tradition	6	10.0
Work Experience	17	17.7	Support family members	29	48.3
Unemployment	27	28.1	Children's Education	11	18.3
To be in control	7	7.3	Earn a living	14	23.3
Social Status	5	5.2	-	-	-
Total	96	100.0	Total	60	100.0

Source: Field Survey, 2018.

Table 2 presents reasons for entrepreneurship for urban and rural women in Cross River state. For the urban women the table has revealed that majority, 41.7% (40), of the women stated the need to generate extra income while those who cited social status had the least percentage with 5.5% (5). Furthermore, women who became entrepreneurs because they were unemployed had

second highest percentage with 28.1% (27), those who became entrepreneurs for the sake of acquiring experience had 17.7% (17) in third position. In the fourth place were 7.3% (7) women who established businesses in order to be in control or independent.

For rural women, the table indicated that majority of the women became entrepreneurs in order to support their family members with 48.3% (29) while those who got involved in business for the reason of fostering their family tradition had the least with 10.0% (6). Women who became entrepreneurs to earn a living came second with 23.3% (14) while those who were involved in business to pay for their children's education had 18.3% (11) in third place.

From the data, it appears that most of the reasons for urban women becoming entrepreneurs are more or less personal (Sivanesan, 2014) except the need for extra income which highlights family needs. The reason could be that spouses of most urban women seem to work and provide some basic needs of the family. What these women need to do is to complement their husband's efforts. Hence, they seem to be driven more by opportunity. In rural areas, women seem motivated more by support for family needs (Sivanesan, 2014). This could imply that rural women become entrepreneurs by necessity. The cogent need to cater for one's family in a polygamous relationship where husbands seem to be incapable of providing for his many wives and children drives the women to be productive in order to survive with their families.

Table 3: Entrepreneurship Activities Engaged by Women in Urban and Rural communities in Cross River State and their sources of capital

Business Activities	Urban Communities		Business Activities	Rural Communities	
	Frequency	%		Frequency	%
Urban			Rural		
Retail Stores	23	24.0	Retail stores	3	5.0
Jewelry shop/Boutique	21	21.9	Food restaurant	16	26.6
Beautician shop	15	15.6	Palm wine/beer joint	10	16.7
Tailoring	13	13.5	Agric business	22	36.7
Small Eatery	8	8.3	-	-	-
Event management	16	16.7	-	-	-
Total	96	100.0	Total	60	100.0
Source of Capital					
Personal savings	24	25.0	Informal financial inst	33	55.0
Family	44	45.8	Sale of crops	18	30.0
Friends	8	8.3	Family	9	15.0
Financial Institutions	20	20.8	-	-	-
Total	96	100.0	Total	60	100.0

Source: Field Survey, 2018

Table 3 presents entrepreneurship activities engaged by urban and rural women in the study areas including their sources of capital for business. For urban women, the table has revealed that most common entrepreneurship endeavour was retail stores with 24.0% (23) while the least common activity was small eateries with 8.3% (8). Other entrepreneurship activities included

jewellery or boutiques with 21.9% (21) in second place while those who operated event management outfits came third with 16.7% (16). In the fourth place were those who owned beautician shops with 15.6% (15) while women who operated tailoring shops had 13.5 (13).

For the rural women, the table has shown that most common business activity was agricultural business with 36.7% (22) while those who operated palm wine or beer joints were least with 16.7% (10). Agricultural business include activities that involve processing or semi processing of agricultural crops into products such as palm oil, garri, akpu for sale. Women entrepreneurs who operated food restaurants had 26.6% (16) in second place while those owned retail shops came third with 20.0% (12)

It appears that in urban areas, most of the women were into retail and service businesses as they were lacking in manufacturing and construction or processing business outfits. The women operated business outfits that sold consumer goods and services. In rural areas, most of the women were involved in semi processing while few operated retail stores. These disparities seem to be determined by different environment which the two groups of women are found. It appears in urban areas where people are more economically stable; there is high demand for consumer goods such as groceries and aesthetics. In rural areas which are driven by agriculture, business activities seem to revolve around agriculture. Thus, urban women seem to operate businesses that entail retailing of consumer goods while rural women who depend on agriculture depend on processing of their produce for marketing.

In regards to source of capital, the table has shown that major source of income for urban entrepreneurs was family with 45.8% (44) while the friends were found to be the least source with 8 (8.3%). Personal savings was found to be second highest source of income with 25.0% (24) as financial institutions were the third source with 20.8% (20).

For the rural women entrepreneurs, the major source of income was informal financial institutions with 55.0% (33) while family was the least source with 15.0% (9). Informal financial institutions that mobilizes savings from small scale deposits from mostly low income earners such as Rotational savings and Contribution Associations (ROSCA), Savings and Credit Cooperatives and Associations and money lenders. The second highest source of income was from sale of crops with 30.0% (18).

In the table, most of urban women entrepreneurs obtained capital from their family and personal savings while rural women sourced their capital mostly from informal financial sector and sale for crops. This implies that the women who become entrepreneurs are from economically stable families compared to rural women who seem to be from impoverished homes and must look elsewhere for capital. It also seem to clarify data in Table 2 which sees need for extra income as motivation for operating business for urban women as opposed to need to support family for the rural women.

Table 4: Challenges Faced by Women Entrepreneurs in Urban and Rural communities in Cross River State

Challenges	Frequency	%
Urban		
No Credit Facilities	22	22.9
Gender discrimination	12	12.5
Business/family conflict	29	30.2

Lack of capital	19	19.8
Lack of experience	14	14.6
Total	96	100.0
Rural		
Low education	11	18.3
Lack of funds	16	26.7
Gender discrimination	14	23.3
Government neglect	13	21.7
Lack of savings	2	3.3
No business skills	4	6.7
Total	60	100.0

Source: Field Survey, 2018

Table 4 presents challenges faced by urban and rural women entrepreneurs in Cross River state. For the urban women, the table has indicated that conflicts between business and family functions was major challenge with 30.2% (29) while gender discrimination was the least with 12.5 (12). This was followed by lack of credit facilities with 22.9% (22) in second position and lack of capital in third place with 19.8% (19) while lack of experience came fourth with 14.6% (14).

For rural women, the Table revealed that lack of funds was the major challenge with 26.7% (16) while lack of savings was the least with 3.3% (2). This was followed by gender discrimination with 23.3% (14) in second position as government neglect in entrepreneurship programmes came third with 21.7% (13). In fourth position was low education with 18.3% (11) while lack of business skills had 6.7% (4) in fifth position.

The comparison of challenges faced by urban and rural women entrepreneurs show that issues relating to combining business with family responsibilities, access to credit facilities and lack of capital were most common challenges. In rural areas the entrepreneurs had issues relating to lack of funds, gender discrimination, government neglect in entrepreneurship programmes and low education. This is consistent with study by Sivanesan (2014) who found that on average personal and financial obstacles were most common among urban women entrepreneurs in India. For rural women entrepreneurs, the study partly corroborated that personal, social and financial problems were also widespread but did not point out the neglect of rural women entrepreneurs by the government which was pointed out in a study by Guloba, Ssewanyana and Birabwa (2017) in Uganda. Guloba *et al.*, (2017) cited tendency by government to ignore rural women in its entrepreneurship programmes as one of the challenges to women entrepreneurship in rural areas in Uganda.

Table 5: Suggestions for Improving Women Entrepreneurship in Urban and Rural communities in Cross River State

Suggestions	Frequency	%
Urban		
Facilitate credit facilities	35	36.1
Gender equality	13	13.5
Entrepreneurship training	22	22.9
Financial assistance	26	27.1
Total	96	100.0
Rural		
Women education	14	23.3
Financial assistance	18	30
Gender equality	16	26.7
Inclusive programmes	12	20.0
Total	60	100.0

Source: Field Survey, 2018

Table 5 presents suggestion for improving women entrepreneurship in urban and rural areas in the study area. For the urban women, the table revealed that most common suggestion was facilitation of credit facilities with 36.1% (35) while the least suggestion was gender equality with 13.5 (13). This was followed by financial assistance with 27.1% (26) in second place and entrepreneurship training with 22.9 (22) in third place.

For the rural women, the table has indicated that the most popular suggestion was financial assistance with 30.0% (18) while gender inclusion of the women in entrepreneurship programmes was the least with 20.0% (12). Other suggestion was gender equality in second place with 26.7% (16) and women education with 23.3% (14) in third.

These suggestions seem to be consistent with study by Sivanesan (2014) and Guloba, *et al.*, (2017). For urban areas, Sivanesan (2014) called for measures to ensure more easy access to credit facilities from banks while also advocating for subsidies and aid in technical know-how. For rural women, Sivanesan (2014) listed improvement of educational standards of rural women and financial assistance from government while Guloba *et al.*, (2017) suggested gender equality and inclusion of rural women in entrepreneurship programmes as one of the ways for “unlocking rural women entrepreneurship potential”.

CONCLUSION

In relation to socio-demographic characteristics of the women entrepreneurs, it was concluded that in both urban and rural areas, the least age category was 16-20. However, there was disparity in the age categories with highest percentage as women entrepreneurs from age category 41-45 in urban areas were majority while in rural communities, most of the women were in the age range of 36-40. Also, in both communities, majority of the women were married, though percentage of married women in rural areas was more than that of their urban

counterparts. While in urban areas, this was followed by single, divorced and widowed; the percentage of married entrepreneurs in rural communities were followed by widowed, single and divorced. In regards to the educational qualification, majority of the entrepreneurs had tertiary education while none of the women was uneducated. In rural communities, most of the women had secondary education. Also, most of the women in urban areas were from monogamous relationships while most of their rural counterparts were from polygamous relationships.

Entrepreneurship activities engaged by urban women entrepreneurs included mostly retail stores while the least common activity was small eateries. Other entrepreneurship activities included jewelry or boutiques, event management outfits, beautician shops and tailoring shops. For the rural women, the most common business activities were agricultural business, while palm wine or beer joints were least. Other activities operated by rural women included food restaurants and retail shops. In regards to source of capital, family was the major source, followed by personal savings, financial institutions and friends. For the rural women entrepreneurs, the major source of income was informal financial institutions, followed by capital from sale crops and friends

The most common motivations for entrepreneurship for urban women entrepreneurship included the need to generate extra income while social status was the least motivation. Other motivations included unemployment and search for experience and desire to be in control. For rural women, the majority of the women became entrepreneurs in order to support their family members while other motivations included fostering family tradition, to earn a living, and to pay for their children's education.

Challenges faced by urban women entrepreneurs in Cross River state mostly included conflicts between business and family functions, while gender discrimination was the least challenge. Other problems included lack of credit facilities, lack of capital and business experience. For rural women, major challenge was lack of funds while lack of savings was the least. Other constraints included gender discrimination, government neglect in entrepreneurship programmes, low education and lack of business skills.

RECOMMENDATIONS

Based on the conclusions, the study recommends the following:

- a. Opportunities for women entrepreneurs in urban and rural areas to access capital and financial assistance should be created by the government and concerned non state actors in order to economically empower them to invest more and expand their businesses and/or establish new ones.
- b. Government should be committed to entrepreneurial activities of the rural women by ensuring that programmes aimed at boosting women entrepreneurs are implemented in rural areas and not only in towns and cities. If this is done, rural women could benefit from skills and financial assistance associated with the programmes.
- c. More serious efforts should be made by government to ensure improved girl-child-education in rural areas by revamping primary and secondary education, through

employment of qualified staff and scholarships. Education could improve activities or rural women entrepreneurs.

- d. Urban women should be given full opportunity to be full time business people by their husbands as the men should share some of the home responsibilities with women if possible. This could unlock the potentials in women to become top entrepreneurs.
- e. Gender discrimination laws should be fully implemented and awareness should also be created so as to eliminate social and cultural tendencies that limit women's potential for entrepreneurship in both rural and urban areas of the state.
- f. Entrepreneurship programmes should be created for women in both rural and urban areas of the state. This is to expose women in both areas to different business opportunities available to them in their respective environment and how to take advantage of them.

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APPENDIX

QUESTIONNAIRE

General Instruction: Please tick (✓) where appropriate

1. Age: _____
2. Marital Status: [] Single, [] Married, [] Divorced, [] Widowed
3. Educational Qualification: [] FSLC [] SSCE, [] First Degree, [] M.Sc
4. Marital Relationship: [] Monogamy, [] Polygamy
5. What are your reasons for operating a business? _____

6. What are the business activities you are engaged in? _____

7. Where do you get money to start the business? _____

8. What are the problems you face in course of operating your business? _____

9. Suggest ways of alleviating and/or solving the problems: _____

