

Chapter 2

Corporate Social Responsibility in Nigeria: Drivers and Barriers Experienced by Female Entrepreneurs When Undertaking CSR

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2.1 Introduction

There is now growing recognition of the importance of socially and environmentally responsible enterprises. Businesses are increasingly seen to address and inculcate CSR initiatives into their strategies. Much of the scholarly discussions on CSR have focused exclusively on Multinational Corporations (MNC's) and other large corporations (Coppa & Siramesh, 2013) *relatively little is known about CSR practices among Small and Medium Sized Enterprises in general and female entrepreneurs in particular* (Friedman & Miles, 2001; Jenkins, 2004; Lincoln, Adedoyin, & Croad, 2015). Furthermore, while there is a developed body of literature on CSR in Western countries, the concept remains elusive within the African continent (Muthuri, 2012). Unanswered questions remain with regards CSR within the African milieu. Consequently there is a need for more research in order to better understand CSR in African countries. It is argued that the conclusions drawn from studies which have their focus primarily in Western countries do not necessarily apply to the situation in Nigeria which has peculiarities that distinguish it from the outside world generally and from Western countries where many MNC's and large corporations originate (Lincoln, Fields, & Adedoyin, 2013). This research contributes to the growing body of literature on CSR in Africa by examining the drivers and barriers experienced by female entrepreneurs when undertaking CSR. In particular the study seeks to provide answers to the following questions:

1. What CSR activities do Nigerian female entrepreneurs adopt?
2. What are the primary drivers of CSR among Nigerian Female Entrepreneurs.

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3. What are the primary Barriers affecting Nigerian Female Entrepreneurs adoption of CSR activities.

2.2 Literature Review

Corporate Social Responsibility is often considered as a firm's obligation for its economic, legal, ethical and philanthropic activities (Carroll, 1991). This view was echoed by McGuire (1963) when he asserts "corporations have economic, legal obligation and responsibilities to society at large which extends beyond these obligations" (p. 144). Various authors state that CSR incorporates compliance with the law, philanthropy, and responsibility in the marketplace to various stakeholder groups who can affect or are affected by the achievement of the organisations objectives (Freeman, 1984, p. 46). Stakeholders are broadly defined to include investors, consumers, suppliers, employees, the local community and the environment. The theory posits that mechanisms should be adopted to ensure that management safeguards the rights and interests of stakeholders and that management are accountable for the generation and distribution of wealth in firms (Aguilera, Filatotchev, & Gregory Jackson, 2008). While stakeholder theory conceptualises ways that managers might balance their responsibilities to shareholders and legitimate stakeholders, the reconciliation of such competing 'stakes' can be difficult (Carney, Gedajlovic, & Sujit, 2011). Various academics and researchers have put forward divergent classifications in a bid to gain deeper insight into stakeholder identification and management. For example, Freeman (1994) posits three main stakeholder taxonomies. The first is the stakeholder enabling principle, which is that firms are managed in the interests of stakeholders, such as employees, financiers, customers, employees and communities. The second is the principle of director responsibility. This means that firms have the legal authority and moral responsibility to use reasonable judgment to identify and distribute rights and obligations among stakeholder groups. The third is the principle of stakeholder recourse, which means that stakeholders are provided with a platform to bring actions against directors who fail to discharge the duty of care owed to the firm and stakeholders (Freeman, 1994). Stakeholder theory seeks to strike a balance between maintaining the economic and social goals of the firm and its stakeholders, while also encouraging the efficient use of resources, accountability in the use of power and stewardship by those in control of the firm (Lincoln et al., 2015; Okeahalam & Akinboade, 2003). Therefore, maintaining harmonious relationships with stakeholders should be of high strategic importance to the firm as this determines its success (Donaldson & Preston, 1995).

CSR is important to all firms large and small and businesses have the responsibility of aligning diverging interests of stakeholders by effectively adopting appropriate strategies. The CSR literature has traditionally focused on large firms and MNC's; consequently, very little empirical research is available on CSR in small firms. SME approach to CSR differs significantly from the approach adopted by

larger firms. This is due in part to the nature of the SME firm and associated characteristics such as size, sector and the SME owner/managers orientation towards profit (Braun, 2010). For example Sweeney (2007) notes that in small firms' ownership and management are not separated as such control remains in the hands of the owner. It stands to reasoning thus that SME's acceptance of CSR is largely a factor of the personal attitudes of the owner/manager. Furthermore, SME owner/managers due to the informal hierarchical structure of the firm are more suited to fostering effective networking, interpersonal relationships and cooperation based on trust of stakeholders and legitimacy (Fassin, 2008; Lepoutre & Heene, 2006; Murillo & Lozano, 2006; Russo & Perrini, 2010). Furthermore Quinn (1997) asserts that the SME owner/managers personal values, ethical as well as moral convictions to an extent impact CSR strategies adopted in light of the lack of separation between ownership and control of the business. Murillo and Lozano (2006) and Fassin (2008) also suggest that CSR advancement among SME's is linked to the owner/manager and their value system. Accordingly, Spence (2004) posit that SME entrenchment within their communities and their close nexus to their customers and local community creates a situation whereby the SME owner/manager feels morally obligated to engage in a socially responsible manner. Accordingly Murillo and Lozano (2006) and Russo and Perrini (2010) suggest that the social capital theoretical perspective closely aligns with SME's approach to CSR. SME entrenchment in the local socio-economic environment, their interaction with clients and employees in the local communities make them key contenders where CSR is concerned since a good reputation is essential to achieving competitive advantage (Murillo & Lozano, 2006; Lee, 2008; Perrini, Russo, Tencati, & Vurro, 2009). SME's are also more aware of local practices, associated risks and emerging social issues within their local communities than large corporations. Consequently SME's are more likely to conduct their business in a socially responsible manner, respond to social and community needs and engage in activities, which take into consideration key stakeholder interests (Giovanna, De Massis, & Lucio, 2012).

In spite of the associated benefits, which can be reaped from SME engagement in CSR, related activities evidence shows that many SME's are unaware of CSR initiatives (Jenkins, 2006). A review of the literature highlights that CSR and social community activities undertaken by SME's tend to be fragmented and informal in nature (Jamali, Safieddine, & Rabbath, 2009; Maitland, 2002; Perrini et al., 2009). Lepoutre and Heene (2006) suggest that SME's seldom engage in formal CSR strategies. SME's are also said to encounter greater barriers and challenges in their quest to engage in CSR activities and are prevented from active CSR engagement due to various factors ranging from their size, lack of time and support, lack of financial resources and expertise on CSR issues (Blomback & Wigren, 2009; Lepoutre & Heene, 2006; Ortiz & Kuhne, 2008). For example Hsu and Cheng (2012) state that many SME's consider that they lack requisite skills and guidance in CSR, this is because some of the guidance developed on a global level or sector specific level are not suitable for their purpose. Murillo and Lozano (2006) state that SME's lack knowledge and know-how in relation to CSR issues which act as a

barrier to their ability to effectively engage in CSR. Furthermore SME's make little or no attempt to communicate their involvement in CSR related activities or publish annual reports, which discloses their CSR engagements (Fassin, 2008; Giovanna et al., 2012; Murillo & Lozano, 2006). Fassin (2008) however assert that SME's actively engage in socially responsible practices although they do not formally publish or report their activities.

2.3 Small and Medium Sized Enterprises and Female Entrepreneurs in Nigeria

It is becoming increasingly important to study female entrepreneurs as a result of the souring influx of Nigerian women into entrepreneurship witnessed in recent decades (Woldie & Adersua, 2004). A 2012 study conducted by GEM shows that there are about equal levels of entrepreneurial engagement between Nigerian men and women. The study shows that almost 40 % of women in Nigeria are engaged in entrepreneurial activity. The influx of women into entrepreneurship is also reported on a global scale (GEM, 2012). For example the Women's Report carried out by the Global Entrepreneurship Monitor shows that an estimated 98 million women were running established business and 126 million were starting or running new businesses in 67 economies around the world (GEM, 2012). In light of recent economic downturns there is now recognition that the ability to increase global wealth is dependent to an extent on the development of successful entrepreneurship in transition economies. Transition economies such as the MINT economies (a neologism which refers to the economies of Mexico, Indonesia, Nigeria, and Turkey) are predicted to become substantial contributors to the global economy and Gross Domestic Product (GDP). The importance of the Small and Medium Scale Enterprise (SME) sector to these economies has also been recognised. In Nigeria, entrepreneurship is often the only option for those seeking an income to overcome poverty and unemployment. The unemployment rate in Nigeria is a staggering 23.90 % (National Bureau of Statistic, 2014). Entrepreneurship is a dynamic field particularly as it relates to the process of change creation and vision. The entrepreneurs' vision to recognise opportunities and willingness to take calculated risks are critical factors needed for success (Kuratko & Hodgetts, 2007). Consequently, the importance of the Small and Medium Scale Enterprise (SME) and the appreciation of their role cannot be overemphasised. SME's are recognised as one of the most vital contributors to people's income and to economic development however they may be defined (Harper, 1998). The importance attached to the sector rest on the belief that SMEs are perceived to be the seedbed for indigenous entrepreneurship and are known to generate many small investments. Thus encouraging entrepreneurship is a key policy instrument for promoting economic growth and employment creation in Africa. SMEs in Africa represent a large proportion of businesses contributing immensely to the mobilisation of resources, employment and poverty

alleviation. Consequently, these firms are seen as dominant forces for economic development and industrialisation in the African region. Due to their small and flexible character, SMEs are able to withstand adverse economic environments and survive where many large enterprises fail.

In spite of such promising reports about SME's, the Nigerian small and medium enterprise sector is however characterised by low productivity, inability to compete with imports, lack of diversification, unfavourable business environment, infra-structural deficiencies, corruption, low access and high cost of finance and weak institutions (OECD, 2005). Although both female and male entrepreneurs share many of these constraints, women entrepreneurs face additional obstacles rooted in discriminatory socio-cultural values and traditions (UNIDO, 2001; Woldie & Adersua, 2004). Women often lack the skills, education, and support system that can expedite their business pursuits. For example, GEM (2012) shows that the level of education for women entrepreneurs is lower than that of their male counterparts. Women's inferior education and lack of training puts them at a disadvantage and women are regarded as subordinate to men regardless of their age or educational status (Woldie & Adersua, 2004). Nigeria is a patriarchal society and entrepreneurship in Nigeria remains a traditionally male dominated activity, consequently women encounter significant obstacles compared to their male counterparts. Gender roles are still prevalent in many countries around the world (GEM, 2012) and Nigeria is no exception. Traditional female roles are still highly regarded and such qualities as subservience, supportive, and submissiveness meet with approval. Socio-cultural practices in many parts of Nigeria relegate women to secondary positions as wives and mothers and in many instances women are unable to occupy comparable positions as men. Furthermore women's prevalent position within the family makes it challenging for them to combine their various roles and female entrepreneurs often times juggle both family needs and entrepreneurship demand (GEM, 2012; Woldie & Adersua, 2004). In a developing country such as Nigeria, the concern for increasing women's economic participation can be seen within the wider general concern to alleviate the socio-economic conditions of the poor households. The growth and prosperity of any economy is highly dependent on dynamic entrepreneurial activity. In order to stimulate this activity, an economy needs individuals with the abilities and motivations to start businesses, and people participating at every phase of this process (GEM, 2012). Entrepreneurial activities provide a unique avenue for many women to thrive economically, thereby rising above many of the socio-cultural obstacles (Woldie & Adersua, 2004).

2.4 Corporate Social Responsibility Regulations in Nigeria

Many countries have witnessed radical change in the relationship between businesses and the society in which they operate. Consequently, countries around the globe are adopting tougher stance on businesses in relation to governance and

ensuring that they embrace socially responsible practices within their strategic framework. There is a need to ensure that CSR rules and regulations adopted supports SME development rather than undermining their efforts (UNIDI, 2002). While there are valid arguments for legislative intervention, such as increased compliance and enforceability, increased public trust, promoting transparency and accountability and ensuring uniformed practices across all spheres and promoting fairness and certainty (Gatto, 2002), one cannot discount arguments against legislating which includes high cost and possibility that such legislative provisions would be reactive rather than proactive (Gatto, 2002; Ihugba, 2012). Furthermore, Ihugba (2012) argues that there is possibility of drafting complexities, which may arise from tokenism and ingenuous attempts to pacify lobbyists.

There are various legislative provisions in Nigeria, which regulate business activities and social responsible practices. For example the Nigerian National Environmental standards and Nigerian National Environmental Standards and Regulations Enforcement Agency Act (2007) contains provisions, which cater for CSR. Section 20 of the Act grants the Agency power to make regulations setting specifications and standards to protect and enhance the quality of Nigeria's air resources, so as to promote public health or welfare and natural development and productive capacity of the nations' human, animal, marine or plant life. Furthermore, Section 25 contains powers to implement Regulations for the purpose of protecting public health and promotion of sound environmental sanitation. Section 27 contains provisions regarding the discharge of hazardous substances and related offences and allows the Agency to impose fines and prison terms to those who contravene the provisions. The Agency is also empowered under Section 30 to enter premises, examine any article, and seize any items believed to contravene any provision of the Act. Furthermore, the Nigerian Criminal Code Act (1990) contains provisions on socially responsible practices. Sections 243 contain provisions with regards the sale of food or drinks. Section 245 deals with fouling water and sections 247 and 248 contain provisions with regards noxious acts and sale of matches made with white phosphorus and use of white phosphorous in manufacturing matches. In addition, the Harmful Waste (Special Criminal Provisions) Act (1988) contains relevant provisions and powers with regards carrying, depositing and dumping of harmful waste on land, territorial waters and matters under Section 1. Section 7 focuses on acts committed by body corporate and provides for negligence on the part of a director, manager, and secretary in contravening provisions. Section 10 contains enforcement powers to search, seize and arrest those found to have contravened the provisions contained under the Act. In spite of the provisions available, law enforcement mechanisms in Nigeria are weak and ineffective. Ineffective institutions and corrupt practices among Nigerian law enforcement agencies further compound the situation.

The Nigerian government in a bid to reform CSR practices put forward a Corporate Social Responsibility Bill pending before the National Assembly since 2008. The purpose of the Corporate Social Responsibility Bill is to bring into effect

an Act to establish the Corporate Social Responsibility Commission. Part 3 of the Bill states that the Commission will be tasked with ensuring that companies are accountable not only to employees and their trade unions, but to investors, consumers, host communities and the wider environment and develop environmental guidelines that need to be met by corporations doing business in Nigeria. In addition, the Commission is vested with powers to carry out a variety of function which include creating a standard for social responsibility of corporate organizations consistent with international standards, serving notices of social responsibility requests to organizations and implementing social and environmental Regulations. The Commission is also tasked with corporate organizations classification, ranking them according to organizational size and magnitude of investment, which determines the nature of corporate social responsibility expected of them. Publish annual reports on social and environmental impacts of company's direct activities on communities, develop policies to encourage corporate organizations to undertake community engagements as part of corporate social responsibility and ensure that companies sponsor cultural and educational activities that offer added value to Nigeria's socio-political and technological development. The CSR Bill is not without its critics, for example Mordi, Opeyemi, Tonbara, and Ojo (2012) while recognising that the Bill is a welcome development in helping to firmly establish corporate ethics among Nigerian firms, also highlights some of the deficiencies inherent in the Bill. According to Mordi et al. (2012) the Bill fails to provide for extensive enlightenment of the Nigerian society on the importance and benefits of CSR as well as identifying the minimum constitutional duties that are imposed on the Nigerian government. Furthermore the Bill on the face of it has the potential to add to the high cost and complexities of doing business in Nigeria. Part 5 of the Bill grants the Commission power to temporarily shut down and suspend operations of an organization, corporation or a company for a minimum of 15 of 30 working days as a penalty for non-compliance with statutory requirement. The Commission is vested with the power where an organization fails to comply with the statutory requirement of the Act to impose a fine of 2% of its gross annual profit and on subsequent violation to impose a fine of not <3.5% of its annual gross profit in addition to compliance with statutory corporate social responsibility within the given period. Firms operating in Nigeria face many obstacles and constraints ranging from poor infrastructure such as roads, electricity supply, lack of security, weak enforcement of contracts and high costs of finance (Amaeshi, Adi, Ogbechie, & Amao, 2006), consequently the CSR contributory charge proposed by the Bill could act as a disincentive to investment in Nigeria in light the already high cost of doing business (Mordi et al., 2012). This line of reasoning finds support in research work carried out by UNIDO (2002) who contend that if CSR demands are protectionist, culturally inappropriate or unreasonably bureaucratic, the net effect will be to undermine people's livelihoods.

2.5 Methodology

The study seeks to explore Nigerian female entrepreneurs' awareness of CSR related activities and examine the drivers and barriers experienced when undertaking CSR. The study adopts a mixed method approach involving the use of multiple data collection techniques in collecting data (Creswell, Clark, Gutmann, & Hanson, 2003). Questionnaire survey and semi-structured interviews were used in order to collect data for the study. The initial part of the data collection involved the use of a face-to-face questionnaire survey with 181 female entrepreneurs in Lagos, Nigeria. Bryman and Bell (2011) define a survey as *"a cross-sectional design in relation to which data collected predominantly by questionnaire or by structured interview in order to collect a body of quantitative or quantifiable data in connection with two or more variables, which are then examined to detect patterns of association"* (p. 54). The questionnaire uses a combination of closed-ended and Likert scale questions. Closed-ended questions were adopted in relation to the demographic characteristics of the female entrepreneurs, their business, awareness of CSR and their approach to CSR. A five point Likert scale was used to capture data in relation to the drivers and barriers of CSR. The advantage of these types of questions rests on the fact that they are easier and relatively quicker to administer. Questions can be answered within a short time, and the respondents can perform with greater reliability the task of answering the questions (Oppenheim, 1992). The questionnaire is divided into three main sections. The first section contains demographic information of the female entrepreneurs. The second section sought to measure female entrepreneur's awareness of CSR initiatives. In particular the questions in this section were designed to assess the female entrepreneur's adoption of CSR related practices and readiness to adopt CSR initiatives. The final section of the questionnaire sought to explore drivers and barriers of CSR among Nigerian female entrepreneurs. The section also sought to assess their perception on the role of entrepreneurs in promoting CSR in Nigeria.

As a result of a lack of established data sets and records from which meaningful random sampling could be drawn, convenience sampling was used to identify the entrepreneurs who participated in the study. Convenience sampling involves the use of readily available participants to participate in the study (MacNealy, 1999). Malhotra (2010) notes the basic principle of sampling is that by selecting some of the elements in a population, a researcher can draw his/her own conclusion about the entire population. Consequently, the test of sample design is how well the sample structure represents the characteristics of the population it purports to be a representative of (Cooper & Schindler, 2011), bias inevitably occurs where the number of subjects is too small. Babbie (2010) states that the larger a sample the more representative of the population it becomes, and so the more reliable and valid the results based on it will become. This view is supported by Saunders, Lewis, and Thornhill (2009) who note that the larger the sample size, the lower the likely error in generalising to the population. The decision was therefore made to adopt a larger sample size in order to minimise the potential bias, which can often arise through

convenience sampling. Consequently, a sample size of 200 was considered as an adequate and workable sample. Indeed several studies have worked with remarkably fewer samples and have achieved satisfactory results. From previous research done in Nigeria, the highest concentrations of SMEs are thought to be in Lagos, the sample target was set in Lagos state as Lagos is the commercial nerve centre of the country and is the most populated and diverse state in the country. In order to ensure that the sample is representative of the general population, the decision was made to focus the study in areas with a large cluster of small and medium scale enterprises. The sample includes female owned firms in different industries, different trading companies and companies in different geographical locations throughout Lagos in order to ensure diversity. In order to ensure validity and reliability, no leading questions were posed to the female entrepreneurs. Furthermore, the questionnaire questions are based on stable sources of literature. As Gill and Johnson (2010) rightly puts it, in the case of questionnaire, reliability derives from the clear formulation of questions, which facilitates understanding and hence correct answering. From the 200-questionnaire survey carried out with the female entrepreneurs in Nigeria, a total of 181 were fully completed. Data obtained from the questionnaire was analysed using the Statistical Package for Social Sciences (SPSS 22.0 for Mac). Descriptive statistics such as percentages and mean scores were used to analyse the information obtained from the female entrepreneurs.

The second part of the data collection involved the use of semi-structured interviews with 32 female entrepreneurs who took part in the questionnaire survey. This sample size is of an acceptable limit for an exploratory study of this kind (Burns, 2000; Jamali, 2009). The female entrepreneurs selected for the semi-structured interviews were chosen for their level of awareness of CSR concept and drivers and barriers experienced when undertaking CSR in Nigeria. The rationale for adopting semi-structured interviews rests on the premise that the study being exploratory in nature seeks to provide a narrative of real life occurrences and events from the respondents own perspective (Burns, 2000). The semi-structured interviews provided the researcher with ample opportunity to follow up ideas from the face-to-face questionnaire survey carried out with the female entrepreneurs, probe responses and investigate motives and feelings on some of the questions listed on the questionnaire (Bell, 1993). Information obtained from the semi-structured interviews was transcribed in order to make it more presentable and bolster the results obtained from the questionnaire survey.

2.6 Analysis of Findings

The analysis of findings is divided into two parts. The first part of the finding provides descriptive statistics in form of percentages used to provide a general description of the demographic characteristics of the female entrepreneurs obtained from the face-to-face questionnaire survey. The second part involves the use of

mean and standard deviation in order to examine the responses provided by the female entrepreneurs in relation to their awareness of CSR related activities, drivers and barriers experienced when undertaking CSR. The data presented in the second part of the analysis contains findings obtained from both the face-to-face questionnaire survey and the semi-structure interviews carried out with the female entrepreneurs.

2.6.1 Demographic Profile of the Male and Female Entrepreneurs

The findings presented in Table 2.1 below shows that majority of the female entrepreneurs were in the 31–40 (39.8 %) and above-41 (30.4 %) age category. Findings in relation to academic qualifications show that many of the female entrepreneurs representing 60.2 % stated that they had obtained a diploma, 19.9 % stated that they had obtained a bachelor's degree/postgraduate qualification, 19 % stated that they had obtained a primary or secondary school certificate. The finding also shows that 29.8 % of the female entrepreneurs stated that they had skilled manual experience and a further 29.8 % stated that they were unemployed before starting their business. 20.0 and 20.4 % of female entrepreneurs stated that they had professional and prior SME experience respectively. Majority of the female entrepreneurs stated that they were motivated to set-up their business because of their desire to be independent representing 49.7%. 40.3 % of the female entrepreneurs stated that they were motivated by financial motives, 9.9 % stated that they were motivated by attractive lifestyle. The finding in relation to female entrepreneurs' firm characteristics in Table 2.1 below shows that many of the firms operated as sole traders representing 79.1 %. 20.9 % of the female entrepreneurs also operated as companies. Majority of the female entrepreneurs were seen to have high representation in the service sector 50.2 % of the female entrepreneur's stated that they operated in the service sector. 20.0 % of female entrepreneurs stated that they operated in the agricultural sector. 10.0 % of stated that they operated in the construction industry. Female entrepreneurs in manufacturing and commerce and retail sectors represented 9.9 % respectively. 40.3 % of the female entrepreneurs stated that their firms were between 11 and 20 years of age and 39.8 stated that their firms were between 1 and 5 years of age. 9.9 and 10.0 % of the female entrepreneurs stated that their firms were between 6 and 10 years above 21 years old respectively. The finding in relation to firm size shows that the majority of the female entrepreneurs were seen to employ between 1 and 5 employees representing 49.7 %. 20.3 % employed 6–10 and 20.0 female entrepreneurs employed 11–20 employees. 9.9% employed above 21 employees.

Table 2.1 Demographic characteristics of the female entrepreneurs

Demographic characteristics	Percentages	Mean
Age		
Below 20	9.9	
21–30	19.9	2.91
31–40	39.8	
Above 41	30.4	
Academic qualifications		
Secondary/primary school qualifications	19.9	
Diploma	60.2	2.20
Bachelor's degree/postgraduate degree	19.9	
Previous experience		
Professional experience	20.0	
SME experience	20.4	2.99
Skilled manual experience	29.8	
Unemployed	29.8	
Business structures		
Sole trader	79.1	1.40
Company	20.9	
Firm sector		
Agriculture	20.0	
Manufacturing	9.9	
Service	50.2	2.80
Commerce and retail	9.9	
Construction	10.0	
Firm age		
1–5	39.8	
6–10	9.9	2.20
11–20	40.3	
Above 20	10.0	
Number of employees		
1–5	49.7	
6–10	20.3	1.90
11–20	20.0	
Above 21	9.9	
Motivation for firm set-up		
Financial motivation	40.3	
Desire to be independent	49.7	1.90
Attractive lifestyle	9.9	

2.6.2 *Female Entrepreneurs Awareness of CSR Related Activities and Drivers and Barriers Experienced When Undertaking CSR*

The findings show that majority of the female entrepreneurs representing 70.2 % stated that they were aware of corporate Social Responsibility as a concept. Our findings here do not support previous research, which posits that SME's lack awareness of CSR (Jenkins, 2006; Murillo & Lozano, 2006). This finding supports past research, which confirms that there is evidence in African countries that SMEs engage in CSR related activity and contribute to their local community and environment. SMEs are seen to engage in philanthropic activities and often practice CSR without being aware of the notion of being socially responsible (Amaeshi et al., 2006; Azmat & Zutshi, 2012). The interviews carried out revealed similarities among the female entrepreneurs of their understanding of the term CSR. Some of the female entrepreneurs who took part in the interview stated:

Corporate social responsibility involves active engagement within your community and ensuring that you carry out your business in a moral and ethical manner . . . your business practices need to add value to Nigeria as a whole

I see it as the ability as a business owner to engage in responsible ways of conducting business, ensuring that my business does not badly affect the local community and the environment. . . as a business you should be able to give back to the community

. . . It includes how I interact with my employees, customers, community and the environment.

Majority of the female entrepreneurs (80.1 %) stated socially responsible activities implemented within their firm were done on an informal basis. Jenkins (2004) argues that SMEs are likely to have an informal, trusting, and personally engaging approach to CSR. This finds support in the research work carried out by various authors who found that CSR activities of SME's tend to be informal in nature and often times fragmented (Jamali et al., 2009; Maitland, 2002; Perrini et al., 2009). This view is also supported by the responses obtained from the interview carried out with the female entrepreneurs. One of the female entrepreneurs stated:

There is no formal approach to CSR among many Nigerian SME's. we do what we can but many of the practices are informal. . . people need more awareness of the concept in order for it to take root. . . there are challenges in doing business in Nigeria, many entrepreneurs are faced with more dire problems. . . We try however way we can to help support our local community.

The female entrepreneurs were asked if they were aware of available CSR related legislation in Nigeria. Majority of them representing 92 % stated that they were not aware of provisions contained in the Nigerian National Environmental standards and Regulations Enforcement Agency Act (2007), Nigerian Criminal Code Act (1990), the Harmful Waste (Special Criminal Provisions) Act (1988) or the Pending Corporate Social Responsibility Bill. When asked their perception of

the content of the proposed Corporate Social Responsibility Bill, some of the female entrepreneurs stated:

This is yet another instance of lack of coordination with the government. How can you make such imposition without promoting the concept or taking responsibility yourself? There is a need for a top-down approach to CSR not a bottom-up approach like the Bill you are referring to.

It will not work in Nigeria, it seems more suited to countries such as the UK and the US where there are established rules and institutions. The government needs to look at issues from a Nigerian perspective with weak systems. How can you impose such penalties when the average business is struggling to stay afloat and what provisions or support is provided to help people comply?

This is not the best way to approach the situation. People will comply if they are aware of what is expected of them and if support is provided by the government to help them achieve the necessary outcome. Nigerian government needs to do more in order to promote socially responsible practices and also combat corrupt practices among law enforcement.

The data in Table 2.2 below shows that majority of the female entrepreneurs strongly disagree that factor such as media coverage ($M = 1.70$, $SD = 0.90$), government agency rules and enforcement procedures ($M = 1.92$, $SD = 1.32$) were primary drivers of CSR. The female entrepreneurs agree that factors such as close nexus and ties with the local community ($M = 4.40$, $SD = 1.20$), the security, health and satisfaction of the firm's employees ($M = 4.09$, $SD = 1.38$) were primary drivers of their CSR. This finding is supported by research conducted by Murillo and Lozano (2006) and Perrini et al. (2009) who found that SME's are more likely to embrace programs, which involve their employees, and the local communities in which the SME operates. Some of the female entrepreneurs involved in interview stated:

There is a need to promote awareness in Nigerian not just SME. Some people do not know what CSR is or the societal benefit of engaging in such practices. The government needs to do more to promote the concept and also to put support in place

You have to understand that there are challenges to doing business in Nigeria and many people struggle, more help is need if CSR is to be embraced fully in Nigeria.

There is a need to ensure adequate rules in relation to corporate social responsibility, government incentives is required in order to ensure uptake of such practices and compliance and also in order to make sure that they are enforcing rules and regulations on CSR.

Many of the larger businesses need to ensure that they show good examples

The data shows that female entrepreneurs agree with the statement that their ethical, moral and personal values ($M = 4.50$, $SD = 1.20$) and their religious and cultural beliefs ($M = 4.60$, $SD = 1.20$) were primary drivers of their CSR engagement. Countries such as Nigeria have unique differences from Western countries due to their culture, religion and political economy, as such CSR initiatives and practices would to an extent be mirrored by socio-cultural norms thus CSR

Table 2.2 Primary drivers of CSR among Nigerian female entrepreneurs

Primary drivers of CSR among Nigerian female entrepreneurs	Mean (M)	Std. deviation (SD)
Stakeholder pressure is a primary driver of corporate social responsibility within our firm	3.09	1.76
Economic performance, Financial and production efficiency are primary drivers of corporate social responsibility within our firm	2.81	1.72
Increase in the image and reputation of the firm are primary drivers of corporate social responsibility	3.20	1.72
Customer expectation is a primary driver of corporate social responsibility within our firm	2.70	1.41
Close nexus and ties/integration with our local community are primary drivers of corporate social responsibility within our firm	4.40	1.20
Commitment to environmental sustainability is a primary driver of corporate social responsibility within our firm	3.60	1.42
The security, health and satisfaction of the firms employees are primary driver of corporate social responsibility within our firm	4.09	1.38
The female entrepreneurs' ethical, moral and personal values are primary driver of corporate social responsibility within our firm	4.50	1.20
The female entrepreneurs' religious and cultural beliefs are primary driver of corporate social responsibility within our firm	4.60	1.20
Marketing and advertising strategy are primary driver of corporate social responsibility within our firm	2.61	1.43
Improved competitive advantage is a primary driver of corporate social responsibility within our firm	3.11	1.70
Government agency rules and enforcement procedures are primary driver of corporate social responsibility within our firm	1.92	1.32
Media coverage is primary driver of corporate social responsibility within our firm	1.70	.90

Response range: 1 = Strongly disagree to 5 = Strongly agree

practices may be quite different from those practiced by their Western counterparts. The result finds support in previous research, which suggests that SME actively engage in philanthropic activities for example through religion/church (Giovanna et al., 2012). The result is not surprising, for example the finding in relation to religion as a driver of CSR is to be expected as many Nigerians openly profess some type of religion and religious associations are very dominant in many aspects of people's lives. Amaeshi et al. (2006) suggest that CSR as philanthropy in the Nigerian context could be connected to religious influences. In light of the importance attached to gifts and sacrifices within certain religion, such practice could be easily transposed into business understanding and practices. Furthermore the high responses received from the female entrepreneurs in relation to ethical, moral and personal values as key drivers of CSR finds support in the seminal article by Quinn (1997). Some of the female entrepreneurs involved in the study stated:

Social responsibility deals with morality and charity, businesses do not function in isolation... Businesses need to act in an ethical and moral way towards their customers and local community.

In Nigeria, social responsibility usually involves charitable contributions and also sponsorship through education or training in order to help contribute to people's lives and the community at large.

There are no rules or enforcement really, many SME's act in a responsible manner because they want to do so, it is voluntary effort on their part. I do not think strict enforcement will work in a place like Nigeria. What we need is more awareness of what is need and also substantial support from the government.

Table 2.3 below shows the result obtained from the female entrepreneurs in relation to CSR related activities adopted. An overwhelming majority of the female entrepreneurs were seen to engage in charitable activities within their local communities and contribution to projects that enhance a community's quality of life ($M = 4.30$, $SD = 1.18$). Furthermore many of the female entrepreneurs stated that they provided financial support and encouraged their employees to be involved in community activities ($M = 4.30$, $SD = 1.27$). The findings also show that female entrepreneurs did not take part in CSR related activities through sport sponsorship ($M = 1.60$, $SD = 1.02$). Majority of the female entrepreneurs strongly disagree that their firm does not support any social or environmental activities ($M = 1.70$, $SD = 1.27$). Majority of the entrepreneurs were aware of the importance of providing financial assistance as well as sponsorship programs, education and training activities and engaging in environmental protection and sustainability. The female entrepreneurs also commented that environmental initiatives require more resources and can be challenging for SMEs.

The data in Table 2.4 below shows that many of the women strongly agree that primary barriers affecting their adoption of CSR include lack of efficient government and NGO institution support ($M = 4.40$, $SD = 1.20$), high monitoring costs ($M = 4.40$, $SD = 1.20$), lack of financial resources ($M = 4.40$, $SD = 1.20$) and complex procedures of measuring and reporting CSR related activities ($M = 3.80$, $SD = 1.53$). Some of the female entrepreneurs who took part in the interview stated:

There are financial implications and this is a major challenge. Many SME's are not in a position to meet some of the standards. Nigerian government needs to work towards providing incentives for businesses to act in a more responsible manner

Awareness of CSR is lacking in some parts, people are not really aware of corporate social responsibility, the government can work towards promoting it by putting in place workshops and training facilities to educate SME owner/managers about CSR and put measures in place to monitor it and also provide financial assistance for those businesses who want to take part

The cost of being socially responsible is high in an environment like Nigeria. Many businesses in the first instance have to provide their own resources such as water, electricity and so on. Assistance is needed in order to ensure that these businesses embrace

Table 2.3 CSR related activities adopted by Nigerian female entrepreneurs

CSR related activities adopted by Nigerian female entrepreneurs	Mean (M)	Std. deviation (SD)
Sponsorship through Sport activities	1.60	1.02
Charitable activities within local communities and contribution to projects that enhance a community's quality of life	4.30	1.18
Providing assistance through education and training activities	3.50	1.50
Financial or other support to non-profit sector	3.90	1.51
Environmental protection and sustainability	2.61	1.50
Creation of good conditions for socially deprived groups	3.71	1.79
Providing financial support and encouraging employee involvement in community activities	4.30	1.18
Our firm does not support any social or environmental activities	1.70	1.27

Response range: 1 = Strongly disagree to 5 = Strongly agree

Table 2.4 Primary barriers affecting Nigerian female entrepreneurs adoption of CSR activities

Primary barriers affecting Nigerian female entrepreneurs adoption of CSR activities	Mean (M)	Std. deviation (SD)
Lack of time is a major barrier affecting my firms ability to adopt CSR initiatives	3.39	1.80
High monitoring cost is a major barrier affecting my firms ability to adopt CSR initiatives	4.40	1.20
Complex procedures of measurement and reporting are major barriers affecting my firms ability to adopt CSR initiatives	3.80	1.53
Lack of knowledge and expertise of CSR are major barriers affecting my firms ability to adopt CSR initiatives	3.00	1.73
Lack of efficient government and NGO institution support are major barriers affecting my firms ability to adopt CSR initiatives	4.40	1.20
Lack of understanding of the issue and its benefits are major barriers affecting my firms ability to adopt CSR initiatives	3.29	1.79
Lack of financial resources are major barriers affecting my firms ability to adopt CSR initiatives	4.09	1.38

Response range: 1 = Strongly disagree to 5 = Strongly agree

socially and environmentally friendly practices. . . many of the businesses will not survive, the cost of compliance is too high

All the female entrepreneurs agreed that adopting effective CSR practices is more challenging in a country like Nigeria. They also stated that there are specific constraints in the Nigerian institutional context that affect the evolution of socially responsible practices where SME's are concerned. 39.8 % of the female entrepreneurs agree that Small and medium-sized enterprises are better suited to Corporate Social Responsibility on a local level than MNC's or large corporations due to their familiarity with the local community. 60.2 % of the female entrepreneurs however disagreed with the statement. Some of the female entrepreneurs stated:

SME's are essential in this as they are the ones who operate in the communities and are closer to the customers and those living within the local communities. Nigeria has many small businesses operating in these communities. It is in everyone's interest if SME's are provided with the necessary resources and tools to be able to promote responsible practices.

We are more familiar with the environments and the communities. Many of us and our employees live here, we are from the local community, so it is in our own best interest to act responsibly

SME's are powerless to do much unless they are provided with necessary resources, many of the businesses are trying to survive. They need help otherwise it is futile.

The perception echoed by the female entrepreneurs is supported by past research which asserts that SMEs lack the resources needed for CSR and are prevented from active CSR engagement due to factors ranging from their size, lack of financial resources and expertise on CSR issues. Various writers note that SMEs by their nature experience specific barriers and challenges. Factors such as time, human and financial constraints act as a barrier preventing them from undertaking CSR related activities (Blomback & Wigren, 2009; Lepoutre & Heene, 2006; Ortiz & Kuhne, 2008). In spite of the above mentioned challenges some SMEs are found to be more environmentally responsive compared to large businesses (Keinert, 2008). When asked about the firm's future intention for external social and environmental activities, 70.2 % of the female entrepreneurs stated that they intend to continue with the current level while 29.8 % of the female entrepreneurs stated that they would like to increase their CSR participation.

2.7 Conclusion

The need to ensure businesses act in a socially responsible manner and that sustainability, social and environment concerns are at the core of a firms' strategic agenda is now widely recognized. This paper contributes to growing body of literature on CSR and SME's as well as providing insight on the position of female entrepreneurs, their engagement with CSR and primary drivers and barriers affecting Nigerian Female Entrepreneurs adoption of CSR activities. The paper presented findings obtained from questionnaire surveys and semi-structured interviews carried out with female entrepreneurs in Nigeria. The findings show that female entrepreneurs view CSR as ethical and moral obligations towards various stakeholder groups. Many of the female entrepreneurs who took part in the study cited factors such as ties with the local community, security, health and satisfaction of the firms' employees and their religious and cultural beliefs were primary drivers of CSR. The findings also show that female entrepreneurs encounter barriers and challenges in their quest to engage in CSR activities and are prevented from active CSR engagement due to various factors such as lack of efficient government and NGO institution support. Furthermore, due to their limited resources, these female

entrepreneurs are prevented from actively engaging in CSR activities as a result of high monitoring costs and lack of financial resources.

Extant research in this area shows that SME's may experience difficulties in supporting and financing CSR related social programs. The cost implication for CSR initiatives for SME's may have adverse impact on their profitability and possible survival. There is a need to ensure more support from government institutions in promoting the importance and benefits associated with CSR. Such support could be through provision of financial incentives to help encourage more female entrepreneur's active engagement in CSR. In addition, provision of training centres on CSR where female entrepreneurs can go for CSR related concerns could also help in providing much needed support. More guidelines are needed where CSR is concerned so as to provide a benchmark on which current practices can be measured. Various reports have confirmed that engaging in CSR has positive ramifications on business performance and society as a whole. Consequently, concerted effort is required from the Nigerian government, NGO's and businesses both large and small in ensuring societal and environmental concerns and sustainability issues are at the forefront of company and socio-economic strategy.

This study has several limitations first, the study utilized convenient sampling in identifying the female entrepreneurs who took part in this study due to the lack of data in which to draw any meaningful sample frame for the study. Second, the study focus is on Lagos State and may not be representative of other States in Nigeria. Future research may focus on comparison across different industrial sectors and States in Nigeria. Furthermore further research would benefit from adopting a more qualitative data collecting technique involving the use of interviews and focus groups with female entrepreneurs in order to better understand CSR motivations and practices of female entrepreneurs.

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