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# Kenya Rural Women Micro-entrepreneurs and Social Responsibility

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#### Abstract:

The application, challenges women micro-entrepreneurs apply, encounter and overcome the obstacles as they incorporate social responsibility practices in their micro-enterprises is significant for understanding the survival of their micro-enterprises. However, empirical evidence on the role of these micro-entrepreneurs in regard to social responsibility practices is limited. This could be as a result of the type, size and nature of their micro-enterprises. Drawn on 60 owner women micro entrepreneurs and 13 workers all from rural Kenya, we investigate the role of rural women micro-entrepreneurs in incorporating social responsibility in their small businesses. The study findings show that these micro-entrepreneurs incorporate social responsibilities practices in their ventures albeit unknowingly. Their smaller size makes it easier to implement social values. The analysis provides evidence that closer ties that exists among the people working in these businesses provides favourable environment for SR to be manifested.

Keywords - Women, micro-enterprises, social Responsibility, social Networks, social Capital, rural Kenya

#### 1. Introduction

The contribution of micro and small enterprises to the economic development of their specific countries is noticeable. They provide employment and account for GDP in various low-income countries (World Bank, 2015). Generally, micro enterprises are very small business that either involve the owner or employ less than 10 employees (European Commission, 2015). A more specific definition relating to this research will be given in the literature review. Women worldwide have taken an active role in participating in these enterprises. Several studies that have been carried out on women entrepreneurs indicate women owned business are growing and making immense contribution to their economies (Aidis and Weeks, 2016). Despite their tireless quest to make a positive impact on the communities they live and work in, women still grapple with challenges of gender barriers, discrimination and male domination among others.

Micro-enterprises play an essential role in many countries like South Africa and Ethiopia (Ladzani and Seeletse, 2012). In Africa, these micro-enterprises have made a big contribution to their countries' Gross Domestic Product and solved unemployment problems. Women have been the major payers in these micro enterprises. However, businesses operated by these women entrepreneurs are usually smaller, unlikely to grow and experience less capital investment compared to the enterprises owned by their male counterparts (Loison, 2015). Women discrimination in the job market, male domination, unequal access to property and poverty push women to venture into their own small businesses and not advance in their various careers.

A lot of research has been carried out to examine the role of social responsibility in large organizations (Jamali and Carroll, 2017) thus it has been regarded as Corporate Social responsibility. CSR does not only exist in large organizations but also in micro and small enterprises yet limited research has been carried out in this area. Besides, sufficient literature exists on the role of women in entrepreneurship but their role in social responsibility has been under studied (Mahdavi &Moore, 2018). Therefore, in this study, the role of women micro enterprises in practising social responsibility was established. Besides, an analysis of the challenges experienced by these entrepreneurs when trying to be socially inclined in their enterprises was carried out.

# 2. Social Responsibilities in Small and Big Firms

Set against a background of the difficulties experienced by women in their small informal businesses and in the context of the rural Kenya, this research examines four issues. First, it examines the role of women entrepreneurs in establishing social responsibilities in their businesses; secondly, it provides an assessment of the influence of social networks and social capital on the success of women entrepreneurship. Thirdly, it determines the main constraints and opportunities faced by these women entrepreneurs to involve in social development issues and finally, it analyses the relationship between performance and social responsibility practices in these enterprises.

Both large and small organizations have the moral obligation to be responsible to their surrounding communities. As a result, a rich body of research has been done on CSR in regard to large organizations (Jamali and Carroll, 2017) while few studies have been carried out on the aspect of social responsibility on micro and small enterprises (Besser, 2012).

Besser (2012) describes CSR in terms of business ethics and environmental considerations in big organizations. According to Besser (2012) CSR is not only a concept of large organizations but also focuses on the impact of small business to their societies. The definition by the World Bank (2015) is more practical and suits this research; that CSR is the commitment of businesses to contribute to the growing economic development at the same time working with their employees and families to improve their quality of life. This study has broken from the common use of the popular terms such as 'Corporate Social Responsibility' and 'Corporate Social Investment'. A simpler and smaller business friendly term social responsibility has been used. This is because this research focused on micro businesses.

### 3. Women and Social Responsibilities

Women in rural Kenya are more likely to operate micro-enterprises which are very small in size. They operate the businesses on their own or have workers who turn out to be their families and relatives. The relationships they have with their relatives act as social networks. These networks provide cheaper reliable labour. They therefore provide social capital to these small businesses. Despite the small size of these micro-enterprises, they are concerned about the wellbeing of the people they work with, customers and even to the community surrounding them. They undertake social responsibilities practices unknowingly. They also face several challenges which if tackled can generate positive outcomes. Businesses operated by women are usually small in size and mainly concentrated in the informal sector. They lack sufficient business training, are more labour intensive and do not have enough financial capacity to sustain their enterprises. Therefore, the motivational aspects that might engage the very small enterprises in being socially responsible are more likely to be different from large organizations (Spence, 2016). Jenkins further explains that for small businesses more personal issues which include family and worker motivation are likely to make them get involved in social responsibility.

Women are more likely to make use of the close relationships they have with families, friends and other social networks that leads to social capital. Social Capital is the glue that holds these enterprises together. It involves the relationships and norms that mould the quality and quantity of interactions in any society while at the same time improving economic performance (World Bank, 2012). Furthermore, Wanigasekara (2016) describes social networks as the strong ties that women establish from the people surrounding them and the community as a whole. This makes it easier to have unwritten rules on how these women entrepreneurs and their employees relate with each other. These relations provide support/services to these enterprises. Nordman (2012) also admits that local social networks have a direct positive effect on informal enterprise management and performance.

In Africa, micro and small enterprises have not only provided employment for the local community but have also played a key role in environmental and social issues, especially the ones owned and operated by women. Kumar (2014) explains that female entrepreneurs are more focused and concerned of the social benefit their businesses are likely to provide. Their contribution and commitment to prosper in their enterprises is not only for their own individual benefit but also for the success of the entire surrounding community. However, in African countries women entrepreneurs still experience challenges that hamper them from contributing to their specific countries' economy and social wellbeing. These challenges include; male domination, unequal access to property, insufficient access to reliable sources of finance and discrimination in the job market among others.

According to Davis (2012) women undergo through many challenges in their small businesses compared to their male counterparts. Although this is currently seen to be changing, the change is taking place at a snail's pace. Kenya, being in the sub-Saharan Africa, has not been spared the wrath of problems women owned enterprises experience in trying to develop and incorporate social responsibilities in their micro and small enterprises. Gender barriers has not only hampered the equal growth of the economy in the country but also deterred women entrepreneurs from promoting social welfare of their employees and the community as a whole. Despite the fact that women owned enterprises are making a remarkable contribution to the country's social and economic development little has been done on ensuring that they are sustainable in the long term. This is because they are still grappling with inequality issues with their male counterparts; an example is that they have unequal rights to access to land and property which is a detriment for them to secure loans from banks. Women entrepreneurs are therefore seen to be exposed to many hurdles. Besides, women entrepreneurs in Kenya are more concentrated in the informal sector and are engage in a broad range of survival activities (Wamuthenya, 2010) mostly as unpaid family workers.

In Kenya, the emphasis for social responsibility has been revolving around established organizations. The relevance of Social responsibility in micro enterprises has been underestimated and the role of women entrepreneurs to stimulate social responsibility practices has been overlooked.

# 4. Methodology

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Quantitative method provides a possibility of comparison and replication which eliminates subjectivity generated through intuition (Creswell, 2011) in qualitative research. Although the level of validity and reliability increases in quantitative research (Saunders *et al*, 2016) qualitative method presents an in-depth understanding and interpretation of real-life experiences (Creswell, 2011). Thus, a mixed research strategy which involves both quantitative and qualitative dichotomies was applied to this study. A qualitative research approach was used to establish the concept and application of social responsibility in women owned micro-enterprises. Quantitative approach was applied to examine the role of social networks among rural women entrepreneurs and the challenges they experienced.

#### 4.1. Data Collection

Open ended questions were used to obtain the goal of the interview, which was to gain sufficient information on the practice of social responsibility in women owned micro-enterprises in rural Kenya. An interview guide of twelve (12) questions was used. Self-completion questionnaires were used to gather relevant information from both the women micro-entrepreneurs and their employees. The aim of the survey was to reveal the kind of enterprises operated by these women micro-entrepreneurs in terms of size and capacity. The effect of social networks, social capital on the survival and performance of these micro-enterprises was also determined.

The native women owning and operating micro-enterprises in Kisumu County constituted the target population of this study. Non-probability purposive sampling was used in this study to derive first-hand information from the trained women entrepreneurs. This method allowed the researcher to objectively respond to the research questions (Saunders *et al*, 2016). The sample covered micro-enterprises owned and operated by women in Kisumu Rural, Nyando and Nyakach constituencies. These three regions constituted the rural regions of Kisumu County.

Therefore, the study covered 60 practising women micro-entrepreneurs who were located in the rural regions of Kisumu County. Majority of the women had been in business for more than 3 years, worked with friends and families in these enterprises, practised some form of social responsibility though unknowingly and contributed to the economic development of their surroundings. The same method was applied in selecting the 13 employees that worked in these micro-enterprises.

#### 4.2. Data Analysis

The study adopted both quantitative and qualitative data analysis. Content analysis was used to enhance interpretation of data and identification of themes generated during the interviews. In addition, individual narratives were also used to enable the women micro-entrepreneurs give their experiences in detail. This approach allowed making comparison among different women entrepreneurs on their experiences of social responsibility in their enterprises. Data from the survey was analysed using the Statistical Package for Social Sciences (SPSS 16.0) software. A category of Likert scale-5 level of measurement was applied. This was used to determine answers regarding women micro-entrepreneurs' attitudes towards social capital. The opinion of their employees on social responsibility was also measured using this scale. Scale measurement examines the participants' attitudes and opinions on various specific topics choosing from a number of listed statements (Creswell, 2011).

The questionnaires administered to the 60 women micro-entrepreneurs and the 13 identified workers were closed ended. Responses from close ended questions are much easier to process unlike in open ended where coding of the answers is time consuming (Bryman and Bell, 2015). Moreover, the small sample of employees surveyed was sufficient enough to provide evidence of existence of social responsibility practices.

#### 5. Findings

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The 60 women micro-entrepreneurs interviewed for this study each had some basic training on how to run their business in terms of cash, credit and customer management.

#### 5.1. Quantitative Findings

Four themes were generated from this group of women. Three of which dealt with their relationship with their employees, customers and the surrounding community. The last one focused on the motivation to ensure the satisfaction of these stakeholders.

#### 5.1.1. Themes Emerging from the Relationship with Employees, Customers and Community

### 5.1.1.1. High Need of Customer and Employee Satisfaction

The interviewees articulated that their small businesses fully depended on their customers and employees who most at times are their relatives. They expressed that treating them well will guarantee their survival in business. Serving my customers well gives the assurance that he/she will come back and buy from me next time, thus I will retain my customers' (Interviewee, 15)

# 5.1.1.2. Preference of Working with Female as Opposed to Male Employees

Among the 60 interviewed women micro-entrepreneurs, 36 preferred working with their fellow women. The interviewees articulated that they preferred working with female unlike male employees. Even the women entrepreneurs, who had relatives working for them, chose to work with females.

'Working with a male employee has proved to be very difficult, because a man will not easily take instructions from me as a woman. He will not consider me as his senior and can even beat me up when we disagree' (Interviewee, 14).

# 5.1.1.3. Involvement in Women Groups Locally Referred to as 'Chamas'

The theme 'involvement in women merry go rounds' emerged during the interview. The interviewees articulated they formed themselves into groups locally referred to as 'chamas'. Through these groups they supported each other and even worked in teams to support the entire surrounding community in which they work in.

We have joined together as women who do business in this region, for example we combined our efforts and bought tents which we hire during functions like funerals. Apart from this, we have set up pit latrines that we charge for

usage to the general public. Therefore, working in women groups is not only beneficial to us but to the entire community. If we stand together, we can build a better future' (Interviewee, 12)

# <u>5.1.2. Themes Emerging Reflecting on the Understanding and Motivation of the Concept of SR among the Women Microentrepreneurs</u>

### 5.1.2.1. Inborn Nature of Being Socially Responsible

It was generally noted that these women micro-entrepreneurs had the natural urge to assist other people in the course of their business where they could. They were not only concerned with financial gains but also ensuring that people surrounding them who included the employees were also comfortable.

'We are all human beings, and as you know we can always encounter problems. I should be able to understand and assist the person working for me when she/he is in any difficulty. This is because next time she might be the one assisting me when am in problems'... 'I am saved and accepted Jesus as my personal saviour and when I treat others well, I know I will also get blessings in return' (Interviewee, 10).

When asked about their motivation of ensuring that their employees, customers and the entire community are satisfied one interviewee explained that she gets enough satisfaction when she sees the person she has helped now doing well.

'When I help a malnourished child or an HIV/ Aids victim get back on their feet and becomes healthy once again, I get encouraged and even gives me the urge to continue helping more of the sick people in the community'(interviewee,13)

#### 5.2. Quantitative Findings

Questionnaires were used to collect quantitative data. Table 1 shows the type of products, number of employees, and their terms of payment and size of profits earned by the micro-enterprises. 38(63.3%) out of 60 enterprises had between 1 and 4 employees while 17(28.3%) had none. There was only 1(1.7%) enterprise with 8 employees.

Item	Description/Levels	Count (n)	Percent (%)		
Type of products	Salon & Beauty products		8.3		
Clothes & Garments		24	40.0		
	Food Products & restaurant		36.7		
	General consumer goods	9	15.0		
	Total	60	100.0		
Number of Employees	None	17	28.3		
rvainiber of Emproyees	1-4	38	63.3		
	5-8	4	6.7		
	Over 8	1	1.7		
	Total	60	100.0		
Employment Terms	Paid Relatives	7	15.2		
	Unpaid Relatives	30	65.2		
	Full time non-relatives paid	1	2.2		
	Part time non-relatives paid	8	17.4		
	Total (Missing values =14)	46	100.0		
Profit Margins	Below 1000	41	69.4		
	1000-2000	6	10.2		
	2001-3000	5	8.5		
	3001-4000	2	3.4		
	Over 4000	5	8.4		
	Total (Missing value=1)	59	100.0		

Table 1: Enterprises' Characteristics Source: SPSS-Produced Frequency Table

Figure 1 shows the grouping of the enterprises according to the type of products/services offered. The pie chart above presents the results. Women involved in sale of second-hand clothes were the highest at 37% while those who sell vegetables and/or fruits followed at 20%. This is quite a representative picture of the kind of businesses that most women are involved in Kisumu rural.

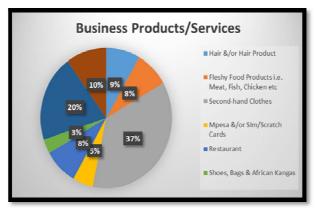


Figure 1: Grouping of the Enterprises According to the Type of Products/Services Offered Source: SPSS Charts

Table 2 indicates that 51 out of 60 respondents claimed to have a good relationship with the fellow entrepreneurs. This represents well over 80% of the respondents. Only 5(8.3%) were not in agreement with this.

	Frequency	Percent
Strongly Agree	48	80.0
Agree	3	5.0
Undecided	4	6.7
Strongly disagree	5	8.3
Total	60	100.0

Table 2: Frequency Table Showing the Respondent Relationship with Other Micro-entrepreneurs Source: SPSS-Produced Frequency Table

Table 3 shows that 51 out of the 60 respondents at least agreed that they can trust their immediate neighbors to watch their business for a short period of time while they attend to something else. This accounts for over 80% which pales in comparison to a paltry 11.7% who disagree about being able to trust their neighbors with their businesses.

	Frequency	Percent
Strongly Agree	49	81.7
Agree	2	3.3
Undecided	2	3.3
Strongly disagree	7	11.7
Total	60	100.0

Table 3: Frequency Table Showing the Respondent Dependence on Other Fellow Women Micro-entrepreneurs
Source: SPSS-Produced Frequency Table

Table 4 shows that all women with an exception of 5(8.3%) out of the 60 experience problems in one way or another. The problems were either on a 'sometimes', 'usually' or 'always' scenarios. Most of them are captured in a table in the appendix of this report.

	Frequency	Percent
None	3	5.0
Seldom	2	3.3
Sometimes	19	31.7
Usually	18	30.0
Always	18	30.0
Total	60	100.0

Table 4: Frequency Table Determining Whether the Women Micro-entrepreneurs
Encounter any Challenges
Source: SPSS-Produced Frequency Table

Table 5 indicates 93.2 % of employees are allowed time offs by their employers who are the women microentrepreneurs. The frequency of time offs allowed to employees by the entrepreneurs was also measured on a Likert scale of 5 where 1= Always, 2=usually, 3=Sometimes, 4=Seldom and 5=Never. All of the employees are agreed to a time off at

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different frequencies but none admitted to not been allowed time offs. The mean value for the frequency of time offs is 1.75 which is between 'Usually' and 'Always'.

	Frequency	Percent
Always	5	41.6
Usually	5	41.6
Sometimes	2	16.7
Total (Missing =1)	12	100

Table 5: Frequency Table Showing Time off Allowed to Employees Source: SPSS-Produced Frequency Table

Table 6 results were obtained from a one-sample median test against a hypothesized median of 2. It is believed that positive evidence of social network is indicated by a median of less than or equal to 2. The p-value of 0.000 obtained for three of the variables in Table 6 indicate a strong evidence against the null hypothesis i.e. the median value for these variables is not equal to 2. This test is not conclusive because it does not clearly show whether the median value is much less than or more than 2. The conclusion is therefore to reject the null hypothesis. For the 3<sup>rd</sup> variable with p-value of .253, the conclusion is that there is no evidence against a median value of 2. The conclusion for this variable is therefore not to reject the null hypothesis.

Variable		Category	N	Observed	Test	Asymp. Sig. (2-tailed)
				Prop.	Prop.	,
Whether the respondent has a good	Group1	<= 2	51	.85	.50	.000
r/ship with fellow entrepreneurs	Group2	> 2	9	.15		
	Total		60	1.00		
Whether the respondent can count	Group1	<= 2	51	.85	.50	.000
on fellow entrepreneurs or	Group2	> 2	9	.15		
neighbouring ones to watch over	Total		60	1.00		
their business for a short while						
Whether the respondent can	Group1	<= 2	20	.41	.50	.253
accommodate living with strangers	Group2	> 2	29	.59		
for a long time	Total		49	1.00		
Whether the respondent	Group1	<= 2	5	.08	.50	.000
encounters difficulties	Group2	> 2	55	.92		
	Total		60	1.00		

Table 6: Median Test Comparing Role of Family, Friends and Success of the Micro-enterprises Source: SPSS-Produced Frequency Table

#### 6. Discussions

The objective of this study was to explore the role of rural women micro-entrepreneurs in incorporating social responsibility practices in their micro-enterprises and the challenges micro-entrepreneurs experience in the course of practising social responsibilities in their small businesses. Findings of this study showed rural micro-enterprises have a responsibility towards the people surrounding them. Social responsibility involves (Jamali and Caroll, 2017) taking into consideration individual happiness and justice in the entire community. This research revealed that micro-enterprises are more concerned with customer, employee and the entire community as they continue with their business.

In addition, social responsibilities in these micro-enterprises have taken different forms. Women micro-entrepreneurs indulge in SR practices unknowingly for survival purposes, whereas other large organizations have taken more professional forms. SR is taking place naturally and in its pure form without any supervision or target.

The type and size of the micro-enterprises surveyed confirmed their informal nature. Over 40% of the enterprises dealt with sale of clothes and garments while another 36.7% were involved in restaurant and food business. This is perhaps true given that these products are commonly found in market places. Most of the enterprises (63.3%) have 1-4 employees with only a few with 5 and more employees. 65.2% of the enterprises had unpaid relatives as employees. This clearly shows how social capital is very common in these enterprises. They involve family labor which is not necessarily professional and so the profit margins are very low with over 69% of the enterprises with profits less than 1000 Kshs. In summary, these enterprises are small and really are not expected to grow big given their circumstances. They are more focused on survival and enterprise growth is not their priority. The results from the study also indicates that majority of women derived their source of capital from friends, relatives and personal savings. This finding is consistent with (Kyrgidou and Petridou, 2013) survey on the transformative potential on rural women entrepreneurs in Greece.

Moreover, majority of women ventured into business as a result of having no any other source of income, frustrations like death of spouse and supporting their husbands to provide for the family. Only small percentages were pulled into the business for opportunity reasons. In a cross-sectional survey study of 30 informal business enterprises in Khayelitsha-South Africa, enterprises of which 15 enterprises were involved in service industry and the other 15 focused on production (Morris *et al*, 1996) found similar results. Despite the problems they encounter, they are able to use the good relations they have with their fellow business women and the networks they have built.

#### 7. Conclusions

Women entrepreneurs are more socially inclined to their surrounding environment and offer trusting relationship, sick offs and fair treatment to their workers. Women micro -entrepreneurs have a positive attitude towards the society they operate in. They are socially responsible to their workers, customers and the community as a whole. The t test results from this finding generated a p value of .275 which indicated strong evidence against the null hypothesis. Therefore, generalizing that women are socially inclined in the course of their businesses applies. In addition, Social responsibility was observed to have a positive impact on the small micro-enterprises. The good relationship the women had with their employees, customers and even next-door neighbour in the market place was beneficial to their business. The businesses depended on all this stakeholder for their survival.

The social networks that exist through close relationships that women entrepreneurs have with others have a positive impact on their small businesses. Women in business easily build social networks. Although these networks might be smaller, they benefit from the relationships they have with family, friends and the community. A mean of 1.5 was obtained for the question on whether the entrepreneurs have a good relationship with other entrepreneurs thus confirming the presence of social networks. Furthermore, a p-value of 0.003 and 0.014 for the 2<sup>nd</sup> and 3<sup>rd</sup> variable in the table 12 indicate strong evidence that the social networks are positive. However, the 1<sup>st</sup> and last variable in the same table have a p-values of >0.1 which means that the social networks were not positive according to these responses given for these variables. This hypothesis can still be generalized to the entire population because the negative responses of 1<sup>st</sup> and last variable were observed from very few respondents. The close relationship women micro-entrepreneurs have with their own children, other family members and friends form social networks. These have positive impact on their businesses. Therefore, it is established that the sample of women owned micro-enterprises in Kisumu County benefit more from the relationships they have with fellow business women in the market. They also experience some obstacles in the course of these relationships.

Despite the challenges women encounter in their enterprises they are still able to incorporate social responsibilities practices. They have the capability to device ways and means to handle the problems they encounter. This was because the business pressures were also demanding. The people who benefited from the women's SR practices like family and workers often take advantage and abuse the good relationship built. This was because the business pressures were also demanding. The people who benefited from the women's SR practices like family and workers often take advantage and abuse the good relationship built.

The rural women benefited from social responsibility activities. Despite not being aware that they were practising social responsibility they could feel the positive results of having good relationship with their employees, customers and even next-door neighbour in the market place. Social Responsibility practices in this kind of rural society are not imposed on the people but is rooted and manifested through the close relationship that exists among the people.

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