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CONTEMPORARY SMALL AND MEDIUM ENTERPRISES AND CONTEMPORARY CORPORATE SOCIAL RESPONSIBILITY IN NIGERIA: A REVIEW

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Abstract

This paper briefly looks at the historical background of SMEs in Nigeria offers the definition of SMEs and CSR evaluates different CSR programmes and recommend that SMEs as a matter of agency must set up CSR departments and participate in programs that will develop the communities in which they operate their business in Nigeria. Business in Nigeria has been classified as small, medium and large. In both the developed and developing countries, the government is turning to small and medium scale industries, as a means of economic development and a veritable means of solving problems. It is also a seedbed of innovations, inventions and employment. Presently in Nigeria, SMEs assist in promoting the growth of the country's economy, hence all the levels of government at different times has policies which promote the growth and sustenance of SMEs. But SMEs in their respective communities of operation are let to fully participate in corporate social responsibility so as maintain their relevance. The paper is a literature review of paper. SMEs have contributed greatly to Nigerians development by the provision of employment

[redacted]

KEYWORDS: *Small and Medium Enterprises, Corporate Social Responsibility, Entrepreneurs, Participatory, Facilitatory, Regulatory, Firm, Business.*

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marketing of goods and services and through the growth and development of the rural areas. It has also brought about the growth of indigenous entrepreneurship in Nigeria. Corporate social responsibility argue that corporations make more long term profits by operating with a perspective, while critics argue that CSR distracts from the economic role of businesses, CSR is titled to an organisation's mission as well as a guide to what the company stands for and will uphold to its community and consumers. This paper a literature review and descriptive in nature examines the definition and historical development of Small Scale Business and Entrepreneurship in Nigeria, explores the meaning and areas of Corporate Social Responsibility by SMEs in Nigeria. It advances solutions on the specific problems of entrepreneurship and CSR. It concludes by making some recommendations, of which is that SMEs must as a matter of fact engage in CSR, but must work within their financial capacity of such small firms. For am SMEs to be relevant it must participate in CSR program.

INTRODUCTION

Concepts and theories of corporate social responsibility (CSR) have been examined and classified by scholars since the mid-1970. However, due to the evolving meaning of corporate social responsibility, numerous effort are needed to understand new developments. Since there is a great diversity of theories and approaches, the task remains a very hard one, mainly because no uniformity could be arrived. In discussing corporate social responsibility, western research will normally adopt several theories such as ethical, economic, legal, charity or stewardship. Each theory will lead to different perceptions on corporate social responsibility. The ethical theory suggest that business must be carried out in accordance to the ethical principles, such as fair and justice. The existence of a company according to the stakeholders theory should lead to a better condition for the society and not otherwise. However, in

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this context, three theories are further explained and explored, Belak and Hauptman (2011).

Firstly, an important approach to corporate social responsibility stems from a book by freeman (1984) called strategies management, "A Stakeholder Approach". In another words, the real pioneer in the field of stakeholder responsibility is Freeman. The stakeholder theory developed by Freeman (1984) focus on the interactions between firms and society. Over the years the stakeholder's theory has been recognized as an integral part of corporate social responsibility by many authors (Harrison & Freeman, 1995; Clarkson, 1995). It is argued that through effective stakeholders, management, social and ethical issues can be resolved and the demands of society and shareholders will be accounted for (Harrison and Freeman, 1999).

Secondly, a famous view point on the concept of corporate social responsibility is provided by Bettrigde (2007) in (bako and muhammed)(2013), He uses pyramid of corporate responsibility is identifying a spectrum of obligations that companies have towards the society. He defines CSR using a four responsibilities approach known as economic, legal ethical and philanthropic (Discretionary). The main focus of any organisation has always been on the economic responsibilities, which implies that companies have to produce goods and services for the public to gain profit, businesses have responsibility towards the shareholders to increase their wealth. Even though making lots of money is surely a necessity to why corporations exists, but these days it appears that corporations are being challenged to do more. Businesses are also accountable on their legal responsibility (Bollen, 1989).

Thirdly, the agency theory explains the relationship between the principal and agents which involves the nature of costs of resolving conflict of interests between principal and agents. This theory infers that the precipitators of these conflicts incur agency costs in which they have incentive for possible reduction (Morris, 1987). Recent study done by Brown, et al (2006) indicates that agency costs play a prominent role in explaining corporate donation, which is part of CSR.

But a business whether small or big, simple or complex, private or public, etc is created to provide competitive prices and offer relevant corporate social responsibilities role society which it operated its business activities. It must be relevant to the societies development programmes and communal activities so that the society and communal community can relate with the firm and vice versa. Business in Nigeria has been classified as small, medium and large. However, a small scale industry can be explained by the criteria of project costs, capital, number of employees, sales volume, annual business turnover and the financial strength. The federal and state ministries of Industry and Commerce have adopted the criterion of value of installed fixed capital to determine what a small scale industry.

HISTORICAL DEVELOPMENT AND ORIENTATION OF SMALL AND MEDIUM ENTERPRISES IN NIGERIA

Small scale industry orientation is part and parcel of Nigeria. Evidence abound in our respective communities of what successes Nigerians made of their respective trading concerns, yam barns, iron smelting, farming, cottage industries and the likes.

1950-1965

Prior to Nigerian Independence, the business climate was almost totally dominated by the Colonial and other European Multinational companies like United African Company (UAC), GB Olivant(GBO), Lever Brothers Company(LBN), Patterson Zechonics(PZ), Leventis, and many others. These companies primarily engaged in bringing into Nigeria finished goods from their parent companies overseas. These companies have vast business experience and strong capital base, and dominated the Nigerian economy. The government of those days encouraged them to become stronger by giving incentives as favourable traffis and tax concession (Abdulahi, 1993).
Towards the tail end of the 1950s, the Nigerian Industrial Development Bank (NIDB) was established to assist potential entrepreneurs to get involved in Agriculture, exploration of natural resources, Commerce and Industrial production. That period and the early 1960s saw the massive increase in

Nigerian import market, while the Nigerian economy became largely dominated by very few large foreign firms.

1965-1976

A major/remarkable breakthrough in small scale business came about through the indigenization Decree of 1972, and the Nigeria Enterprises Promotion Act of 1977.

These were genuine attempts by the Federal Government to make sure that Nigerians play active and worthwhile roles in the development of the economy. In the 1970-74 National Development Plans, the Federal Government gave special attention to the development of small scale industries particularly in rural areas. This was in recognition of the roles of small and medium scale industries, as the seedbeds and training grounds for entrepreneurship.

The cardinal points of the 1970 – 1974 development plans was;

(i) Accelerating the pace of industrialization and dispersal of industries.
(ii) Generating substantial employment opportunities.
(iii) Promoting individual initiatives and entrepreneurship among the populace.
(iv) Assisting in the establishment of small scale industries.
(v) Developing and increasing export trade, and
(vi) Complementing large scale industries.

An amendment to the indigenization decree made in 1997 provided than in order to be economically "self-reliant". Nigerians needs to learn from its economic history, which is well stocked with enough insight into the humble beginnings of the present day giant conglomerates which started as small scale industries. Anyanwu (2001)

1977 - 1989

Within this period, the government policy measures placed emphasis on the technological aspects of industrial development of small scale industries in

Nigeria. Various tiers of government within this decade embarked on corrective measures to divert efforts towards the maximum exploitation of natural resources, and tried to discourage capital intensive mode of production. In the light of the abundant resources available. In this regards, the industrial policy tried to focus its attention mainly on local resources utilization through various forms of incentives worked out by governments. Some of the basic policy strategy aimed at revitalizing the industrial sector includes the following

(a) Encouragement in the use of more local materials in the industrial development activities.

(b) Encourage greater capacity utilization in Nigerian industries.

In addition, in both the third and fourth national development plans, the government tried to increase her support for and contributions on:

(i) The establishment of research products development company to provide a bridge between research and commercial development of results and cooperate with manufacturing establishment to adopt imported machines to Nigerians conditions and eventually develop the capacity for fabricating such machines.

(ii) The federal institute of industrial research and other institutions such as the project development agency, Enugu.

(iii) The industrial development centres (IDCs)

(iv) The provision of funds to implement feasible projects emanating from policy paper, prepared by the Nigerian Councils for Science and Technology

(v) The Industrial Research Council of Nigeria to get organised for coordinating industrial research efforts.

The focal point of these policy measures as construed place a great emphasis on the technological aspects of industrial development and development of small scale industries in Nigeria.

It is worthy of note that the introduction of the Structural Adjustment Programme (SAP) during the Babangida regime (1995) made matters worse for employers of labour and created a veritable ground for self-employment, small-scale business and entrepreneurship.

1990 AND BEYOND

The federal and state government have both contributed to the growth of small scale industries in Nigeria, especially in the rural areas. In recent times, various fiscal and non-fiscal incentives have been established for investors and entrepreneurs in the small scale sectors of the economy. Of special mentioning was the strategy adopted by the federal government towards the training and motivation of the unemployed graduates, to be gainfully employed after graduation, referred to as the entrepreneurship development programmes. Thus on the presentation of viable feasible projects, approved loans are disbursed through pre-selected commercial banks assisted by the National Directorate of Employment (NDE).

The Peoples Bank of Nigeria (PBN) was also in the vanguard of granting of soft loans to unemployed youths and artisans, and this aimed at diverting the attention of youths from government salaried jobs, to that of gainful self solely employment. NDE and the People Bank of Nigeria were solely charged with the responsibility of generating employment through their various programmes for thousands of unemployed Nigerian. (Anyawu, 2001).

To show its seriousness, the Federal Government through its educational agencies like the National Board for Technical Education (NBTE), the Nigerian University Commission (NUC), and the National Youths Service Corps (NYSC) programme gave a directive that entrepreneurship development courses and programmes be incorporated into the curricular of tertiary institutions and in the NYSC programmes. Entrepreneurship Education is now a compulsory for all undergraduates in the polytechnics, universities and the federal unity colleges. Previous and current governments in Nigeria introduce “N” Power and “YOU WIN” program as a catalyst towards self enrolment for the teeming youth in Nigeria.

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LITERATURE REVIEW

DEFINITIONS OF SMALL AND MEDIUM ENTERPRISES (SMEs)

Different authors, scholars, and schools have different ideas as to the differences in capital outlay, number of employees, sales turnover, fixed capital investment, available plant and machinery, market share and the level of development. These features equally vary from one country to the other.

The Third National Development plan defined a small scale business as a manufacturing establishment employing less than ten people, or whose investment in machinery and equipment does not exceed six hundred thousand naira. The Central Bank of Nigeria in its credit guideline, classified small scale business, these businesses with an annual income/asset of less half a million Naira (500,000). The Federal Government Small Scale Industry Development Plan of 1980 defined a small scale business in Nigeria as any manufacturing process or service industry, with a capital not exceeding N150,000 in manufacturing and equipment alone. The small scale industries association of Nigeria (1973) defined small scale business as those having investment (i.e. capital, land, building, and equipment of up to N60,000 pre-SAP Value) and employing not more than fifty persons. The Nigerian Federal Ministry of Industries defined it as those enterprises that cost not more than N500,000 (pre-SAP Value) including working capital to set up. The Centre for Management Development (CMD) view of small industry in the policy proposal submitted to the federal government in 1982, defined small scale industry as, "a manufacturing processing, or servicing industry involved in a factory, or production type of operation, employing up to 50 full-time workers.

There are many other definition of what constitute a small scale business in Nigeria. According to a 2009 definition given by the Federal Ministry of Industries a small scale manufacturing unit is, "one that has a total capital investment of up to N600,000 and employs up to 50 persons. The capital includes building, machinery, land, equipment and working capital".

These definition varies time to time, according to the prevailing exchange rate and economic development of Nigeria

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According to the World Bank, a small and medium enterprise is defined as; "an enterprises whose total fixed asset (excluding land) plus cost of investment do not exceed N10 million in constant 1996 price index".
Another definition of small scale industry is found in section 376 subsection 2 of the Company and Allied Matter Act 2000 (CAMA 2000) which stipulates that an SME has these attributes:

(a) The amount of its turnover for that year is not more than N2 million (two million naira)
(b) Its assets value is not more than N1 million.

The Central Bank of Nigeria (2014) in its new definition classified an SME as a firm with a work force between 30 and not more than 300 workers and a capital involvement which ranges between N50m and N500m excluding cost of land.
Comparatively, in the United States of America, the small business administration defines a small business as one that is independently owned and operated, and meets employment or sales standard developed by the agency. For most industries these standards are as follows. This also shows the same trend as in Nigeria, although the exchanger value makes the financial criteria to be different.

(a) Manufacturing:- Number of employees range up to 1500, depending on the industry.
(b) Retailing: - Small, if annual sales or receipts are not over $2m to $7.5m.
(c) Wholesaling:- Small, if yearly sales are not over $9.5 to $22m
(d) Services: - Annual receipts not exceed 2 million to 8 million dollars. Thus in general, the specific characteristics/criteria used in describing small scale business in Nigeria and worldwide are; the number of people/persons employed. It is usually a small business, because small number of people is employed.

Annual Business Turnover - because initial capital is low, then annual turnover will also be low.
Local operations - For most small firms, the area of operation is local. The employees live in the community in which the business is located. The sales volume is minimal. Financial strength is relatively minimal. Managers are

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independent, and they are responsible only to themselves, or to the owners. The managers are also the owners.
The owners of the business actually participate in all aspects of the management (i.e. the management of the enterprise is personalized). They have relatively small market when compared to their industries. The number of employees is relatively small, when compared to the biggest companies in a similar venture. The capital is mainly supplied by an individual or small group of individuals/persons or shareholders. They usually have one, but many have several shop locations all in the same city or metropolitan areas.

Some Other Specific Characteristics of SMEs in Nigeria Includes

- Higher utilisation of local raw materials
- Provision of employment through labour intensive mode of production
- Most of them are mostly rural based enterprises
- Ease of entry and exit from the industry due to low initial capital requirement.

Inspite of the economics of large scale production, small scale enterprises continue to exist side by side with big firms/conglomerates in Nigeria. The reason is that while small firms can complete successfully, others do not compete directly with large firms, but rather serve as a compliment to them. Small scale enterprises have a key role to play in providing the channel throughout which entrepreneurial ability of the community can be adequately exercised.
Also according to the National Economic Reconstruction Fund (NERFUND) using fixed assets defines a small scale enterprises as: "An enterprises of project with fixed asset other than land including the cost of investment project N10 million"
Here, we try to believe that there is no universal definition of small scale industries, and even within a given economy the definition does not remain static, for it changes from time to time some countries use the term small scale business, "small business" while some other use "small scale enterprises or small and medium scale enterprises (SMEs),

Generally, where the term "small business" or "small and medium scale enterprises" or "small enterprises" is used its interpretation covers all economic activities including manufacturing, wholesales, retail trade, construction, processing and servicing which can be regarded as small in the given economy. The need for clear and precise definition of small scale industries or small scale business could be considered from some of the confusions in the interpretations caused by multiple definitions of small scale industries or small scale enterprises in Nigeria.

In conclusion another definitions of small scale business is seen as: "An enterprises with total capital employed of over N1.5 million but not more than N50 million including working capital but excluding cost of land and/or a labour size of 11 – 100 workers.

There are many enterprises in Nigeria categorized as small business. Most of them are in the commercial sector and there is also a trend now towards the service industry hotels, restaurants, fast foods, etc., most of them in sole proprietorship, others in partnership or limited liability companies.

Africa is the poorest, less-developed continent in the world. In most countries in Africa, the governments have typically played a significant role in determining the course of development. Many state-owned enterprises in Africa were created when it was believed that the fastest route to development occurred when the state took on the role of the entrepreneur. Unfortunately, in many countries, the performance of these state-owned firms, or parastatals, has been substandard. Part of the problem with the state-owned enterprises is that they are run by bureaucrats and are plagued with red-tape, corruption, graft, inefficiency and unproductivity. Thus, these firms are typically run according to state procedures, instead of cost-cutting and profit-maximizing concerns. The typical result is rampant inefficiency. Although Nigeria was at one time characterized by such inefficiencies, it has recently pursued entrepreneurship encouragement policies, and the initial indicators suggest that the policies have been successful. (Alawe, 2004). State firms have now been privatised and sold off to private entrepreneurs who are better equipped to run business firms. Government economic policies are liberalised and opened up to allow for greater private participation.

In Nigeria the state-owned enterprises traditionally clogged business opportunities and state restrictions prevented entrepreneurs from entering the market. However, in the mid-1980s, Nigeria abolished its marketing board, which prevented entry into certain industries, and opened up its markets to competition from domestic entrepreneurs. Nigeria introduced deregulation and privatization of state-owned industries so as to promote entrepreneurship of the development of the economy. Although Nigeria is still plagued by many development problems, "preliminary evidence suggests a favourable response by the private sector to the new entrepreneurial opportunities thus created". The youths, retirees, old and elderly have all recognizes the importance if self-employment and have capitalized on it, while a lot of foreign investors have come into the country to either invest or buy previously state run firms, so as to increase their efficiency and profitability. The importance of entrepreneurship compelled the Federal Government, through the Federal Ministry of Education to make it a compulsory course for all undergraduates in tertiary institution.

CORPORATE SOCIAL RESPONSIBILITY

Although there is an increasing focus on examining social responsibilities, the dilemma still exists: what is meant by corporate social responsibility (CSR)? What is responsibility for and to whom and who is calling for firms to be socially responsible? Is it a strategic corporate image management or is there in fact, social responsibility behaviour?

The management literature has acknowledged social responsibility as an important corporate duty (Quinn, Mintzberg & James, 1987) in Bako and Muhammed (2013). Given the significance of corporate social responsibility in corporate decision making the relationship between a firm's social and ethical policies or sections and its financial performance is an important topic.

Various arguments have been made regarding the relationship between firm's social responsibility and financial performance. One view is that a

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firm/SME faces a trade-off between social responsibility and financial performance. Those holding this view propose that firm's/SMEs incure costs from socially responsible, activities. A second, contracting view point is that the explicit of costs corporate social responsibility are minimal and that firms may actually benefit from social responsible actions in terms of employee moral and productivity. A third perspectives is that the costs of social responsible actions are significant but are offset by a reduction in other firm costs, for instance stakeholder theory suggest that a firm must satisfy not only stockholders and bond holders, but also those with less explicit, or implicit (Bako & Muhammed (2013).

DEFINITION AND ORGANISATION OF SOCIAL RESPONSIBILITY (CSR)

Corporate organisations operate within environments. CSR is the set of standards which a company subscribes to in order to make its impact on the society. It has the potential to contribute to the economic, social and total wellbeing and poverty reduction in a developing country like Nigeria. A business' environment includes economic, political, social legal, ethical and cultural.. Issues which affect these premises also adversely or positively affect business and non-business organisations. Conversely, corporate organisations derive their resources, capital, land, labour and sometimes entrepreneurship – from this same environment. Its actions, therefore, also affect these environments either positively or negatively.

Although the main aim of business organisation is profit making, the organisation can hardly put its environment into comatose for the purpose of earning profits.

Bettridge (2011) in Ayozie (2007) regards social responsibility as a company's management consideration of the impacts of its social, economic, political, technological and education decisions on the environment where it operates.

Others have described Social Responsibility as, "...the intelligent and objective concern for the welfare of society that restrains individual and corporate behaviour from ultimately destructive activities, no matter how immediately profitable and lead in the direction of positive contribution to human betterment variously as the later may be defined".

A firm cannot, therefore, operate in an environment, reap every fruit from that environment but put back nothing in the same. The impact of organisations in their environments today are sometimes quite glaring and sometimes not quite open but nonetheless quite destructive, the use of landed property for factories displacing farmlands and sources of income to the community, having to cause pollution in the case of food and chemical manufacturing companies, some companies implement unfair salary policies and difficult working hours, dump waste material close to residential areas, produce substandard products while some companies hardly maintain good health-care facilities. All impinge on the image of the organisation placing corporate social responsibility under the functions of public relations department.

The question, therefore, have arisen: What areas do the SMEs corporate social responsibility programmes cover, given the wide area a corporate organisation can affect the lives of the host communities and what can public relations do about these areas?

So many authors have suggested various areas social responsibility should be applied to maintain the image of a caring corporate organisation. For example, the Committee for Economic Development (CED). Ayozie (2007) (2013) listed the following for social responsibility programmes:

Economic growth and efficiency, Education, Employment and training, Civil rights and equal opportunity, Urban renewal and development, Pollution abatement, Conservation and recreation, Culture and the art, Medical care, Government activities.

However, Yusuf (1999) in Ayozie (2006) (2013) offers a detailed listing of the areas a company's social responsibility programmes are expected to have an impact, especially the SMEs in their respective communities. These areas especially in Nigeria cities includes: safety and health of employees, mental health, employment policies, retirement benefits, education and training, leisure, civil rights, ethnic rationalism, treatment of women, employee welfare, employee attitude, pollution, public safety, waste disposal/management, management of the physical environment, use of land, participation in community affairs, government relations, consumerism, profits, business image of the company.

Additionally, the provision of products which do not pose a danger to the public with good product standards. It is expected that through this catalogue of areas of social responsibility a corporate organisation can now take a close look at areas relevant to it.

Corporate social responsibility was used to describe corporate owners beyond shareholders as a result of an influential book by Freeman (1984) in Druker (2008), strategic management a stakeholder approach in 1984. Corporate social responsibility argue that corporations make more long term profits by operating with a perspective, while critics argue that CSR distracts from the economic role of businesses, CSR is titled to an organisation's mission as well as a guide to what the company stands for and will uphold to its consumers. Development of business ethnic is one of the forms of applied ethics that examines ethical principles and moral or ethical problems that can arise in a business environment.

SMEs in Nigeria are largely managed by indigenous entrepreneurs, who overtime grow this business into large conglomerates, like the Dangote or Innoson, Coschans group. Entrepreneurship is first and foremost a mindset. Ayozie (2013), Owodolu (2011), Entrepreneur is a person who habitually creates and innovates to build something of recognized value around perceived opportunities. In this definition, all words are key words:

* Entrepreneur' can be an individual entrepreneur, but also an entrepreneurial team or even entrepreneurial organization.
* A Person' emphasizes a personality rather than a system.
* 'Creates' starts from scratch and brings into being something that was not there before
* 'Innovates' able to overcome obstacles that would stop most people; turns problems into opportunities; deliver sees ideas through to final application.
* 'Builds something' describes the output of the creation and innovation process.

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* 'Of recognized value' encompasses economic, commercial, social, or aesthetic value.
* 'Perceived Opportunities' spotting the opportunity to exploit an idea that may or may not be original to the entrepreneur; seeing something others miss or only see in retrospect.

WHAT ARE SOCIAL RESPONSIBILITIES OF SMALL AND MEDIUM SCALE ENTERPRISES (SMEs) IN NIGERIA

By social responsibilities of business, we mean the obligation of business to society. It means the roles which a business firm must perform for the whole society as a matter of duty and without being told or ordered to do them. They imply that a firm has duty to serve the large interests of society, to promote social welfare, to participate responsibly in and make whatever is productive for society, to assume a wide range of non-economic responsibilities for improving the quality of life in the country into which the company is operating, and to ensure that its dealing with its various public constituencies are conducted with the utmost integrity adhering to the highest standards of ethical first and fair conduct.

As listed by the British Institute of Management in Ayozie (1997), the eight areas of public, social and civil responsibility of a business and especially SMEs are:

f Legal responsibilities i.e. Responsibilities to the Government. They consist of

(a) Observing the letter and spirit of the law in every branch of the firm.
(b) Accepting government intervention in business affairs as normal, rather than carrying for favours or protesting against such intervention.
(c) Keeping people at all levels of management informed of changes and ensuring compliance with the law.
(d) Declaring true profits and pay taxes regularly.
(e) Avoiding the use of brides and other corrupt practices to secure government contracts, etc.

e Responsibilities to Shareholders are

(a) Keeping shareholders sufficiently well informed to exercise their full responsibilities as owners of the company.

(b) Ensuring the safety of end reasonable return on capital invested.

(c) Encouraging shareholders to question the board about company affairs and making efforts to keep them informed about company affair.

(d) Dealing equitably with different classes of shareholders, etc.

d Responsibilities to employees

(a) Keeping employees informed about mergers, takeovers, investments programmes and policy decision.

(b) Encouraging consultation between management and employees through a practical workable method by which employees can get their views to members of the management.

(c) Making employment, promotion, redundancy and pension policies equitable and clear to employees.

(d) Ensuring good conditions of work e.g. lighting, safety, office design, machine design.

(e) Providing security of tenure for employees.

(f) Making recruitment and promotion practices non-discriminatory, with relation, to race, sex, tribe, relexion and ethnicity, etc.

a Responsibilities to Suppliers are;

(a) Informing supplier of future plans and giving them proper and adequate notice of requirements.

(b) Honouring settlement data with supplies.

(c) Giving consideration to suppliers interest and to maintain a fairly regular flow of orders.

b Responsibilities to customers are;

(a) Labelling products clearly and unambiguously and avoiding the urge to misrepresent goods and services.
(b) Testing products for function and safely.
(c) Adopting only advertisement/marketing methods that lead customers aright and do not misrepresent.
(d) Developing high quality products that customers really want and need, and showing concern for their satisfaction.
(e) Explaining credit facilities to purchasers fully and clearly.
(f) Making after sakes services satisfactory by dealing without complaints and correcting defeats promptly.
(g) Ensuring that delivery dates are kept, etc.

c Environmental Responsibilities are;

(a) Preventing the creation of offensive odour to members of the public and giving proper attention to the dangers in production processes such as fume, noise, solid waste, disposal and checking them correctly.
(b) Preventing the use of degradable materials in product and their packaging.
(c) Encouraging conservation of materials, investigating the possible use of substitutes and recycling, etc.

11 Responsibilities to the Local Community;

(a) Paying adequate compensation for land acquired.
(b) Considering the interest of the community in transportation policies.
(c) Creating and maintaining good and peaceful relationship with the public at large and the local community, and campaigning to promote inter-communal relations.
(d) Contributing to the well being of the people of the local area of operation by providing low cost amenities and social services.

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a Responsibilities to competitors in the same industry

(a) They should attempt to be fairly competitive and eschew a desire and tendency for monopoly.

(b) They should not attempt to gain access to competitors secret research production and marketing data through industrial espionage or by luring away an employee specifically for the purpose of getting such information.

OBJECTIVES OF OPERATING CORPORATE SOCIAL RESPONSIBILITIES (CSR) BY SMEs IN NIGERIA

The objectives of corporate social responsibility (CSR) action are many. The major one however, is to build on the image of the organisation get aim the public trust sympathy, support and goodwill for its operations. These are the basis of successful company.

Secondly, an important objective of corporate social responsibility is to safeguard the environment from which an organisation derives its resources and on which it depends for support for its corporate existence. Better and Gehard (1996).

Thirdly, profit motive does mean that the company can exploit natural resources, utilise energy, and cause degradation, but feel unconcerned about those who will depend on these same factors for sustenance in the future. There is an obligation that it helps maintain and develop further resources for future sustenance.

Fourthly, another objectives of corporate social responsibility programme is to analyse issues of the moment which will affect the organisation and take position without jeopardising its future on the part of the society and the corporate world.

THE NIGERIAN GOVERNMENT PARTICIPATION IN SMALL SCALE INDUSTRIES .

In Ayozie 2013, the government participated by establishing a kind of relationship between business and government is never a dispute, the issue has always been degree of affairs, cooperation, finding and co-operative marriage, that existing between the two society's sub-system. In Nigeria, it is imperative for business operators to understand that manner of relationship. This is because the type of relationship that exists between the government and business goes a long way to determine the existence, growth and development of the small scale business operator. The government is a super-body that exerts enormous power in a given nation state. By this implication, it has the capacity and ability to influence almost every institution under its jurisdiction for good or small scale business and other economic activities have its root in her major function as a resources allocation.

In Nigeria, there is an implication of a mixture of command and market determined mechanism. Hence, it is often called mixed economy but gradually moving to pure capitalism with the privatisation of many governments owned firms in Nigeria. The dictionary of economics defined mixed economy as an economy which contains elements of both a small, medium and large private sector, participation in business, as well as a group of large nationalized industries.

Especially, in these circumstances, the role of business as multi-furious and categorized as;

(a) Participatory role
(b) Regulatory role
(c) Facillatory role

HOW THE GOVERNMENT PARTICIPATES IN SME DEVELOPMENT

Where it is actually involved in and control business enterprises by owning and managing such enterprise. Government acts as a business regulator with the overall aim of helping to maintain a climate of confidence, sanity and to stimulate the activities of the enterprises, so that they can have the respect for the rule of competition. Onuoha (1990) identified some of usual justification for government regulatory activities in business including what they hope to achieve. Ayozie (2013) They are;

(a) To achieve an environment permitting the enterprise to exist in an atmosphere of stability and cooperation.

(b) To fix and distribute public and social burden in a supportable and equitable manner, taking into consideration the differences in sizes of various enterprises and the economic activity of the country.

(c) To protect the interest of the consumer against exploitative actions of business or specific measures against sub-standard or dangerous products.

(d) Government control business as part of her fundamental responsibilities towards exercising her sovereign right on all activities within her jurisdiction the business inclusive.

(e) Government control of business is durable because it is one of the methods by which government raises revenue, the revenue comes in the form of registration fee, excise duties, educational levies, taxes and tariffs.

(f) Government control business as a way of ensuring that the economy is not dominated by foreigners.

Through appropriate and calculated control, government enlarge the propensity for greater indigenous participation in economic business activities. These act of governmental control in business activities come in various forms, of which the most popular and widely used is through the instrumentality of law. Relevant laws or decrees, edicts, and statutes were often used specifically to achieve a control or regulatory objectives. For instance, the following few itemized laws and Acts among others, are targeted towards regulating business in Nigeria, with the twin objective of business and industrial development, and maintaining sanity among the business key players and operators.

(i) Registration of Business Names Act 1961, No. 1

(ii) Trade Mark Act 1961, No. 29

(iii) Factories Act capt. 1966

(iv) Exchange Control Acts 1961, No. 16

(v) Nigerian Standard Organisation Acts 1971, No. 36

(vi) Trade Union Act 1973, No 31
(vii) Pre-shipment inspection of import Act, 1978, No. 36
(viii) Import prohibition order in 10, 1979, etc.
(ix) NAFDAC and SON Amendment Laws, 2011, 2012
(x) Various Advertising Regulatory Laws, 2011/2012

Alawe (2004) also opined that the Bank of Industry was established by the Nigeria government in October 2001, as a result of the merger of the Nigerian Industrial Development Bank (NIDB), the Nigerian Bank for Commerce and Industry and the National Economic Reconstruction Fund (NERFUND). Its major aim is to provide necessary financial assistance and incentives for the establishment of large, media and mostly small scale projects, and the expansion and diversification of existing industries. It engages in fund mobilization, project appraisals, financing, implementation and investment activities.

The Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) established in the year 2002, is a merger of the defunct Nigerian Agricultural and Cooperative Bank (NACB), People's Bank of Nigeria (PBN) and the Family Economic Advancement Programme (FEAP).

The federal government set up the Bank of Industry limited, in October 2001. It was one of the hallmarks of the President Olusegun Obasanjo democratic government. In merged the Nigerian Industrial Development bank (NIDB) the Nigerian Bank for Commerce and Industry (NBCI) and the National Economic Reconstruction Fund (NERFUND).

From 1996 till date many Community Banks now microfinance banks (CBs) were established as self-sustaining financial institutions.

They might be owned and managed by a group of communities or a community, for the main purpose of providing credit, deposit banking and other financial incentives to its members and the SMEs. They involve SMEs, and rural development by providing credit deposit services, and the increase of the live capacities of SMEs and rural people in industry and in agriculture.

The Small and Medium Industries Equity Investment Scheme (SMIEIS) was set up on June 19, 2001 and launched in August 2001. It is the banker's committee initiative which requires banks to set aside 10% of their profit before TAX, for equity investment in small and medium scale enterprises. Its main target is in the areas of Agro-allied business, Information Technology and Telecommunication, Manufacturing, Services, Tourism, Leisure and Construction (Alawe 2004).
Also a 10 man Advisory Committee comprises of the Central Bank of Nigeria as the Chairperson, three representatives of the Banker's Committee (i.e. Oceanic Bank, Ecobank, and the Metropolitan Bank), three representatives of the organised private sector and three representatives of the Federal Government which comprises of Federal Ministry of Industry, and the office of the secretary to the Federal Government. Lawal et al (1998).

NIGERIAN GOVERNMENT AS A BUSINESS REGULATOR

Governments all over the world and in Nigeria do realize and recognize the indispensability of vibrant business sector to the overall development of the national economy. Most of the laws and regulatory measures are intrinsically meant to protect and assist business. In order words, the initial regulatory function is not intended to be a punitive measure, rather it is intended to maintain a healthy rivalry, maintain sanity and stability among business, to the overall advantage of the entire business sector.
Apart from the implied facilitatory importance of the regulatory function, government specifically in so many ways through demonstrated actions, beneficial investment policies, institutions capacity building through the NYSC, SMEDAN, Universities, Polytechnics, Commercial Banks and other institutions has favourable economic and fiscal policies, protective business laws, and direct financial incentives, promote, encourage and support the growth, and development of SMEs in Nigeria. Government promote and assist business in Nigeria by: (Ayozie, 2013)

PROVISION AND ENACTMENT OF BENEFICIAL AND SUPPORTIVE LAWS

(i) The Nigeria Enterprises Promotion Act 1977, No. 3

(ii) Patent Right and Design Act 1979, No. 60

(iii) Custom Duties (dumped and subsided good Acts No. 9 of 1959)

(iv) Industrial Promotion Acts 1979, No. 40

(v) Industrial Development Income Tax Acts 1971, No. 22

Tijani Alawe (2004,) enumerated most of other recent facilities as:

The establishment of the Finance and Research Institutions in 2001, by the federal government. The research reports of these institutions are very useful to SMEs and business organizations, in their product choice decision, product development approach, product or service delivery strategies. These helps to increase business efficiency and effectiveness. The most noticeable of these institutions is the Raw Materials and Research Development Council (RMRDC).

The Nigerian Government Provision of Direct Financial Assistance to Small Business Organisation through, the establishment of specific financial and non-financial institutions, for example, the Nigerian Agricultural and Cooperative Bank, Bank of Industry (2001), the Nigerian National Mortgage Bank which is a merger of the Federal Mortgage Bank of Nigeria (FMBN) and the Federal Mortgage Finance Limited (FMFL) in 2001. The non-governmental micro credit institutions consists of finance companies and community banks, that venture into the funding of micro credit schemes for SMEs, rural women credit schemes, artisans credit schemes, and many others for small business people. (Ayozie 2013)

The small and medium industries equity investment scheme (SMIESIS) established on June 19 2001, which requires banks to set aside 10% of their Profit Before Tax for equity investment in small and medium scale enterprises (SMEs).

Direct Financial assistance and even loans to SMEs, through a package of subsidized or discounted loan portfolio, such as the small scale industrial credit scheme, and the NERFUND Scheme.

The provision of manpower development support schemes. The government established various universities and polytechnics, to provide skilled manpower for the SMEs. It also set up specific manpower development and training institutions, such as the Centre for Management and Development, the Administrative Staff College of Nigeria (ASCON) and the Industrial Training Fund. The services and Research Findings of these manpower institutes are mainly used by the small scale business people and establishments.

The establishment of government intervention strategies in 2002. This is mostly direct and indirect. Alawe (2004), Ayozie (2013) describes the direct policy as consisting of direct investment and the establishment of SMEs, promotion institutions or agencies (example technological development institutions, credit lending institutions, technical and management institutions) and the provision of infrastructural facilities such as industrial estates, nationalisation of foreign firms and the provision of incentives and subsidies for the promotion of small and medium scale companies. Indirect public policy includes the regulatory provision, encouraging savings and reinvestment, restricting imports of consumer goods, introduction of measures that protect SMEs and the provision of various incentives and inducements to small scale industries.

The provision of credit support schemes. The government through its agencies provides capital or loans on soft term basis to SMEs. In 1973, it established the Nigeria Bank for Commerce and Industry to provide soft term loans to small scale industries, it set up the National Economic Reconstruction Fund (NERFUND) in 1989 to pool funds from various sources for lending through commercial and merchant banks to small scale industries, in 1997, the Family Economic Advancement Programme (FEAP) was established as a micro credit scheme geared towards investment promotion, and poverty alleviation.

The government also set up most federal polytechnics in 1979, the Administrative and Staff College (ASCON) in 1973, the Centre for Management Development (CMD) in 1973, and the Nigerian Institute of Policy and Strategic Studies in Kuru Jos. It also set up the small scale industries and graduate employment programmes, which aims at encouraging participants, mainly young graduates to set up and own their small scale business. Recently the Nigerian Institute of Management (NIM)

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established a training programme in all the National Youth Service Corp orientation camp, aimed at inculcating in the Youths, the spirit of entrepreneurship. In the past there was the graduate job creation loan scheme, and the entrepreneurship development programme, managed and supervised by the National Directorate of Employment (NDE).

The establishment of industrial development centres and the industrial estate schemes, which facilitate industrialisation process and the clustering of firms for effective planning and provision of facilities. Shogbi (2000).

PROVISION OF DIRECT FINANCIAL ASSISTANCE TO SMALL BUSINESS ORGANISATION

The Nigerian Government often gives direct financial assistance to business organization, some of the specific ways by which government gives financial assistance to small businesses are;

The establishment of specific financial institutions to serve a given or determined business factor for example the People Bank, Nigeria Agricultural and Cooperative Bank and the Bank for Commerce and Industry.

Direct financial assistance or loans to some business through a package of subsidized or discounted loan portfolio for example the NEBFUND Scheme and Small Scale Industrial Credit Scheme (SSICS).

The creation and sustenance of many development and finance institutions for the purpose of providing long term funding on a generous or beneficial condition to business enterprises. The Nigerian Industrial Development Bank, New Nigerian Development Company Limited, Peoples Bank of Nigeria Limited and the Northern Investment Limited were all established to support the growth of SMEs in Nigeria.

CHALLENGES FOR SMES IN NIGERIA

Because of these peculiar attributes of SMEs in Nigeria. They are limited in their scope of corporate social responsibility (CSR) because;

- Most SMEs do not wish to contribute to CSR and they do not know the reference and implication. They do have limited finances to make an appreciable impact in CSR in their immediate environment.
- Profit realised from business is limited because of few customers, hence limited the size, scope and dimension of CSR which is supposed to have an impact in the environment in which they operate.
- The number of people employed is lower, hence it is a hindrance on the diversity and scope of CSR in the immediate locality.
- The limited annual business turnover and the limited local operations of SMEs in Nigeria, hinders the scope of SME's CSR where it's operation is not much felt apart from the specific locality where the business operates.

RESEARCH METHODOLOGY

This paper takes a literature review point of view. It evaluates the author's previous work on the topics of corporate social responsibility and small scale business and other authors view points, checks the current contemporary issues, before arriving at a decision posts that corporate social responsibility is a necessity, for both small, medium and large scale enterprises in Nigeria. Every firm must make a contribution to the society in appreciation for the role of the society, in contributing to an overall growth and protection of the firms. For firms to survive, CSR is a necessity.

(a) There is very low government assistance to SMEs in CSR. Most infrastructures are bad or non-existence, hindering SMEs operation, and forcing most of the SMEs to take up the provision of infrastructures which is beyond their scope of its operations.

(b) The family oriented ownership structure and the limited life span of SMEs lower their contribution to CSR in Nigeria. There is no continuity in ideas, policy and business orientation.

(c) Because of limited market and customer base, SMEs are hindered in participating in meaningful CSR operations in Nigeria. In areas where they operate their impact is not well felt.

(d) SMEs participate in CSR's which has no meaningful impact in the life style of the community in which they operate in.

CONCLUSIONS AND RECOMMENDATIONS FOR SME PRACTICE IN NIGERIA

Some arguments have been put forward to discourage social actions. One of such arguments is that the primary obligation of a business organisation is to the shareholders as recommended above. It is therefore expected to make as such profit as possible to justify the shareholders' investment. Any expenditure which does not contribute directly to company profitability is therefore a misnomer. This is the materialistic point of view. Business is the main stay of society. It produces goods for the purpose of consumption, makes profit and consequently generates further wealth. If the question is asked: "In what business are we?" The answer is, not social action but to carry out a certain business enterprise and make profits.

Another criticism is that social responsibility tends to enhance corporate image. Consequently, most people make corporate responsibility programme solely for corporate interest. This argument is self defeating. Decisions taken for sole corporate interest, as long as the decisions are effective, efficient and necessary, will contribute good if not in the short run, then in the long run. Whether the company gains public and media attention or enjoys some advertisement gains is, in fact, desirable in so far as this contributes to understanding and mutual trust between the company and the beneficiaries of the social action.

There is an argument that some corporate social responsibility programmes in Nigeria are politically motivated. There is however a degree of truth in this argument. However, in political situations of today in Nigeria, any political, or social action can only be justified if it does not jeopardise the corporate existence of the company or raise questions of bias against a political party or an interest organisation.

Another major criticism is that the SMEs have very limited finances which are better utilised for productive ventures, and cannot extend its finances in the provision of amenities, which is outside its scope of operation. SMEs have limited funds and provisions of social amenities is capital intensive. So there is a conflict of interest and role by the SMEs.

RECOMMENDATIONS

SMEs not minding their size needs to be involved with CSR within their locality. The sphere of operations of CSR will vary from one SME to another. But each has a benefit for the society and for the SME. CSR is an inevitable activity not minding the criticisms, as firms owe that obligation towards satisfying the company and societal needs, as this will have a corresponding effect on the profitability and increment in the customer base of the SME. SMEs will now be seen as socially responsible and contributing to the well being of their local customers.

CSR has not been fully operationalised by SMEs because of the peculiar problems of their size and the limiting obstacles they face in the turbulent Nigerian business environment. There has not been a clearly designed policy of CSR by SMEs in Nigeri. It is a matter of moral suasion. Most SMEs do not even engage in it. Others do so as a matter of choice. SMEs do not wish to take-over the normal obligations of the government in the provision of social amenities to the citizens. Most SMEs feel that the multiple taxes they pay to the Government is a sufficient reason why they must not engage in any form of CSR. Others feel that the business obstacles they face is a sufficient reason not to participate in CSR. Not minding the arguments for and against CSR, SMEs derive much from the society and must give back to the society. The society contributes to other success and well and deserves a thank you.

Finally, SMEs through CSR in Nigeria, seems to have hijacked the role of the Government in providing the amenities for its citizenry. SMEs pay taxes both to the federal, state and local governments and the involvement in CSR is a very burdensome tasks that few firms can engage. SMEs should not been seen to hijacking the specific functions of the Government, especially since the capital base of such firms are normally smaller as compared to funds available in developed economies where the initial capital outlay and funds are large.

SMEs not minding their size, must find one thing to contribute to the society of might be clearing the drainage, helping in environmental sanitisation, to contribution in social and cultural events. It might be in education, or helping needy members of the society who have health issues. The fact remain that nothing is too small or big for the society, who appreciate all that is done for its development. CSR is a necessity and morally right.

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