



# **A theological-ethical evaluation of corporate social responsibility practices on SMEs in Limpopo Province**

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## DECLARATION

I, HENDRY MASHILE, student number: 31256996, hereby declare that this research, titled: "*A theological-ethical evaluation of corporate social responsibility practices on SMEs in Limpopo Province*", for the degree Doctor of Philosophy in Ethics at North-West University, is my original work. The sources used have been properly acknowledged, and this work has not been submitted to any other institution for any other degree.

Signature:

A handwritten signature in black ink, appearing to read 'Hendry Mashile', is displayed within a light gray rectangular box.

Date: 2025 November 03

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## **ABSTRACT**

This research investigated the influence of biblical ethics on Corporate Social Responsibility (CSR) practices of Small and Medium-Sized Enterprises (SMEs) in Limpopo Province, South Africa. Amidst increasing interest in CSR practices as a business strategy and a social responsibility, the research examined how biblical ethics can guide and facilitate Limpopo Province SMEs in embedding ethical values in their businesses while responding to the needs of their immediate society. The research was motivated by the recognition that CSR practices in African contexts, particularly among SMEs, are substantially under-researched, even from a theological and ethical perspective.

The purpose of this research was to investigate the phenomenon of biblical ethics in relation to CSR practices among SMEs in Limpopo Province. The research aimed to determine the extent to which CSR practices are viewed by SME owner-managers as both a moral and business imperative. It examined whether a relationship exists between theological ethics and CSR practices, grounded in ethical principles, in the promotion of ethical leadership.

A mixed-methods approach was employed, following an exploratory sequential design, based on a pragmatist paradigm. Data saturation was achieved with 10 participants in Phase 1 of qualitative interviews (using purposive sampling), and seven broad themes emerged: understanding of biblical ethics in CSR, CSR practice engagement, community impact and needs, ethical leadership development, CSR communication, perceived benefits of CSR, and CSR as a tool for curbing corruption. Phase 2 involved a quantitative survey of 200 SMEs, yielding 136 positive responses, a response rate of 68% (achieved through systematic sampling), after statistically testing these themes. Descriptive and inferential statistics were used to analyze the data. For example, the understanding of biblical ethics in CSR ( $M = 4.20$ ,  $SD = 0.61$ ) and community impact and needs ( $M = 4.30$ ,  $SD = 0.58$ ) stood out as significantly higher, indicating that ethical values and community sensitivity are strongly integrated into SME operations.

The research findings showed high congruence between qualitative and quantitative strands. SMEs unanimously indicated that biblical ethics inform CSR decisions, underpin ethical leadership, and maximize community impact. Quantitative findings validated high agreement on the compatibility of profitability and ethics, CSR as a tool to combat corruption, and the long-term sustainability of CSR programs. Theologically, the research validated that CSR practices are congruent with biblical imperatives of justice, fairness, stewardship, transparency, and perseverance.

This research adds to CSR scholarship by embedding theological ethics into mainstream CSR theory and practice. It built on the literature by showing how SMEs in a developing context embed biblical values into CSR, thereby taking the CSR debate beyond economic and stakeholder interests. Practically, the research provided insights to SMEs, policymakers, and faith-based organisations on developing and implementing CSR initiatives that are theologically and ethically grounded.

**Key terms:** SME, CSR, Ethics, Triple Bottom-line, Biblical ethics, Ethical leadership

## OPSOMMING

Hierdie navorsing het die invloed van Bybelse etiek op Korporatiewe Sosiale Verantwoordelikheid (KSV) van Klein- en Mediumgrootte Ondernemings (KMO's) in Limpopo Provinsie, Suid-Afrika, ondersoek. Te midde van toenemende belangstelling in KSV-praktyke as 'n sake-strategie en 'n sosiale verantwoordelikheid, het die studie nagegaan hoe Bybelse etiek die KMO's in Limpopo Provinsie kan lei en fasiliteer om etiese waardes in hul ondernemings te integreer terwyl hulle reageer op die behoeftes van die onmiddellike gemeenskap. Die navorsing is gemotiveer deur die besef dat KSV-praktyke in Afrikakontekste, veral onder KMO's, aansienlik onderbestudeer is, selfs vanuit 'n teologiese en etiese perspektief.

Die doel van die studie was om die verskynsel van Bybelse etiek in verband met KSV-praktyke in Limpopo Provinsie se KMO's te ondersoek. Spesifiek is daar gepoog om te bepaal in watter mate KSV-praktyke deur KMO-eienaars/bestuurders gesien word as sowel 'n morele as 'n besigheidsimperatief. Verder is getoets of daar 'n verband bestaan tussen teologiese etiek en KSV-praktyke, gegrond op etiese beginsels, in die bevordering van etiese leierskap.

'n Gemengde-metode benadering is gebruik, met 'n verkennende opeenvolgende ontwerp, gebaseer op 'n pragmatistiese paradigma. Data-versadiging is bereik met 10 deelnemers in Fase 1 van die kwalitatiewe onderhoude (deur middel van doelbewuste steekproefneming), en sewe breë temas het na vore gekom: begrip van Bybelse etiek in KSV, betrokkenheid by KSV-praktyke, gemeenskapsimpak en -behoeftes, ontwikkeling van etiese leierskap, KSV-kommunikasie, waargenome voordele van KSV, en KSV as 'n instrument om korrupsie te bekamp. Fase 2 het 'n kwantitatiewe opname van 200 KMO's behels (met 136 positiewe response – 68%, deur middel van sistematiese steekproefneming) om hierdie temas statisties te toets. Beskrywende en inferensiële statistiek is gebruik om die data te analiseer. Byvoorbeeld, begrip van Bybelse etiek in KSV ( $M = 4.20$ ,  $SD = 0.61$ ) en gemeenskapsimpak en -behoeftes ( $M = 4.30$ ,  $SD = 0.58$ )

het besonder sterk uitgestaan, wat toon dat etiese waardes en gemeenskapsensitiwiteit sterk geïntegreer is in KMO-bedrywigheide.

Die navorsingsbevindinge het 'n hoë ooreenstemming tussen die kwalitatiewe en kwantitatiewe strome getoon. KMO's het eenparig aangedui dat Bybelse etiek KSV-besluite beïnvloed, etiese leierskap onderlê, en gemeenskapsimpak maksimeer. Kwantitatiewe bevindinge het 'n hoë vlak van ooreenkoms bevestig oor die versoenbaarheid van winsgewendheid en etiek, KSV as 'n middel om korrupsie te bekamp, en die langtermyn volhoubaarheid van KSV-programme. Teologies het die studie bevestig dat KSV-praktyke in ooreenstemming is met Bybelse opdragte van geregtigheid, billikheid, rentmeesterskap, deursigtigheid en volharding.

Hierdie studie dra by tot KSV-wetenskap deur teologiese etiek in die hoofstroom KSV-teorie en -praktyk te integreer. Dit bou voort op die literatuur deur te wys hoe KMO's in 'n ontwikkelende konteks Bybelse waardes in KSV inweef, en sodoende die KSV-debat verder neem as bloot ekonomiese en belanghebbende belange. Prakties bied die studie insigte aan KMO's, beleidmakers en geloofsgebaseerde organisasies oor die ontwikkeling en implementering van KSV-inisiatiewe wat teologies-eties gegrond is.

**Sleuteltermes:** KMO, KSV, Etiek, Drievoudige Onderlyn, Bybelse etiek, Etiese leierskap

## TABLE OF CONTENTS

|                                               |            |
|-----------------------------------------------|------------|
| <b>DECLARATION.....</b>                       | <b>i</b>   |
| <b>ACKNOWLEDGMENTS.....</b>                   | <b>ii</b>  |
| <b>ABSTRACT.....</b>                          | <b>iii</b> |
| <b>LIST OF TABLES.....</b>                    | <b>xii</b> |
| <b>LIST OF FIGURES.....</b>                   | <b>xiv</b> |
| <b>LIST OF ACRONYMS.....</b>                  | <b>xv</b>  |
| <b>1. CHAPTER ONE: INTRODUCTION.....</b>      | <b>1</b>   |
| 1.1. INTRODUCTION.....                        | 1          |
| 1.2. BACKGROUND TO THE STUDY.....             | 2          |
| 1.3. PROBLEM STATEMENT.....                   | 4          |
| 1.4. CENTRAL THEORETICAL ARGUMENT.....        | 7          |
| 1.5. RESEARCH METHODOLOGY.....                | 7          |
| 1.6. RESEARCH AIM AND OBJECTIVES.....         | 8          |
| 1.6.1. Research Aim.....                      | 8          |
| 1.6.2. Research Objectives.....               | 8          |
| 1.6.3. Research Questions.....                | 8          |
| 1.7. DEFINITIONS OF KEY TERMS.....            | 9          |
| 1.8. DELIMITATIONS OF THE STUDY.....          | 10         |
| 1.9. CHAPTERS OUTLINE.....                    | 10         |
| 1.10. SUMMARY.....                            | 11         |
| <b>2. CHAPTER TWO: LITERATURE REVIEW.....</b> | <b>12</b>  |
| 2.1. INTRODUCTION.....                        | 12         |
| 2.2. SME vs SMME: CONCEPTUAL DISTINCTION..... | 12         |
| 2.2.1. Comparison between SME and SMME.....   | 14         |
| 2.3. SME CONTEXT DEFINED.....                 | 15         |
| 2.3.1. SME Context internationally.....       | 16         |
| 2.3.2. SME Context in Africa.....             | 18         |
| 2.3.2.1. SME Context in Zimbabwe.....         | 20         |
| 2.3.2.2. SME Context in Malawi.....           | 21         |
| 2.3.2.3. SME Context in Ghana.....            | 21         |
| 2.3.2.4. SME Context in Egypt.....            | 22         |
| 2.3.2.5. SME Context in South Africa.....     | 22         |
| 2.3.3. Comparative Contexts.....              | 26         |

|                                                                     |           |
|---------------------------------------------------------------------|-----------|
| <b>2.4. HISTORICAL EVOLUTION OF CSR PRACTICES.....</b>              | <b>27</b> |
| <b>2.5. CARROLL'S CSR PYRAMID.....</b>                              | <b>29</b> |
| 2.5.1. Carroll's CSR Pyramid Globally.....                          | 30        |
| 2.5.2. Carroll's CSR Pyramid in Africa.....                         | 32        |
| 2.5.3. Carroll's CSR Pyramid in the South African Context.....      | 33        |
| <b>2.6. CSR IN RELATION TO THE TRIPLE BOTTOM-LINE.....</b>          | <b>34</b> |
| <b>2.7. THE CONCEPT OF CSR PRACTICES ON SMEs.....</b>               | <b>37</b> |
| 2.7.1. The concept of CSR practices on SMEs globally.....           | 37        |
| 2.7.2. The concept of CSR practices on SMEs in Africa.....          | 38        |
| 2.7.3. The concept of CSR practices on SMEs in South Africa.....    | 38        |
| <b>2.8. CHALLENGES OF SMEs' PARTICIPATION IN CSR PRACTICES.....</b> | <b>39</b> |
| 2.8.1. SMEs' Failures.....                                          | 40        |
| 2.8.2. SMEs' Financial Constraints.....                             | 41        |
| 2.8.3. SMEs' Poor Infrastructure.....                               | 41        |
| 2.8.4. SMEs' Workforce Limitations.....                             | 42        |
| <b>2.9. LINKING BUSINESS ETHICS AND ETHICAL LEADERSHIP.....</b>     | <b>42</b> |
| 2.9.1. Business Ethics in SMEs.....                                 | 43        |
| 2.9.2. Ethical Leadership in SMEs.....                              | 43        |
| 2.9.2.1. Ethical Leadership within Theological Scholarship.....     | 46        |
| 2.9.2.2. Relevance to this study.....                               | 49        |
| 2.9.3. Contrasting Business Ethics and Ethical Leadership.....      | 49        |
| 2.9.4. Linking Business Ethics and Ethical Leadership in SMEs.....  | 50        |
| 2.9.5. Implications for SMEs.....                                   | 51        |
| <b>2.10. ETHICS IN SMEs.....</b>                                    | <b>52</b> |
| <b>2.11. BIBLICAL EHTICS IN SMEs.....</b>                           | <b>53</b> |
| 2.11.1. Principles of Biblical Ethics in SMEs.....                  | 55        |
| 2.11.2. African Ubuntu Context.....                                 | 55        |
| 2.11.3. Reformed Theological Argument.....                          | 57        |
| 2.11.3.1. Further Engagement on Reformed Theological Argument.....  | 58        |
| <b>2.12. PRACTICAL APPLICATIONS FOR SMEs.....</b>                   | <b>59</b> |
| <b>2.13. SUMMARY.....</b>                                           | <b>60</b> |
| <b>3. CHAPTER THREE: RESEARCH METHODOLOGY.....</b>                  | <b>61</b> |
| <b>3.1. INTRODUCTION.....</b>                                       | <b>61</b> |
| <b>3.2. RESEARCH STRATEGY.....</b>                                  | <b>61</b> |
| <b>3.3. RESEARCH PARADIGMS.....</b>                                 | <b>63</b> |
| 3.3.1. Positivism.....                                              | 63        |
| 3.3.2. Interpretivism/Constructivism.....                           | 63        |

|                                                                                  |           |
|----------------------------------------------------------------------------------|-----------|
| 3.3.3. Critical Theory.....                                                      | 63        |
| 3.3.4. Pragmatism.....                                                           | 64        |
| 3.3.4.1. Justification for the chosen paradigm.....                              | 64        |
| <b>3.4. RESEARCH PHILOSOPHY.....</b>                                             | <b>64</b> |
| <b>3.5. RESEARCH METHODS.....</b>                                                | <b>65</b> |
| 3.5.1. Qualitative Method.....                                                   | 65        |
| 3.5.2. Quantitative Method.....                                                  | 65        |
| 3.5.3. Mixed-Methods.....                                                        | 66        |
| 3.5.3.1. Justification for the chosen method.....                                | 66        |
| <b>3.6. RESEARCH DESIGNS.....</b>                                                | <b>66</b> |
| 3.6.1. Justification for the chosen design.....                                  | 68        |
| <b>3.7. TARGET POPULATION AND SAMPLING.....</b>                                  | <b>68</b> |
| 3.7.1. Target population.....                                                    | 69        |
| 3.7.2. Sampling.....                                                             | 70        |
| 3.7.2.1. Sampling technique.....                                                 | 71        |
| 3.7.2.2. Justification for the chosen sampling technique.....                    | 72        |
| 3.7.3. Sampling Size.....                                                        | 72        |
| 3.7.3.1. Criteria for selection of participants.....                             | 73        |
| 3.7.3.2. Criteria for exclusion.....                                             | 73        |
| 3.7.4. Recruitment of participants.....                                          | 73        |
| 3.7.5. Process of obtaining informed consent.....                                | 74        |
| <b>3.8. DATA COLLECTION.....</b>                                                 | <b>74</b> |
| 3.8.1. Data collection tool.....                                                 | 74        |
| 3.8.2. Data collection procedure.....                                            | 75        |
| 3.8.2.1. Qualitative Phase.....                                                  | 75        |
| 3.8.2.2. Quantitative Phase.....                                                 | 76        |
| <b>3.9. DATA ANALYSIS.....</b>                                                   | <b>77</b> |
| <b>3.10. VALIDITY AND RELIABILITY.....</b>                                       | <b>77</b> |
| <b>3.11. ETHICAL CONSIDERATIONS.....</b>                                         | <b>78</b> |
| 3.11.1. Other ethical considerations and benefits of research participation..... | 79        |
| <b>3.12. SUMMARY.....</b>                                                        | <b>79</b> |
| <b>4. CHAPTER FOUR: QUALITATIVE DATA ANALYSIS.....</b>                           | <b>80</b> |
| <b>4.1. INTRODUCTION.....</b>                                                    | <b>80</b> |
| <b>4.2. THE RESEARCH CONTEXT.....</b>                                            | <b>81</b> |
| <b>4.3. THEMATIC ANALYSIS.....</b>                                               | <b>82</b> |
| <b>4.4. RESEARCH OBJECTIVES AND QUESTIONS.....</b>                               | <b>83</b> |
| 4.4.1. Objectives for the Semi-Structured Interviews.....                        | 83        |

|                                                                                           |            |
|-------------------------------------------------------------------------------------------|------------|
| 4.4.2. The Interview Guide Questions.....                                                 | 85         |
| <b>4.5. DATA ANALYSIS PROCESS.....</b>                                                    | <b>86</b>  |
| 4.5.1. Coding Matrix.....                                                                 | 88         |
| 4.5.2. Defining and naming themes.....                                                    | 90         |
| 4.5.2.1. Themes generated.....                                                            | 91         |
| 4.5.2.2. Saturation Narrative.....                                                        | 91         |
| 4.5.2.3. Findings: Theological-ethical evaluation of CSR in SMEs in Limpopo Province..... | 94         |
| 4.5.3. The participants' profile.....                                                     | 98         |
| <b>4.6. TRUSTWORTHINESS AND CREDIBILITY.....</b>                                          | <b>99</b>  |
| <b>4.7. SUMMARY.....</b>                                                                  | <b>100</b> |
| <b>5. CHAPTER FIVE: QUANTITATIVE DATA ANALYSIS.....</b>                                   | <b>101</b> |
| <b>5.1. INTRODUCTION.....</b>                                                             | <b>101</b> |
| <b>5.2. QUANTITATIVE RESEARCH OBJECTIVES.....</b>                                         | <b>102</b> |
| <b>5.3. POPULATION AND SAMPLING.....</b>                                                  | <b>102</b> |
| 5.3.1. The target population.....                                                         | 102        |
| 5.3.2. Sampling frame.....                                                                | 103        |
| 5.3.3. Sampling size.....                                                                 | 103        |
| 5.3.3.1. Sampling size explanatory note.....                                              | 106        |
| <b>5.4. DATA COLLECTION PROCESS.....</b>                                                  | <b>106</b> |
| <b>5.5. DATA ANALYSIS.....</b>                                                            | <b>108</b> |
| 5.5.1. Demographic Information.....                                                       | 108        |
| 5.5.1.1. Gender Distribution.....                                                         | 109        |
| 5.5.1.2. Age Distribution.....                                                            | 109        |
| 5.5.1.3. Education Level Distribution.....                                                | 110        |
| 5.5.1.4. Role in Business Distribution.....                                               | 111        |
| 5.5.1.5. Business Size Distribution.....                                                  | 112        |
| 5.5.1.6. Nature of Business Distribution.....                                             | 113        |
| 5.5.2. Description Statistics.....                                                        | 113        |
| 5.5.3. Reliability and validity of the instrument.....                                    | 121        |
| 5.5.3.1. Reliability.....                                                                 | 121        |
| 5.5.3.1.1. Types of Reliability.....                                                      | 121        |
| 5.5.4. Inferential Statistics.....                                                        | 124        |
| 5.5.4.1. Hypotheses Testing Results.....                                                  | 126        |
| 5.5.4.2. Overall Synthesis.....                                                           | 129        |
| 5.5.4.3. Regression Analysis.....                                                         | 129        |
| <b>5.6. SUMMARY.....</b>                                                                  | <b>131</b> |
| <b>6. CHAPTER SIX: SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS</b>               |            |

|                                                   |            |
|---------------------------------------------------|------------|
| <b>6.1. INTRODUCTION.....</b>                     | <b>133</b> |
| <b>6.2. SUMMARY OF FINDINGS.....</b>              | <b>134</b> |
| 6.2.1. Summary of Chapter Two.....                | 135        |
| 6.2.2. Summary of Chapter Three.....              | 136        |
| 6.2.3. Summary of Chapter Four.....               | 138        |
| 6.2.4. Summary of Chapter Five.....               | 140        |
| <b>6.3. TRIANGULATION.....</b>                    | <b>142</b> |
| 6.3.1. Theological and biblical integration.....  | 143        |
| <b>6.4. RECOMMENDATIONS.....</b>                  | <b>146</b> |
| 6.4.1. Recommendations for practice.....          | 146        |
| 6.4.2. Recommendations for policy.....            | 147        |
| 6.4.3. Recommendations for future research.....   | 147        |
| <b>6.5. CONTRIBUTION TO THE KNOWLEDGE.....</b>    | <b>148</b> |
| <b>6.6. LIMITATIONS OF THE STUDY.....</b>         | <b>149</b> |
| <b>6.7. CONCLUSION.....</b>                       | <b>149</b> |
| <b>REFERENCES.....</b>                            | <b>152</b> |
| <b>ANNEXURE A: PERMISSION LETTER.....</b>         | <b>188</b> |
| <b>ANNEXURE B: CONSENT FORM.....</b>              | <b>189</b> |
| <b>ANNEXURE C: SEMI-STRUCTURED INTERVIEW.....</b> | <b>190</b> |
| <b>ANNEXURE D: STRUCTURED QUESTIONNAIRE.....</b>  | <b>191</b> |
| <b>ANNEXURE E: ETHICS APPROVAL LETTER.....</b>    | <b>197</b> |

## LIST OF TABLES

|                                                                                            |     |
|--------------------------------------------------------------------------------------------|-----|
| Table 1: Comparison between SME and SMME .....                                             | 14  |
| Table 2: Definition of SME with EU standards.....                                          | 18  |
| Table 3: Distribution of firms by number of employees in different countries .....         | 18  |
| Table 4: Classification of enterprises in Zimbabwe.....                                    | 20  |
| Table 5: Official definition of SMEs in Malawi.....                                        | 21  |
| Table 6: Definition of Ghanaian SME categories.....                                        | 21  |
| Table 7: The Egyptian definition of SMEs.....                                              | 22  |
| Table 8: The new National Small Enterprise Act threshold for defining enterprise size..... | 23  |
| Table 9: Distribution of small and medium enterprises (SMEs) in the 9 SA provinces.....    | 24  |
| Table 10: Comparative Definition of SMEs Across Contexts.....                              | 26  |
| Table 11: Evolution of the academic literature on CSR practices.....                       | 28  |
| Table 12: Limpopo Province Districts and Local Government Municipalities.....              | 70  |
| Table 13: Probability and non-probability sampling subdivisions.....                       | 71  |
| Table 14: Chosen sampling techniques.....                                                  | 72  |
| Table 15: Types of Qualitative Data Analysis Methodologies.....                            | 81  |
| Table 16: Linking Interview Objectives to Questions.....                                   | 84  |
| Table 17: Forms of Saturation and their description.....                                   | 87  |
| Table 18: Initial Coding with extracts of quotes from the participants.....                | 88  |
| Table 19: Inductive Thematic Saturation Narrative.....                                     | 92  |
| Table 20: Demographic profile of the SMEs participants.....                                | 99  |
| Table 21: Sample Size's Profile.....                                                       | 104 |
| Table 22: Descriptive Statistics of Biblical Ethics Measures.....                          | 114 |

|                                                                                      |     |
|--------------------------------------------------------------------------------------|-----|
| Table 23: Reliability Statistics for Theme-based Scales.....                         | 122 |
| Table 24: Hypotheses Testing Summary Matrix.....                                     | 125 |
| Table 25: Convergence of Qualitative, Quantitative, and Theological Integration..... | 144 |
| Table 26: Identified Research Gaps and Contribution of the Study.....                | 148 |

## LIST OF FIGURES

|                                                                             |     |
|-----------------------------------------------------------------------------|-----|
| Figure 1: Carroll's CSR Pyramid.....                                        | 30  |
| Figure 2: International Pyramid Model of CSR.....                           | 31  |
| Figure 3: The triple-bottom line.....                                       | 35  |
| Figure 4: CSR's relation to the TBL model.....                              | 36  |
| Figure 5: A Research Framework.....                                         | 62  |
| Figure 6: Research Designs.....                                             | 67  |
| Figure 7: Empirical Research Inquiry Process.....                           | 80  |
| Figure 8: Stages for reaching data saturation in qualitative research.....  | 86  |
| Figure 9: Thematic Saturation Heatmap - Theological-Ethical Evaluation..... | 93  |
| Figure 10: Frequency Distribution of Biblical Ethics and CSR Practices..... | 116 |
| Figure 11: Line Chart of Biblical Ethics Measures.....                      | 120 |
| Figure 12: The P-value's statistical significance.....                      | 130 |

## **LIST OF ACRONYMS**

|        |                                                     |
|--------|-----------------------------------------------------|
| B-BBEE | Broad-Based Black Economic Empowerment              |
| BEE    | Black Economic Empowerment                          |
| CBD    | Central Business District                           |
| CGCoP  | Corporate Governance Code of Practice               |
| CSI    | Corporate Social Investment                         |
| CSR    | Corporate Social Responsibility                     |
| DSBD   | Department of Small Business Development            |
| EU     | European Union                                      |
| GDP    | Gross Domestic Product                              |
| JSE    | Johannesburg Stock Exchange                         |
| LEDA   | Limpopo Economic Development Agency                 |
| LEDET  | Limpopo Economic Development, Environment & Tourism |
| NBSSI  | National Board for Small-Scale Industries           |
| NEMA   | National Environmental Management Act               |
| NSB    | National Small Business                             |
| NWU    | North-West University                               |
| SBA    | Small Business Administration                       |
| SMEs   | Small and Medium-Sized Enterprises                  |
| SMME   | Small, Medium, and Micro Enterprise                 |
| TBL    | Triple Bottom Line                                  |
| T-REC  | Theology Research Ethics Committee                  |
| WTO    | World Trade Organization                            |

# **1. CHAPTER ONE: INTRODUCTION**

## **1.1. INTRODUCTION**

The concept of Corporate Social Responsibility (CSR) has evolved from the margins of business practice to the centre of discourse on ethics, sustainability, and accountability. Much attention has focused on large corporations, while the role of Small and Medium-Sized Enterprises (SMEs) in shaping social development and ethical principles appears to be less examined, particularly in the South African context. SMEs constitute the backbone of local economies, driving employment and social development in places such as Limpopo Province. Yet questions remain about how these SMEs understand and adopt CSR practices in ways that reflect not only economic growth but also deepen their ethical principles.

This study, titled "*A theological-ethical evaluation of corporate social responsibility practices on SMEs in Limpopo Province*", sought to probe the phenomenon of biblical ethics in CSR on SMEs through the dual lenses of theology and ethics. The central theoretical argument of the research was that ethics and CSR practices are closely intertwined. By situating the discussion within the nexus of theological, ethical, and business practices, the study offered a richer account of how ethical principles from a biblical perspective could intersect with CSR practices among SMEs in Limpopo Province.

The chapter introduced the study by outlining the background, problem statement, research purpose, objectives, guiding research questions, and definitions of key concepts. It also identified the study's delimitations, specifically focusing on the theological-ethical assessment of CSR within SMEs in Limpopo Province, and provided an overview of the thesis structure. In doing so, it established the foundation for a research inquiry that not only evaluated CSR practices in SMEs but also bridged the gap within the theoretical and practical frameworks concerning biblical ethics in business practices.

## **1.2. BACKGROUND TO THE STUDY**

South Africa is confronted with ongoing issues of a high unemployment rate, and the SME sector has emerged as a ray of hope in this regard to help control it. Astonishingly, SMEs play an important role in contributing to economic growth and Gross Domestic Product (GDP) in South Africa. South Africa's National Small Business Act 102 of 1996 (DSBD) Department of Small Business Development, which focuses on entrepreneurship and stimulating small businesses, is at the center of its goal to curb the unemployment rate (Mefi and Asoba, 2020:1). However, there are several challenges to the sustainability of SMEs.

Globally, SMEs have been recognized as the pillars of economies, not just growth stimuli, but also drivers of social development in communities (Benbekhti et al., 2021). In a competitive world, companies continually seek sustainable strategies. Strategies in Corporate Social Responsibility (CSR) have taken center stage as key business model strategies for development and corporate generosity (Maome and Zondo, 2022:8245). However, scholarly discourse still does not pay sufficient attention to the contributions the SME sector makes in terms of CSR practices (Miller et al., 2021: 619).

For South Africa, the corporate governance practice framework for CSR is encapsulated in the King Reports, referred to as the Corporate Governance Code of Practice (CGCoP), which was first issued in 1994 and revised in 2016 as King IV (Maome and Zondo, 2022:8246). The reports emphasize the importance of ethical leadership and stakeholder engagement in promoting economic, social, and environmental responsibility. All such practices are mandatory for JSE-listed companies' compliance, and CSR practices are hence laws for formal businesses in South Africa. The South African National Small Business Amendment (NSB) Acts of 2003 and 2004, in definition, identify SMEs as non-incorporated firm entities conducting small business undertakings in various sectors of the economy. Nonetheless, there is little documentation in the literature on SME involvement in CSR practice (Maome and Zondo, 2022).

This deficiency is worrying since SMEs, just like they contribute financially, generally have extremely challenging conditions with a poor ability to adopt the standards of CSR practices frameworks. With the limited capital they have, CSR initiatives are often biased; hence, most SMEs consider CSR practices an obstacle rather than a choice. This raises the question of how theological and ethical frameworks can be restructured to view CSR practices as essential for operating ethically in business operations.

Biblical ethics are standards of morality that establish ethical criteria, resulting in specific standards of behavior, and are guided by the prescriptions of Scripture. This implies that biblical ethics is rooted in the Bible. Ethical standards based on Scripture formerly guided business practice within European and other contexts (Shelton and Smith, 2021:80). For example, biblical texts in the New Testament and the Old Testament established moral guidelines for equitable transactions in society (e.g., Ex. 21:35; Mt. 18:23-35). Business today often believes that biblical and ethical teachings are not feasible. Shelton and Smith (2021) believe that biblical ethics is a valuable tool for addressing ethical issues in contemporary business.

In an environment like the Limpopo Province, where most SMEs are heavily dependent on the government tender funding system for their revenues, biblical ethics can provide the moral underpinnings for decision-making. This makes the fulfilment of CSR activities not only a matter of compliance but also a duty in consonance with one's faith, which enhances human dignity, justice, and well-being within the community.

Scholars like Setiawan et al. (2021) emphasize that the threat of overlooking CSR practices in business operations undermines the value of adopting ethical values by both big businesses and small ones. It is the concern of the present study, therefore, to examine this claim by providing a close look at the phenomenon of biblical ethics in

relation to CSR practices in Limpopo Province SMEs, and to assess its adoption in terms of ethical values, especially from a theological standpoint.

### **1.3. PROBLEM STATEMENT**

Small and Medium-Sized Enterprises (SMEs) are widely acclaimed around the world as drivers of economic development, innovation, and employment. In South Africa, for example, their existence is even more urgently necessary in light of the country's high unemployment levels, significant disparities, and widespread poverty. SMEs play a crucial role in contributing to the Gross Domestic Product (GDP) and provide employment opportunities to a significant portion of the population in the nation, including low-skilled and semi-skilled workers who tend to be left behind in accessing the formal labour market (Mugano, 2024). SMEs, in a sense, are not only business organizations but also agents of social inclusion and local development.

Despite their significance, SMEs continue to be plagued by structural, managerial, and ethical issues. Very often, they are informal, operating out of the back yard, and sometimes even as a sole proprietorship, albeit formally registered. Being double-edged, they are susceptible to snares such as inadequate monitoring, weak governance mechanisms, non-compliance, and vulnerability to corruption. Informalization in the majority of SMEs presents the action potential that diverges from conventional ethical conduct and regulatory requirements.

Several studies confirm the persistence of unethical practices in the SME industry (Turyakira, 2018). Fakoti (2020:62) assures that some SMEs have been used as vehicles for money laundering, bribery in tendering, and tax evasion. Van Wyk and Venter (2022) also assert that widespread corruption, unfair labour relations, and non-adherence erode the viability and credibility of the sector. These practices not only undermine the confidence of individuals in the SME sector but also constrain them from contributing

positively to socio-economic change in their role. This lapse in moral values raises serious questions about the values and ethics guiding SMEs. Whereas large companies are often obliged to demonstrate Corporate Social Responsibility (CSR) initiatives due to global exposure and shareholder pressure, Small and Medium-Sized Enterprises (SMEs), on the other hand, lack such exposure, and therefore ethical transgressions can continue to occur without being challenged. Since no strong checks on accountability exist in SMEs, values are typically established by the owner-manager's own ethics, or their lack thereof. Where these leaders fail to incorporate ethical principles into their business decisions, malpractice and exploitation prevail. Yew and Tan (2023:51) argued that Christian reason and faith, which are inseparable from one another, can lead to ethical principles, moral norms of action, and a set of virtues relevant to business activity.

Musabayana and Mutambara (2022) stated that the government programs, including Broad-Based Black Economic Empowerment (B-BBEE), have been implemented to promote the role of SMEs in the mainstream economy. Although these programs have been motivated by inclusivity, they have also paved the way for abuse, fronting companies, inflated contracts, and supply chain manipulation (Wilhelm et al., 2024). Without an ethical foundation, even the best, well-meaning efforts, such as B-BBEE, are always at risk of being undermined by corruption and unethical conduct. The present study emphasizes the significance of ethical leadership within SMEs, not merely as a compliance tool, but as a fundamental guiding principle for sustainable business practices.

There is limited literature on the CSR practices in SMEs in South African municipalities, with few findings reported in different scientific journals (Maluleka and Ross, 2024). Little to nothing has been said regarding CSR practices in SMEs, indicating that a research gap already exists (Markovic et al., 2023; Mkhize, 2024). Waheed and Zhang (2022) demonstrated that research on biblical ethics related to CSR practices in SMEs is relatively recent, inconclusive, or still in its developmental stages.

Oduro et al. (2021) contended that the absence of discourse on theological ethics in CSR practices within the SME sector leaves controversy and a fragmented gap in the literature. Theoretically, it prevents the construction of conjoint solutions that integrate moral and spiritual principles along with business responsibility (van Aaken and Buchner, 2020). Although in practice, it does not take into consideration how SMEs, presumably located in areas with high population density where religion informs social norms, can utilize such norms to achieve greater accountability, justice, and stewardship (van Aaken and Buchner, 2020). To utilize SMEs to their full potential as tools of social inclusiveness in community contexts, operational practices must be informed by a deeper understanding of moral and ethical responsibilities.

The research problem motivating this research is situated at the nexus of three gaps:

- A moral vacuum gap: the South African SMEs are being exploited by rampant unethical behaviour, corruption, fixing tenders, money laundering, and exploiting workers who devalue their role towards socio-economic transformation.
- A theoretical gap: CSR practices scholarship disproportionately focuses on big firms, barely or not at all providing enlightenment on SMEs' contexts and issues.
- A Theological gap: Biblical ethics' contribution to CSR practice in the SME industry is still poorly developed despite the significant role it plays in framing ethical leadership and community relations.

This research, therefore, responds to an urgent need: an investigation into how biblical ethics can inform and refine CSR practices among SMEs in Limpopo Province. Thus, it helps to bring about a more profound and integrated understanding of ethics in SMEs, with theologically rooted and practically relevant findings. Not only is the study up-to-date, considering the resurgence of corruption and unethical behavior in the SME sector, but it is also groundbreaking, as it brings together theological ethics research and CSR practices, benefiting not only Limpopo Province but also the South African SME environment.

#### **1.4. CENTRAL THEORETICAL ARGUMENT**

The central theoretical argument that validates the framework for this research is supported by the research problem that has been identified. The primary theoretical argument posits a symbiotic relationship between biblical ethics and CSR practices, grounded in ethical principles that foster ethical leadership.

In relation to the central theoretical argument framework:

*A gap exists in research on biblical ethics and CSR practices within the SME sector.*

The central theoretical argument framework, thus, is that a research study on biblical ethics regarding CSR practices can elicit responses on why individuals do not wish to get involved. The study aimed to investigate this phenomenon by focusing on SMEs in Limpopo Province.

#### **1.5. RESEARCH METHODOLOGY**

Research methodology is a broader research approach undertaken in carrying out the study, guided by the methods, tools, and the population from which a sample was taken for inclusion. The methodology undertaken in the current study was multifaceted. It first entailed a literature review of biblical ethics on the practices of CSR by SMEs, through the interpretation and analysis of the evidence provided by the corpus of knowledge on this phenomenon. Second, literature findings were determined by utilizing a mixed-methods design (qualitative and quantitative research methods). In the study, the pragmatist paradigm was employed with an exploratory sequential design to gather and analyze data in two phases. Each phase was then analyzed separately, labeled as Phase 1 and Phase 2, and finally, the findings were presented as an integrated whole. For the qualitative strand (Phase 1), semi-structured interviews were conducted with SME owner-managers to gather their impressions of biblical ethics and CSR practices in SMEs for qualitative analysis. Then, in the quantitative strand (Phase 2), a structured questionnaire was used in order to quantify larger trends, the level of CSR involvement, and the ethical

inclination of SMEs in Limpopo Province. The research methodology is discussed in more detail in Chapter Three.

## **1.6. RESEARCH AIM AND OBJECTIVES**

### **1.6.1. Research aim**

The research aimed to examine the practice of biblical ethics in relation to CSR practices among SMEs in Limpopo Province, with a special regard for ethical standards, particularly from a biblical perspective.

### **1.6.2. Research objectives**

To achieve the above-stated aim, the following objectives were pursued:

- To probe if the SMEs in Limpopo Province are participating in CSR practices that consider ethical principles in their daily operations.
- To ascertain the SME owners-managers' understanding regarding the concept of biblical ethics on CSR practices in small businesses.
- To evaluate the symbiotic relationship between biblical ethics and CSR practices to determine if they promote ethical leadership.

### **1.6.3. Research questions**

- Are SMEs in Limpopo Province involved in CSR practices that consider ethical principles in their daily operations?
- What are SME owners-managers' perceptions regarding the concept of biblical ethics on CSR practices in small businesses?
- Is there any symbiotic relationship between biblical ethics and CSR practices that leads to the promotion of ethical leadership?

## 1.7. DEFINITIONS OF KEY TERMS

This chapter presents a list of definitions of the main terms that are applied in this thesis:

- **Small and Medium-Sized Enterprise (SME)** – is a formal business organization, depending on the country setting, with a maximum of 250 full-time workers, and which was founded to advance the cause of small business interests (Maome and Zondo, 2022).
- **Corporate Social Responsibility (CSR)** – a voluntary dedication of businesses to encourage philanthropic, ethical, legal, and economic responsibilities and concentrate on the three general areas of economy (profits), social (people), and environment (planet) (Marco-Lajara et al., 2022).
- **Ethics** – deals with the moral theory that encompasses the differentiation of right and wrong, good and bad issues, associated with behavioural norms in relation to economic, social, political, and environmental factors that inform human actions and rights (Bartneck et al., 2021; Maireche and Maireche, 2024).
- **Biblical ethics** – it is what the Bible instructs regarding living a life pleasing to God, or a way of life with a vision of its controlling norms, and under the moral authority of the Scriptures (Grudem, 2018:40; Rabens et al., 2021).
- **Ethical leadership** – is defined as an exhibition of right behaviour through interpersonal relationships and personal actions, and the advocacy of such behavior to followers by exercising two-way communication with the moral dimension of the good in addition to other dimensions (Mostafa and El-Motalib, 2020:113).
- **Triple Bottom-line** – for a revenue-generating entity to be both successful and sustainable, it is bound by three dimensions, or more appropriately, what is referred to as the 3 Ps: people (social responsibility), planet (ecological responsibility), and profit (financial responsibility) (Belas and Zvarikova, 2021).

## **1.8. DELIMITATION OF THE STUDY**

The scope and the background of the study include only properly registered Small and Medium-Sized Enterprises (SMEs) by industry, with restrictions to the Limpopo Province. For the sake of manageability of the research, other provinces are not included in the background of the study. The study did not include the area of small businesses using the Small, Medium, and Micro Enterprise (SMME) definition. Any business that is not registered, such as an irregular backyard enterprise or street vendor, is excluded from the population count for this study.

## **1.9. CHAPTERS OUTLINE**

### **Chapter 1 – Introduction and Background of the Research**

This chapter discusses the background of the problem, the aim, objectives, questions, the problem statement, and the central theoretical argument of the research.

### **Chapter 2 – Literature Review of SMEs**

The second chapter presents the literature and new literature development regarding the phenomenon of biblical ethics concerning CSR practices on SMEs from available different sources (books and academic research journal articles) that pertain to the research problem in general.

### **Chapter 3 – Research Methodology**

This chapter presents the research design, methods, and methodology, as well as the rationale for selecting the identified methods in the research.

### **Chapter 4 – Qualitative Data Analysis and Results**

It presents qualitative data analysis from the 1<sup>st</sup> phase and delineates its results

## **Chapter 5 – Quantitative Data Analysis and Results**

Building on the qualitative results presented in the first phase, the quantitative data analysis in the second phase delineates its findings.

## **Chapter 6 – Summary of Findings, Conclusion, and Recommendations**

This chapter presents an analysis of the primary and secondary data collected from the literature review, as well as the qualitative and quantitative results. It discusses and interprets the findings, concludes the study, and provides recommendations for further research.

### **1.10. SUMMARY**

This chapter presented the research background and provided the problem statement. It outlined the central theoretical argument, purpose, objectives, research questions, and scope of the research, providing a comprehensive overview.

Chapter Two provides a literature review of the origin and evolution of Corporate Social Responsibility (CSR) practice, as well as CSR and Small and Medium-Sized Enterprises (SMEs), the challenges SMEs face in implementing CSR practices, the triple bottom line, biblical ethics, and ethical leadership in SMEs.

## **2. CHAPTER TWO: LITERATURE REVIEW**

### **2.1. INTRODUCTION**

Chapter One introduced the study's background, problem statement, core theoretical argument, purpose, objectives, guiding research questions, and scope. This chapter introduces the literature for the study, beginning with a definition of Small and Medium-Sized Enterprises (SMEs) within the context. It further charts the evolution of Corporate Social Responsibility (CSR) practices, the adoption of CSR practices by SMEs, and the connection of biblical ethics as an archetype for encouraging ethical leadership in business activities. SMEs are conventionally perceived as the backbone of socioeconomic development, playing a major role in employment creation and innovation (Benbekhti et al., 2021).

The chapter further identifies areas of challenge for SMEs in the development of CSR practice, and spotlights areas of gaps in scholarship, most importantly in theological-ethical knowledge. By doing so, it situates the present study within an overarching academic discourse.

### **2.2. SME vs SMME: A CONCEPTUAL DISTINCTION**

The terms Small and Medium-Sized Enterprises (SMEs) and Small, Medium, and Micro Enterprises (SMMEs) are often used interchangeably in the South African context, although there may be slight differences, particularly in distinguishing between informal and formal enterprises (Pedraza, 2021). In South Africa, the SMME category is state policy embedded, revised by sector based on a set of variables including number of employees, annual turnover, and total value of assets (DSBD, 2019:1). This category is intended to capture a less formal organization that recognizes diversification of business activities in industries such as manufacturing, retailing, construction, and services (Njama and Van Der Westhuizen, 2024). In comparison, the policy and state environment in South Africa have legislatively formalized the use of the term SMME, encompassing micro-enterprises,

small enterprises, and medium enterprises (DSBD, 2019). This recognition acknowledges South Africa's unique socio-economic realities, which include widespread informal business enterprises, survivalist entrepreneurship, and structurally entrenched unemployment in the economy (Etim and Daramola, 2020). The micro-enterprise category identifies businesses typically with fewer than five employees, operating in informal marketplaces, or producing low turnover, yet making a significant contribution to the community's livelihood and poverty reduction (Herrington and Kew, 2017). Informal entrepreneurship in the sector comes with complications, though (Durokifa, 2024). The complications prevalent in informal businesses are that, in most cases, they are ineligible for government financial assistance programs or cannot qualify for former bank credit (Mpofu and Sibindi, 2022).

The distinction is also historical. The National Small Business Act of 1996 (as amended) officially adopted the SMME terminology to ensure that policy measures and financing arrangements would not overlook micro-level enterprises, which constitute the majority of entrepreneurial activity in South Africa (DSBD, 2019). SMME is intentionally more encompassing in South Africa, providing voice and support to micro-enterprises that are at the core of employment creation and local development. This is not a semantic difference, but one based on the developmental imperatives of the South African economy, where micro and survivalist firms are at the forefront of reducing inequality and addressing unemployment.

The global use of SMEs, on the other hand, tends to neglect such micro-level enterprises and concentrate on comparatively more formalized and growth-driven enterprises (Gao and Gao, 2024). Worldwide, "SME" is the standard term, widely used throughout the European Union, America, and Asian economies (Matt et al., 2020). This group typically encompasses companies that are neither micro-sized nor large, and the definitions differ between jurisdictions, depending on factors such as turnover, asset value, and employee numbers (Berisha and Pula, 2015). This parallel structure, where both formal SMEs and informal SMMEs exist, presents a challenge for policymakers and researchers seeking to

study the phenomenon of Corporate Social Responsibility (CSR) or ethical leadership in the sector (Morsing and Spence, 2019).

### 2.2.1. Comparison between SME and SMME

The difference between Small and Medium-Sized Enterprises (SMEs) and Small, Medium and Micro Enterprises (SMMEs) is especially relevant in South Africa. Some of the differences in their scope, policy context, and economic role are summarized in the table below.

**Table 1: Comparison between SME and SMME**

| <b>Aspect</b>                | <b>SME (Small and Medium Enterprise)</b>                                              | <b>SMME (Small, Medium, and Micro Enterprise)</b>                                                                |
|------------------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Scope                        | Only refers to small and medium-sized enterprises.                                    | Includes micro-enterprises in addition to small and medium enterprises.                                          |
| Global vs. Local Usage       | Commonly used internationally (EU, USA, Asia, etc.).                                  | Primarily used in South Africa in policy and legislation.                                                        |
| Policy Context               | Covers enterprises that are formalised and growth-oriented.                           | Adopted in the National Small Business Act (1996) to also recognise survivalist and informal micro-enterprises.  |
| Employee/Turnover Thresholds | Employee and turnover limits vary internationally, but typically exclude micro firms. | Explicitly classifies businesses with very few employees (often <5) and low turnover as micro-enterprises.       |
| Economic Role                | Focus on formal enterprises contributing to innovation, growth, and exports.          | Highlights the role of micro-enterprises in poverty alleviation, local livelihoods, and addressing unemployment. |

Sources: Algan (2019), Gamage (2020), Matt et al. (2020), Herrington and Kew (2017), DSBD (2019).

### **2.3. SME CONTEXT DEFINED**

The scientific SME definition remains in dispute, as no single scientific definition has been universally adopted to define SMEs across industries and nations (Child et al., 2022). Child et al. (2022) observe that the SME concept is not only embedded within the regional institution, cultural, and economic setting. In the same vein, Zahoor et al. (2020:427) contend that although SMEs are globally acknowledged as drivers of economic growth and job creation, the definition used to classify them differs significantly, making comparative analysis challenging.

Definitions used in SMEs are typically established in accordance with the economic conditions, regulatory structures, and statistical reporting thresholds applicable in a given country (Sidek et al., 2020). In the European Union, for instance, SMEs are defined in terms of the number of employees, turnover, and balance sheet limits (European Commission, 2020). South Africa's National Small Business Act (No. 102 of 1996, as amended) classifies the SME sector based on size classes, turnover, gross asset value, and job size, with small businesses defined as those with fewer than 50 employees and medium-sized businesses as those with fewer than 200 employees (Ndjama and Van Der Westhuizen, 2024).

The absence of standardisation implies that the definition of "SME" is highly context-dependent (Raes, 2021). In developing economies such as Ethiopia, SMEs are not only small in size but also informal, resource-constrained, financially vulnerable, and susceptible to external shocks (Guja, 2022). In South Africa, this contextual consideration is particularly pertinent. SMEs are considered pivotal in helping to stem unemployment, poverty, and inequality, but are also beset by systemic issues, such as a shortage of finance, high regulatory costs, and skills shortages (Herrington and Kew, 2017).

On a theoretical level, such imprecision in this definition has significant research implications, particularly in fields like CSR, where SME behavior will vary substantially from that of large corporations (Harney and Alkhalaf, 2021). For instance, Martins et al. (2022) argue that SMEs cannot be thought of as "scaled-down" big firms; their CSR practice is shaped by restricted resources and relations at the community level. Thus, within the context of this research, SMEs are not merely size-defined firms, but socio-economic players operating in a specific cultural, regulatory, and ethical context. This enables a more nuanced approach to how SMEs in South Africa consider and implement CSR activities in light of biblical ethics.

### **2.3.1. SME context internationally**

The definition of Small and Medium-Sized Enterprises (SMEs) varies across different countries, differing according to the structure and institutional challenges of various economies (Muller et al., 2025). The European Union (EU), for instance, has formally defined SMEs as enterprises with fewer than 250 employees, less than €50 million a year turnover, or not more than €43 million balance sheet total (Matt et al., 2020:12). This definition has also been among the most widely cited international definitions because of the EU's presence in international trade and development terminology (Malecka, 2017). Nonetheless, in spite of this, there are well over 50 variant SME definitions internationally that indicate differences in industry custom, national contexts, and policy configurations (Berisha and Pula, 2015:17; Raczyńska, 2019:172).

The USA SME definition is industry-focused and regulated by the United States Small Business Administration (SBA) (Venkatesh, 2018). Instead of creating an overarching cut-off number, the SBA defines a differentiated threshold in respect of multiple industries of ranges of employees between 100 and 1,500 and revenue thresholds that vary across sectors (Matt et al., 2020:13). This focus within industries reflects heterogeneity in the U.S. economy and the reality that "small" in one industry (e.g., manufacturing) is different from "small" in another (e.g., retail or services) (Davis and Orhangazi, 2021).

Other industrialized countries, such as Canada, Japan, and Australia, have their own definitions. In Canada, SMEs are generally defined as firms employing fewer than 500 employees, with additional distinctions between small (fewer than 100 employees) and medium-sized enterprises (100–499 employees) (Wu et al., 2022). Japan categorizes SMEs by manufacturing, retail, and services, with breakpoints in terms of capitalization and employee size (Tsuruta, 2020). Australia classifies SMEs in terms of employee size and turnover, with fewer than 200 employees used as a breakpoint by the Australian Bureau of Statistics (Pedraza, 2021).

These definitional differences are not technical in nature, but they have significant implications for access to finance, government assistance, and participation in the value chain. Incoherence in SME definition hinders cross-country comparisons of performance and weakens consistent international policy interventions (Piperopoulos et al., 2021). Raczyńska (2019:173) illustrates that definitional fragmentation also mirrors underlying institutional logics, as governments superimpose SME classification on domestic agendas, such as innovation, export promotion, or employment generation.

Thus, the global SME landscape can be described as effective but fragmented. Although definitions vary, there is a notable similarity in the above to recognize SMEs as drivers of economic growth, employment, and social development. This heterogeneity can only be an inspiration for context-based definitions of SME conduct, particularly when analyzing cross-cutting topics such as CSR practices or ethical leadership. In the process of doing so, definitional heterogeneity is both a risk to standardisation and a conduit through which one can trace the way in which SMEs write themselves into local economic and ethical principles.

**Table 2: Definition of an SME with EU standards**

| <b>Enterprise category</b> | <b>Employee headcount</b> | <b>Annual turnover</b> | <b>Annual balance sheet</b> |
|----------------------------|---------------------------|------------------------|-----------------------------|
| Medium-sized               | ≤ 250                     | ≤ EUR 50 m             | ≤ EUR 43 m                  |
| Small                      | ≤ 50                      | ≤ EUR 10 m             | ≤ EUR 10 m                  |
| Micro                      | ≤ 10                      | ≤ EUR 2 m              | ≤ EUR 2 m                   |

Source: European Commission (2020:11).

The following table further displays the definition of SMEs by the number of employees in other countries.

**Table 3: Distribution of firms by number of employees in different countries**

|                                                | <b>Micro</b> | <b>Small</b> | <b>Medium</b> | <b>SME</b> | <b>Large Corp</b> |
|------------------------------------------------|--------------|--------------|---------------|------------|-------------------|
| EU countries, Iceland, Norway, and Switzerland | 1-9          | 10-49        | 50-249        | 1-249      | 250 +             |
| Australia                                      | 0-9          | 10-49        | 50-199        | 0-199      | 200 +             |
| Canada                                         | 0-9          | 10-49        | 50-499        | 0-499      | 500 +             |
| Japan                                          | 4-9          | 10-49        | 50-249        | 1-249      | 250 +             |
| Korea                                          | 5-9          | 10-49        | 50-199        | 5-199      | 200 +             |
| Mexico                                         | 0-10         | 11-50        | 51-250        | 1-250      | 251 +             |
| New Zealand                                    | 1-9          | 10-49        | 50-99         | 0-99       | 100 +             |
| Turkey                                         | 1-19         | 20-49        | 50-249        | 1-249      | 250 +             |
| United States                                  | 1-9          | 10-99        | 100-499       | 1-499      | 500 +             |

Source: Berisha and Pula (2015:20).

### **2.3.2. SME context in Africa**

Across Africa as a continent, there is no consensus on a universal definition of Small and Medium-Sized Enterprises (SMEs), indicating its heterogeneous nature (Achieng and Malatji, 2022). Every country applies its own criteria of definition, typically derived from the development agenda of its economy, as well as the regulatory power of its bureaucracy. Zimbabwe and Malawi achieve this in practice by using a combination of worker numbers and turnover thresholds designed to reflect the scale of their largely

agrarian and informal economies (Magaisa and Matipira, 2019; Pelser and Ndala, 2019). Ghana and Egypt both have comparatively straightforward employee-based definitions, whereby the size of the firm is largely determined by numerical terms (Cai et al., 2022; Barakat, 2021). These definitions of pluralism recognize the difficulty of implementing homogeneous SME benchmarking for African countries.

Raji et al. (2024:740) observe that the heterogeneity of Africa's economic conditions, from the middle-income urban countries of South Africa, Nigeria, and Kenya to the low-income subsistence economies of Malawi or Niger, makes a definition for the whole continent infeasible. National differences, rather, come close to universality by highlighting the significance of SMEs to job creation, poverty alleviation, and entrepreneurship. This diversity is important not only in policy but also in research applications, as inadequacies in the standardization of definitions limit data comparability and regional integration (Kgakatsi et al., 2024).

Additionally, the African SME's environment is a dynamic informal economy, with a predisposition to operations outside the norms of the formal system (Boafo, 2023). The majority of SMEs in most countries consist of informal firms, which are not typically defined by official parameters and support mechanisms (Barra and Papaccio, 2024). Despite all these issues, African SMEs continue to be champions of economic development. They hold 60–80% of the employment in the majority of countries and are among the primary sources of easing entrepreneurship and indigenous innovation (Enaifoghe, 2024). Due to their regional settings, African SMEs are compelled to undertake social responsibility as both a corporate strategy and a cultural imperative, based on universal values such as Ubuntu (Makwari et al., 2023). This provides a unique platform for operationalizing ethical values in African business culture, where SMEs operate both economically and socially.

Generally, definitional variation in African SMEs reflects the continent's dynamics of development. Where it is as challenging as elsewhere to make cross-country comparisons, it situates SMEs in their specific socio-economic and cultural reality. For South Africa, in particular, as a case in point, this means that SMEs need to be researched beyond the broad African discourses of informality, social responsibility, and ethical business practice.

### 2.3.2.1. SME context in Zimbabwe

**Table 4: Classification of enterprises in Zimbabwe**

| <b>Sector of the Economy</b>         | <b>Size</b> | <b>Number of Employees \$</b> | <b>Annual Turnover \$</b> | <b>Annual Balance Sheet \$</b> |
|--------------------------------------|-------------|-------------------------------|---------------------------|--------------------------------|
| Manufacturing                        | Medium      | 75                            | 1 000 000                 | 1 000 000                      |
|                                      | Small       | 40                            | 500 000                   | 500 000                        |
|                                      | Micro       | 5                             | 30 000                    | 30 000                         |
| Agriculture                          | Medium      | 75                            | 1 000 000                 | 500 000                        |
|                                      | Small       | 30                            | 500 000                   | 250 000                        |
|                                      | Micro       | 5                             | 30 000                    | 10 000                         |
| Arts, culture, education, and sports | Medium      | 75                            | 1 000 000                 | 500 000                        |
|                                      | Small       | 30                            | 500 000                   | 250 000                        |
|                                      | Micro       | 5                             | 30 000                    | 10 000                         |
| Mining & Quarrying                   | Medium      | 75                            | 3 000 000                 | 2 000 000                      |
|                                      | Small       | 40                            | 1 500 000                 | 1 000 000                      |
|                                      | Micro       | 5                             | 50 000                    | 50 000                         |
| Construction                         | Medium      | 75                            | 2 000 000                 | 2 000 000                      |
|                                      | Small       | 40                            | 1 000 000                 | 1 000 000                      |
|                                      | Micro       | 5                             | 50 000                    | 50 000                         |
| Energy                               | Medium      | 75                            | 1 000 000                 | 2 000 000                      |
|                                      | Small       | 40                            | 500 000                   | 1 000 000                      |
|                                      | Micro       | 5                             | 50 000                    | 10 000                         |
| Financial services                   | Medium      | 75                            | 1 000 000                 | 500 000                        |
|                                      | Small       | 30                            | 500 000                   | 250 000                        |
|                                      | Micro       | 5                             | 300 000                   | 10 000                         |
| Transport                            | Medium      | 75                            | 1 000 000                 | 500 000                        |
|                                      | Small       | 40                            | 500 000                   | 250 000                        |
|                                      | Micro       | 5                             | 30 000                    | 10 000                         |
| Retail                               | Medium      | 75                            | 1 000 000                 | 50 0000                        |
|                                      | Small       | 30                            | 500 000                   | 250 000                        |
|                                      | Micro       | 5                             | 30 000                    | 10 000                         |

|                       |        |    |           |         |
|-----------------------|--------|----|-----------|---------|
| Tourism & Hospitality | Medium | 75 | 1 000 000 | 500 000 |
|                       | Small  | 30 | 500 000   | 250 000 |
|                       | Micro  | 5  | 30 000    | 10 000  |
| Services              | Medium | 75 | 1 000 000 | 500 000 |
|                       | Small  | 30 | 500 000   | 250 000 |
|                       | Micro  | 5  | 30 000    | 10 000  |

Source: Magaisa and Matipira (2019:12).

### 2.3.2.2. SME context in Malawi

**Table 5: Official definition of SMEs in Malawi**

| <b>Enterprise Size</b> | <b>Number of employees</b> | <b>Annual Turnover (Kwacha)</b> | <b>Annual balance sheet</b> |
|------------------------|----------------------------|---------------------------------|-----------------------------|
| Micro                  | 1-4                        | Up to K5m                       | K1m                         |
| Small                  | 5-20                       | K5m – K50m                      | K20m                        |
| Medium                 | 21-99                      | K50m – K500m                    | K250m                       |

Source: Pelser and Ndala (2019:242).

### 2.3.2.3. SME context in Ghana

Ghana's National Board for Small-Scale Industries (NBSSI) defines SMEs by the following categories:

**Table 6: Definition of Ghanaian SME categories**

| <b>Enterprise category</b> | <b>Number of employees</b> |
|----------------------------|----------------------------|
| Micro                      | ≤ 5                        |
| Small                      | 6-29                       |
| Medium                     | 30-90                      |

Source: Cai et al. (2022:3).

#### 2.3.2.4. SME context in Egypt

**Table 7: The Egyptian definitions of SMEs**

| <b>Enterprise</b> | <b>Employees</b> | <b>Annual turnover<br/>(Egyptian Pound)</b> | <b>Balance sheet<br/>(Egyptian Pound)</b> |
|-------------------|------------------|---------------------------------------------|-------------------------------------------|
| Micro             | ≤ 5              | ≤ 50 000                                    | ≤ 1m                                      |
| Small             | ≤ 50             | ≤ 1m                                        | ≤ 5m                                      |
| Medium            | ≥ 50             | ≥ 1m                                        | ≤ 15m                                     |

Source: Barakat (2021:17).

#### 2.3.2.5. SME context in South Africa

The illustration of the Small and Medium-Sized Enterprise (SME) context in South Africa's manufacturing sector may be applicable to companies with up to 50 employees and a turnover cap of R13 million, while a small retailer can be allowed fewer than 20 employees and a turnover cap of R6 million (DSBD, 2019).

SMEs in South Africa are the backbone of the economy, contributing immensely to the nation's Gross Domestic Product (GDP) and serving more than 60% of the local communities (Mseleku and Mashele, 2024). The sector is plagued by structural issues, including limited access to finance, business failures, and vulnerability to economic shocks (Etemad, 2020). The second feature of the South African SME landscape operating in a post-apartheid socioeconomic system is the prevalence of inequalities (Irene, 2017). The legacy implications of exclusions continue to shape patterns of ownership, market access, and entrepreneurial opportunities (Fatoki, 2020). In both cases, South African SMEs are broadly defined as inclusive agents of growth, innovation, and social development. The geographical proximity of SMEs to their surrounding communities enables them to adopt social responsibility that extends beyond compliance and aligns with broader societal values, such as Ubuntu (Makwari et al., 2023). For example, local firms participate at the community level, either through informal networks of support, the creation of local

employment opportunities, or the sponsorship of schools and local welfare initiatives. These community forms of CSR identify the processes by which ethical and cultural foundations intersect with business practice in the South African SME sector (Wentzel et al., 2023).

The South African small business environment is characterized by policy nuance, structural diversity, and social engagement (Botha et al., 2021). Official regulation is premised on the technical correctness of the definition, but the operational reality of SME extends considerably beyond technicality (Katihvu, 2019). This comprehension is crucial to understanding how SMEs adopt CSR practices and ethical leadership, as they are not only economic agents but also social agents in South Africa's overall development processes.

**Table 8: The new National Small Enterprise Act threshold for defining enterprise size**

| Column 1                            | Column 2                    | Column 3                                     | Column 4              |
|-------------------------------------|-----------------------------|----------------------------------------------|-----------------------|
| Industrial classification           | Size or class of enterprise | Total full-time equivalent of paid employees | Total annual turnover |
| <b>Agriculture</b>                  | Medium                      | 51-250                                       | ≤ 35m                 |
|                                     | Small                       | 11-50                                        | ≤ 17m                 |
|                                     | Micro                       | 0-10                                         | ≤ 7m                  |
| <b>Mining &amp; Quarrying</b>       | Medium                      | 51-250                                       | ≤ 210m                |
|                                     | Small                       | 11-50                                        | ≤ 50m                 |
|                                     | Micro                       | 0-10                                         | ≤ 15m                 |
| <b>Manufacturing</b>                | Medium                      | 51-250                                       | ≤ 170m                |
|                                     | Small                       | 11-50                                        | ≤ 50m                 |
|                                     | Micro                       | 0-10                                         | ≤ 10m                 |
| <b>Electricity, Gas &amp; Water</b> | Medium                      | 51-250                                       | ≤ 180m                |
|                                     | Small                       | 11-50                                        | ≤ 60m                 |
|                                     | Micro                       | 0-10                                         | ≤ 10m                 |
| <b>Construction</b>                 | Medium                      | 51-250                                       | ≤ 170m                |
|                                     | Small                       | 11-50                                        | ≤ 75m                 |
|                                     | Micro                       | 0-10                                         | ≤ 10m                 |
| <b>Retail</b>                       | Medium                      | 51-250                                       | ≤ 80m                 |
|                                     | Small                       | 11-50                                        | ≤ 25m                 |
|                                     | Micro                       | 0-10                                         | ≤ 7,5m                |
|                                     | Medium                      | 51-250                                       | ≤ 220m                |

|                                       |        |        |        |
|---------------------------------------|--------|--------|--------|
| <b>Wholesale</b>                      | Small  | 11-50  | ≤ 80m  |
|                                       | Micro  | 0-10   | ≤ 20m  |
| <b>Hospitality</b>                    | Medium | 51-250 | ≤ 40m  |
|                                       | Small  | 11-50  | ≤ 15m  |
|                                       | Micro  | 0-10   | ≤ 5m   |
| <b>Transport &amp; Communications</b> | Medium | 51-250 | ≤ 140m |
|                                       | Small  | 11-50  | ≤ 45m  |
|                                       | Micro  | 0-10   | ≤ 7,5m |
| <b>Finance &amp; services</b>         | Medium | 51-250 | ≤ 85m  |
|                                       | Small  | 11-50  | ≤ 35m  |
|                                       | Micro  | 0-10   | ≤ 7,5m |
| <b>Social services</b>                | Medium | 51-250 | ≤ 70m  |
|                                       | Small  | 11-50  | ≤ 22m  |
|                                       | Micro  | 0-10   | ≤ 5m   |

Source: DSBD (2019:111).

The Small and Medium-Sized Enterprises (SMEs) account for approximately 40% of the Gross Domestic Product (GDP) and are a source of income for millions, albeit they are unevenly spread across provinces (Moyo and Look, 2021). The number of registered SMEs in the nine provinces for the third quarter of 2019 was 787,300, as indicated in the table below.

**Table 9: Distribution of small and medium enterprises (SMEs) in the 9 SA provinces**

| <b>Province</b> | <b>Estimates of SMEs</b> | <b>%</b>   |
|-----------------|--------------------------|------------|
| Gauteng         | 277, 917                 | 35.3       |
| KwaZulu-Natal   | 154, 311                 | 19.6       |
| Western Cape    | 124, 393                 | 15.8       |
| Mpumalanga      | 61, 409                  | 7.8        |
| Limpopo         | 48, 025                  | 6.1        |
| Eastern Cape    | 41, 727                  | 5.3        |
| North-West      | 36, 216                  | 4.6        |
| Free-State      | 33, 854                  | 4.3        |
| Northern Cape   | 9, 448                   | 1.2        |
| <b>Total</b>    | <b>787, 300</b>          | <b>100</b> |

Source: Moyo and Look (2021:2).

Moyo and Looock (2021) verified that among the data recorded in the table above, 71% of the SMEs locate their sites predominantly in major cities of the most developed provinces, which include Gauteng (35.3%), KwaZulu-Natal (19.6%), and Western Cape (15.8%). The remaining provinces contribute less than 30% as they are rural provinces with limited commercial activities. Maswanganyi and Salawu (2023:32) assumed that, in the era of globalization and rapid urbanization, rural local communities face complex challenges in pursuing social and economic development. Nonetheless, the contribution of SMEs, specifically, within rural communities like Limpopo Province, is key to ensuring social and economic development (Anaifoghe and Vezi-Magigaba, 2023:96).

Polokwane is the Limpopo Provincial capital, and the economic centre includes the Central Business District (CBD), which serves the wealthier middle-class residents residing in the town. Limpopo Province has been identified as one of the poorest provinces, with a predominantly rural geography and a demographic where approximately 80% of the population resides in rural areas, comprising communal and agrarian dwellings (Ndlovu et al., 2021). Limpopo provincial government, in its interventions, aims to spur economic growth through Local Economic Development (LED), for the advantage of SMEs and small-scale agriculture for agro-processing development for potential young farmers as a strategy towards achieving desirable rural agrarian reforms (Ndlovu et al., 2021:193; Maswanganyi and Salawu, 2023:34). This diversity highlights the necessity of contextual insight while assessing SMEs' CSR practices. Definitions frame assumptions, regulatory requirements, and access to support systems. Having outlined the history of Small and Medium-Sized Enterprises (SMEs), the following are remnants of the development of Corporate Social Responsibility (CSR) practices, which evolved into a conceptual framework for organizations and enterprises' engagement in social responsibilities.

### 2.3.3. Comparative Contexts

Cumulatively, these views reveal the compound nature of SME definitions in international, African, and South African contexts. Internationally, SMEs are defined by formalised, frequently institutionalised standards that underscore cross-border comparability (Olawole and Andeniran, 2025). In Africa, SMEs are fragmented, comprising heterodox economies and a preponderant informal economy that de-legitimises formal frameworks of regulation (Muriithi, 2017). South Africa is suspended between formalised definitional frameworks under the DSBD policy, but realities are influenced by informality, inequality, and the imperatives of transformation (Skinner, 2018).

This reorientation from global to national contexts highlights the need to situate SME research within its context. It also suggests that CSR practices and ethical leadership in SMEs are not separable from the socio-economic and cultural contexts in which they operate. For South Africa, therefore, it means grasping SMEs not just as economic agents but as agents of change, within the particular mixture of global forces, African context, and domestic imperatives.

**Table 10: Comparative Definitions of SMEs Across Contexts**

| <b>Context</b>             | <b>Definition Basis</b>                                                           | <b>Employees</b>                                         | <b>Turnover/Assets</b>                | <b>Sector Relevance</b>                                     |
|----------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------|-------------------------------------------------------------|
| International (EU/US)      | EU: <250 employees, <€50m turnover, <€43m assets; US: sector-specific definitions | EU: <250; US: sector-specific (e.g., manufacturing <500) | EU: <€50m turnover, <€43m assets      | Low – mostly formalized SMEs definitions                    |
| Africa (Regional Examples) | Zimbabwe & Malawi: employees + turnover; Ghana & Egypt: employee-based            | Zimbabwe: <100; Ghana: <50; Egypt: <200                  | Country-specific (e.g., Malawi <\$1m) | High – informal enterprises dominate but are often excluded |

|                              |                                                                    |                                       |                                        |                                                                                  |
|------------------------------|--------------------------------------------------------------------|---------------------------------------|----------------------------------------|----------------------------------------------------------------------------------|
| South Africa<br>(DSBD, 2019) | Sector-based<br>thresholds:<br>employees +<br>turnover +<br>assets | Manufacturing:<br><50; Retail:<br><20 | Manufacturing<br>≤R13m; Retail<br>≤R6m | Significant –<br>informal<br>SMMEs<br>coexist with<br>formal SMEs<br>definitions |
|------------------------------|--------------------------------------------------------------------|---------------------------------------|----------------------------------------|----------------------------------------------------------------------------------|

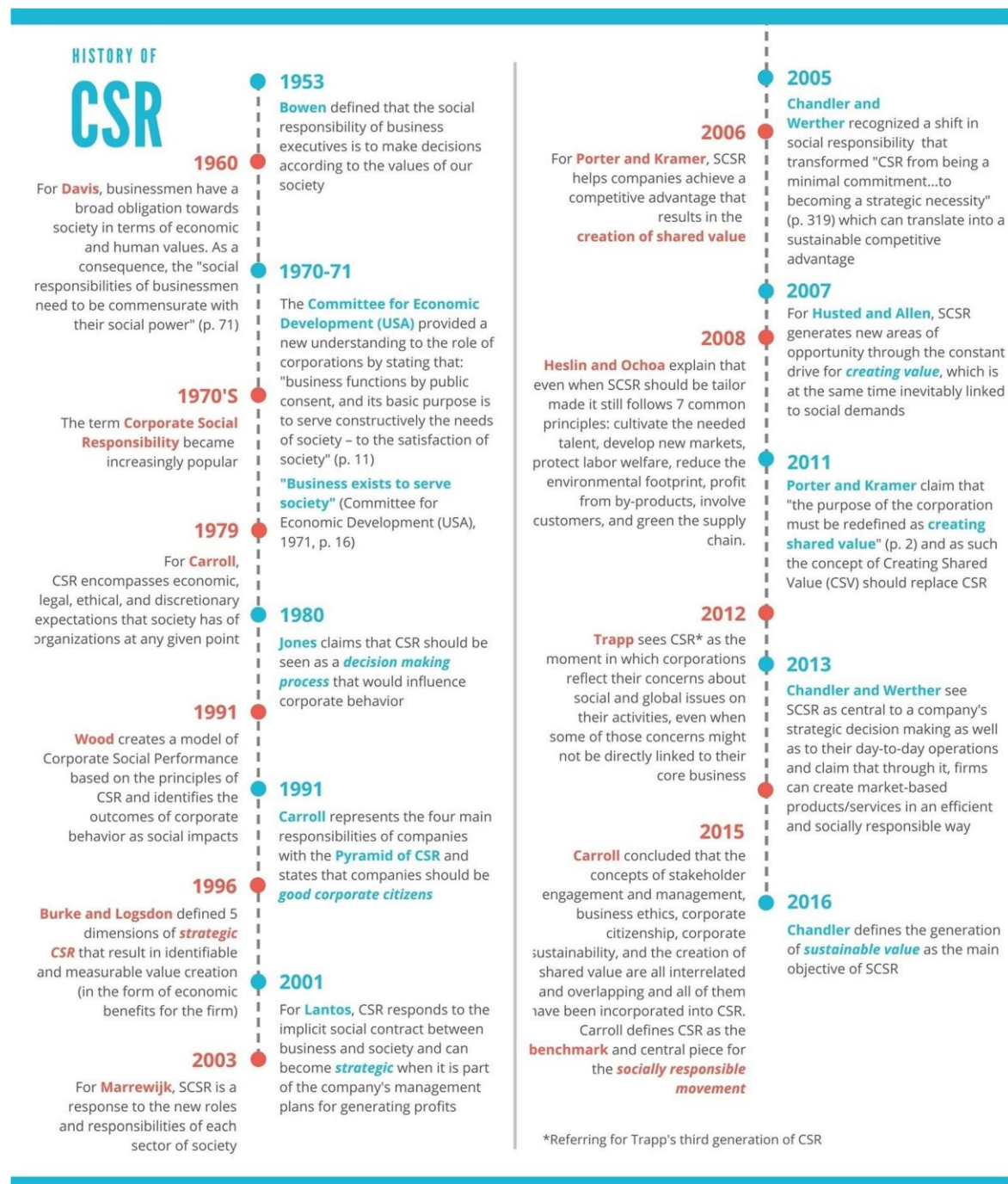
Sources: DSBD (2019), Matt et al. (2020), Berisha and Pula (2015), Raczyńska (2019), Magaisa and Matipira (2019), Cai et al. (2022), Barakat (2021), Raji et al. (2024).

## 2.4. HISTORICAL EVOLUTION OF CSR PRACTICES

Corporate Social Responsibility (CSR) has undergone changes over time. Its roots can be traced to the Roman law and philanthropic activities by the wealthy individuals (Latapí Agudelo et al., 2019). Latapí Agudelo et al. (2019) have noted that, centuries ago and even during the 1930s and 1940s, corporate responsibility was increasingly discussed in both the business world and the academic community. CSR activities evolved from being about generating profit for organizations and companies to a broad array of obligations, such as mutual values among firms and society (Latapí Agudelo et al., 2019: 3). Most importantly, CSR activities evolved from being voluntary charity-based definitions to core drivers of business success focused on long-term sustainable development among others (Ahen and Amankwah-Amoah, 2018).

The following table presents a chronological timeline of historical events that have significantly contributed to the development of CSR practice.

**Table 11: Evolution of the academic literature on CSR practices**



Source: Latapí Agudelo et al. (2019: 17).

## **2.5. CARROLL'S CSR PYRAMID**

First, let us learn what Corporate Social Responsibility (CSR) is. CSR practices were defined by Masum et al. (2020:35) as means through which corporations conduct their business in an ethical, society-oriented, and community-building manner. CSR practices have their history dating back to the 1960s civil rights, consumer, and environmental movements. William C. Frederick (1960, quoted by Ashrafi et al., 2020), a renowned CSR practitioner for decades, acknowledged that it is the duty of organizations and firms to meet society's expectations. Businesspeople and individuals with wealth are encouraged to adopt a philosophy referred to as the "Gospel of Wealth," or a business model of philanthropy, to support social causes in the name of community development (Toussaint, 2018). Adolf Berle, a corporate lawyer of his time, referred to corporate business as "corporate religion" in society (Berle 1954, quoted by Sepper and Nelson 2021). Archie B. Carroll, author of the most advanced description of CSR definitions from 1950 to the mid-1990s, credited Howard R. Bowen as the father of CSR activities (Jhawar and Gupta, 2017:106).

Howard Bowen had faith in business ethics and the function of businesses and organizations to be positive towards the construction of society as well as the welfare of society's citizens (Jhawar and Gupta, 2017:106). Carroll's pyramid framework for CSR is also said to still be the most viable CSR practice model to date (D'Avanzo et al., 2021:3). Presently, the concept of CSR practices, which is regularly known as the Pyramid model, thanks to Carroll, evolved from businesses that aimed at profits to ethics, philanthropy, corporate citizenship, and social responsibility (Carroll, 2015:88). Carroll's CSR pyramid is the star of the CSR theory framework and became the universal CSR pyramid model (Kusyk, 2021:100).

### 2.5.1. Carroll's CSR Pyramid Globally

The figure below presents Carroll's CSR pyramid, which illustrates that economic (profit) responsibility, located at the bottom right and moving towards the top, serves as the base that supports and sustains all the other sections as building blocks.

**Figure 1: Carroll's CSR pyramid**

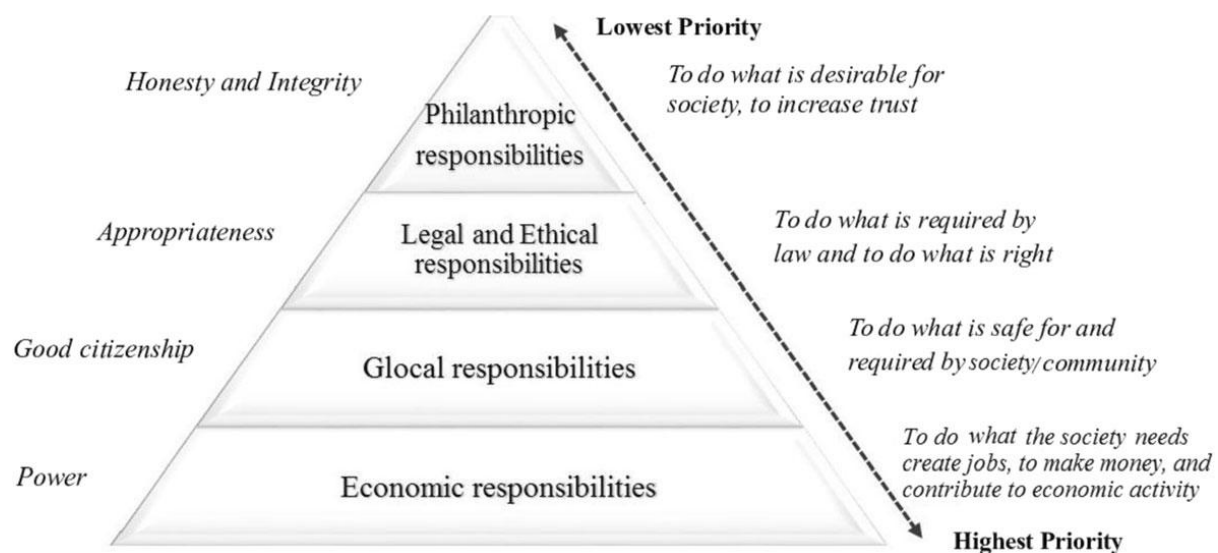


Source: Barman and Bora (2024:362).

The understanding of the CSR pyramid globally should be approached in the same manner as the global world itself. Various studies, however, have claimed that, according to Carroll's model of the CSR pyramid, usage may vary from country to country (Paul et al., 2019). Carroll's four tiers of the CSR pyramid are widely accepted as a thematic corporate strategy platform by which firms and organizations construct shared value to society through social and economic development. While firms and organizations pursue profit-making, they also have a responsibility to address societal needs through community development activities.

Building upon Carroll's CSR pyramid, Masoud (2017) presented the development of a new framework of CSR, i.e., the international pyramid model of CSR. This universal CSR pyramid model explains the concept of CSR in Carroll's pyramid model by illustrating what it was and what it is currently, in addition to what is known as "glocal responsibility", and moves legal and ethical issues to the same tier in the pyramid. What the glocal responsibility implies is that businesses and organizations ought to "think globally, while act locally in the communities in which they are based."

**Figure 2: International Pyramid Model of CSR**



Source: Masoud (2017:12).

In thanking Masoud for his contribution, D'Avanzo et al. (2021:4) stated that the intention of placing "glocal responsibilities" at the pyramid's base is to support CSR activities for the broader public of the concerned country, extending beyond international society, as a means of determining useful social objectives and addressing social issues.

### **2.5.2. Carroll's CSR Pyramid in Africa**

Adeleye et al. (2020) emphasized that business ethics in Africa has gained interest as a research field over the last two decades. Among other research concerns are the various paradigms of social relations in Africa, with its predominant humanistic foundation rooted in the concept of Ubuntu. These social relationships, however, have been undermined by problems related to corruption, inadequate corporate governance, and a prioritization of shareholder interests over stakeholder interests, which is undesirable (Ntoutoume, 2024). At the centre of this is the comparison of business ethics in the African context with Western-based theories of Corporate Social Responsibility (CSR) practice, i.e., measuring it against praiseworthy CSR models, such as Carroll's pyramid model, which has been considered a benchmark framework (Ntoutoume, 2024). Historically, stakeholders such as communities, consumers, and other interested parties have not always found businesses and organizations to be as socially responsible and appealing as they are today. The extent of awareness about CSR activities is an emerging pattern in societies and consumers today; thus, "managers must set policies" that encompass social responsibility programs to meet all stakeholders (Mbonifor and Kenmegni, 2021: 502). In Africa, however, there remains a lag behind in some nations in the area of corporate and organizational social responsibility activities in their societies (p. 502). In Ethiopia, for example, where the government remains a powerful and central actor in business society, the idea that corporations owe obligations to society to create localized CSR practices is alien (Kusakci and Bushera, 2023). To support this, Jemal et al. (2022) found that CSR practice is still in its infancy in sub-Saharan Africa, where low community awareness and the non-existence of social and community development programs are observed. In Nigeria, for example, studies on CSR practices are underexplored, and a significant variance is observed in existing data on social responsibility involvement (Oyesomo et al., 2024). Amos et al. (2023) believed that an argument on CSR activities in African nations concerning the "business-society" relationship would be highly useful in Africa, particularly in the provision of public goods, prior to the monopoly of government.

### **2.5.3. Carroll's CSR Pyramid in the South African Context**

In an effort to overcome the legacy of historical injustices, the South African government implemented legislative and economic reform policies aimed at having businesses and organizations assume their rightful place in the nation's socioeconomic development (Anwana, 2021). Motadi (2024) highlighted that, in the presence of deep socioeconomic inequalities and historic injustices, businesses and enterprises that engage in community development as part of their Corporate Social Responsibility (CSR) activities are more likely to establish stakeholder relationships. The article below is over 10 years old; I thought it was valuable to reference it to draw some useful inferences based on historic inequalities and injustices in South Africa. Fig (2005) argued that Corporate Social Investment (CSI) is a more favoured term used by corporations in South Africa compared to CSR, the reason being that it defines some of the aspects linked to responsible corporate conduct towards society. Even though CSI is not addressing the moral or ethical responsibility for the wrongdoings and injustices of the past before the establishment of the democratic government (p. 601).

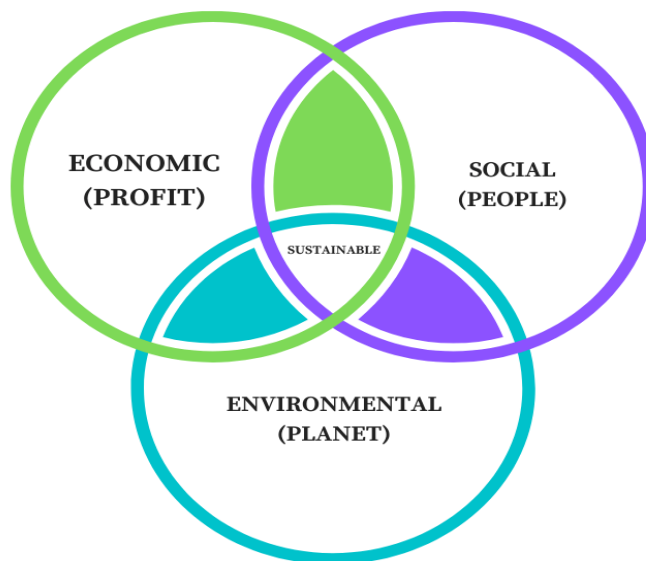
Examining Carroll's CSR pyramid from a South African context, it is reminiscent of the introduction of Black Economic Empowerment (BEE) and affirmative action policies (Juggermath, 2019). The BEE and affirmative action policies were introduced by the post-apartheid government, with the aim of providing historically disadvantaged groups with economic opportunities (Ngoepe-Ntsoane, 2023). In line with BEE and affirmative action, CSR practices are made stakeholder-inclusive, as they encourage the consideration of societal interests in organizational activities (Jayiya et al., 2022). Jayiya et al. (2022) further contended that in implementing affirmative action via Carroll's CSR pyramid, businesses must respect society's minimal rules of the game and "codified ethics." The BEE was redesigned to what was later fondly referred to as the Broad-Based Black Economic Empowerment (B-BBEE) to facilitate a strategy for the equal redistribution of prosperity and financial transformation within society (Chimboza, 2022; Cheruiyot-Koech and Reddy, 2022). The South African government embedded transformation imperatives of the B-BBEE into the policy landscape that governs SMEs (Munkuli, 2024). This B-BBEE

paradigm shift also aimed to empower SMEs not only to contribute to economic growth but also to help address long-standing racial and socio-economic imbalances (Derera and Mensah, 2023). Although the B-BBEE policy has created room for previously excluded communities, critics view the administrative expenses and compliance burden as proportionately affecting small enterprises (du Plessis, 2022). Rooi et al. (2023) lamented the absence of a socioeconomic transformative business agenda in relation to B-BBEE compliance and business CSR practices within SMEs in South Africa. This is evidence that CSR practices in the South African context cannot be fully understood by Carroll's pyramid model or by B-BBEE and affirmative action alone (Rooi et al., 2023). Shai et al. (2019) asserted that B-BBEE must also be considered in light of the local historical, political, and cultural dynamics of the society.

## **2.6. CSR IN RELATION TO THE TRIPLE BOTTOM LINE**

The triple bottom line comprises the three pillars of Corporate Social Responsibility (CSR) practices: people, planet, and profit. A revolution in CSR practices, led by Carroll's Pyramid, paved the way for the Triple Bottom Line (TBL) model, in which organizations and companies articulate their CSR activities as a three-dimensional responsibility towards people, planet, and profit (Nazir, 2024). The TBL model, also known as the 3 "Ps," is a driver of change, promoting individuals to become more committed stewards of people (society), planet (environment), and profit (economy) (Gorski and Dumitrascu, 2024; Velnampy, 2024). The pillars thus promote social equity, environmental stewardship, and economic sustainability. The TBL model then emerged as a well-known framework for measuring the success and sustainability performance of firms. Aside from reporting, it benefits stakeholders' perceptions and influences trust in SMEs (Muller et al., 2024). However, SMEs are often unable to manage these three dimensions due to their limited capacity.

**Figure 3: The triple bottom line**



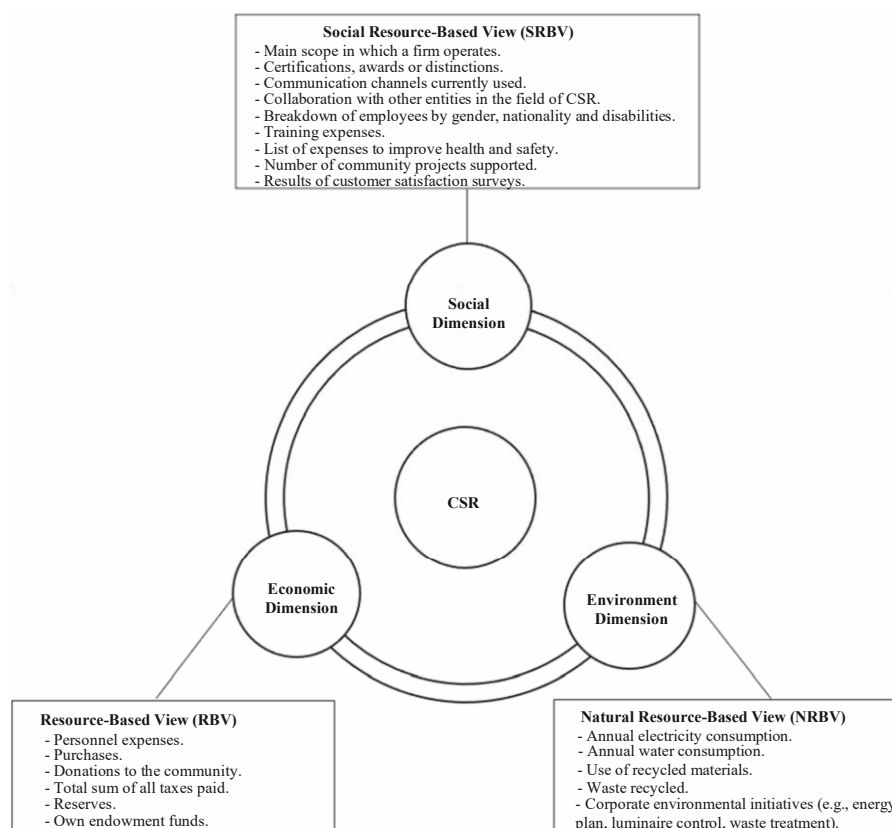
Source: Salilew and Babu (2024:401).

The TBL model, initially described by John Elkington, the founder of CSR, is concerned with ensuring that the social, economic, and environmental contributions of the organization are sustainable, as shown in the figure above (Srivastava et al., 2022).

To put it in perspective, Muller et al. (2024) argued that TBL serves as a theoretical basis for many CSR studies, offering a framework to measure and report on an organization's sustainability performance and consumers' perceptions of an organization. Müller et al. (2024) also found that, over the last two decades, environmental and social considerations have increasingly become part of purchasing decisions, influencing the essence of consumers' attitudes toward CSR, their trust in the company or firm, and their purchasing intentions and attitudes toward the company.

In addressing the CSR's relation to the TBL model, Mendes et al. (2023) represent that relation in the following figure:

**Figure 4: CSR's relation to the TBL model**



Source: Mendes et al. (2023:249).

Velte (2022) further contributed that since the 2008–09 financial crisis, there has been a huge need for Corporate Social Responsibility (CSR) programs under the Triple Bottom Line (TBL) model. Fatima and Elbanna (2023) theoretically noted that CSR serves as an intermediary tool that takes into account an organization's efforts towards maintaining the TBL model.

## **2.7. THE CONCEPT OF CSR PRACTICES ON SMEs**

Academic debate around Corporate Social Responsibility (CSR) among Small and Medium-Sized Enterprises (SMEs) is happening on an exponential basis in terms of volume, with more than 136 peer-reviewed journal articles written over the past decade, published significantly in high-impact science journals, industries, fields, cultural, and geographic locations (Oduro et al., 2021). In such scholarly arguments, it is generally a fallacy that CSR activities are performed by big and highly profitable companies or business organizations (Bikefe et al., 2020). The literature on CSR activities among SMEs is said to be inconclusive and requires further argumentation to address the research gap (Bikefe et al., 2020; Kumar et al., 2022).

### **2.7.1. The Concept of CSR practices on SMEs globally**

Small and Medium-Sized Enterprises (SMEs) are a significant force in the global economy, and small enterprises seek to understand whether CSR activities have lasting impacts on their company performance and contribute to society (Valdez-Juárez et al., 2021). More scholarly interest is present regarding SMEs' ability to create CSR opportunities (Magrizos et al., 2021).

While CSR is a trendy area of research to date, the strategy of SMEs towards social responsibility is debatable (Saveanu et al., 2021). Saveanu et al. (2021) also noted that Romanian CSR studies in SMEs, for example, have represented the continuous growth of such activities, whereas this area remains largely unexplored. The scholarship has predominantly focused on large-scale multinational corporations, with less attention given to SMEs (Torkkeli and Durst, 2022). Stoian and Plakoyiannaki (2023) have criticized the limited scholarship on CSR participation in SMEs worldwide. A study conducted in Central European countries (The Visegrad group) on the relevance of CSR practices among SMEs indicated the subjectivist inclinations of the entrepreneurs (Zvarikova et al., 2024).

### **2.7.2. The concept of CSR practices on SMEs in Africa**

The practice of Corporate Social Responsibility (CSR) in emerging economies, such as Angola, differs from that of other developed economies, as empirical research has consistently excluded Small and Medium-Sized Enterprises (SMEs) (de Sousa Paiva et al., 2024). de Sousa Paiva et al. (2024) also noted that a great deal less research is being carried out on other African countries, such as Nigeria, Kenya, Botswana, Ghana, Tanzania, Uganda, Zambia, and Ethiopia, which have less data on the adoption of CSR among SMEs. Khamis and Ismail (2021) stated that CSR in African SMEs, including those in Egypt, is a phenomenon that, due to the lack of research on CSR and the corporate reputation of Egyptian SMEs in the construction sector, is currently under investigation.

In Cameroon, for example, it has been established that, despite increasing awareness of the contribution of SMEs as a pillar on the continent, the literature is characterized by a lack of a CSR model, owing to arguments from postcolonial and decolonial critiques (Chondough, 2022; Founda, 2023). Bahta et al. (2021) opined that, if properly applied, CSR is a strategic instrument that can be employed to enhance the competitiveness of SMEs in nations like Eritrea in the East African region, serving as intermediaries in bridging economic, environmental, and societal development. Adomako et al. (2024) opined that there is a need to conduct more research that delves into the strategies and subsequent performance effects of SMEs that practice CSR in different contexts, ranging from different sectors to regions in Africa.

### **2.7.3. The concept of CSR practices on SMEs in South Africa**

Seeletse (2024) posited that the notion of Corporate Social Responsibility (CSR) practices in South Africa is at the core of modern business, and its use extends beyond large firms to Small and Medium-Sized Enterprises (SMEs), which can play a crucial role in social and environmental responsibility in their surrounding environment. While South Africa and the rest of the world are dealing with increasingly social and environmental problems, this issue has caused additional problems by forcing organizations, including SMEs, to take

these problems into serious account, and the CSR program is a tool through which they can be taken into account (Nyahuma and Doorasamy, 2021). As noted by Maome and Zondo (2022), CSR practice has been adopted as a development strategy to boost the growth of SMEs in South Africa.

Notably, however, CSR practice among SMEs in South Africa remains in a developmental phase (Maome and Zondo, 2022). Ebekozi et al. (2024) noted that South African CSR was developed within the context of Corporate Social Investment (CSI) as a strategic framework, where potential social value is balanced against business value. In placing greater focus on the link between CSR and CSI, it identifies the specific clause in an Act that must be followed by large or small businesses (Ebekozi et al., 2024:601). The South African Act, the National Environmental Management Act (NEMA) 107 of 1998, contains clauses that indicate that the development of any organization must be sustainable in terms of its environmental, social, and economic impacts (p. 601).

## **2.8. CHALLENGES OF SMEs' PARTICIPATION IN CSR PRACTICES**

Small and Medium-Sized Enterprises (SMEs) are disproportionately impacted, among other issues, by failures, financial difficulties, and the effects of the COVID-19 pandemic (Al-Fadly, 2020:630; Anakpo and Mishi, 2021). Rozsa et al. (2022) noted that studies of SME engagement with CSR are confronted with a wide range of challenges. The second justification put forth on the grounds of obstacles for SMEs' full-scale contribution to CSR is that their operations are not given equal publicity as those of large-scale corporations, as it has been conceptualized in the literature in the form of an ad hoc, informal, and unstructured spontaneous philanthropy (Rozsa et al., 2022).

There are four shared challenges exhibited primarily in SMEs' inability to engage in the Corporate Social Responsibility (CSR) practices:

- **High failure rate** – 70% of the South African SMEs shut down within a span of five years, restricting long-term CSR planning (Loury-Okoumba and Mafini, 2021).
- **Financial constraints** – limited availability of funds, which has the effect of deterring CSR investment (Khattak et al., 2021).
- **Poor infrastructure** – inadequate technology and regulatory systems, at times inhibiting effective CSR implementation (Lwesya, 2021).
- **Manpower shortages** – overdependence on an unqualified workforce and absence of managerial expertise deter SMEs from participating in CSR (Dula and Krasniqi, 2025).

These issues suggest that CSR activities in SMEs cannot simply be mimicked by those of large companies. Firm and deliberate SME commitments to resolve challenges of their inability to engage in CSR activities should be based on their capabilities and socioeconomic contexts.

### **2.8.1. SMEs' Failure**

The World Trade Organization (WTO) reported that SMEs represent over 90% of business firms, accounting for nearly 70% of labour and 55% of GDP in developed economies (Islam et al., 2022). Islam et al. (2022) reported that, despite the significant growth of SMEs globally, failure rates are also extremely high.

Dubihlela et al. (2021:5) noted that African SMEs have an extremely high failure rate, with an alarming 95% rate within four years of business establishment. In Zimbabwe alone, for example, 60% of the SMEs collapse within the first year of business operation (Dubihlela et al., 2021). Loury-Okoumba and Mafini (2021:1) concluded that up to 70% of SMEs in South Africa close down within the first 5 years of operation.

### **2.8.2. SMEs' financial constraints**

Evidence suggests that the long-term engagement of SMEs in CSR activities is becoming increasingly widespread worldwide; however, its implementation is hindered by certain impediments, such as financial limitations (Khattak et al., 2021). Khan (2022) noted that financial limitations encompass factors such as environmental conditions, including the economic climate, limited access to funds, and unfavorable market environments, as SMEs do not operate in isolation. Durrani et al. (2024) demonstrated in their work that financial limitations hinder SMEs from making optimal investments and engaging in CSR activities. In Morocco, for instance, research has shown that the lack of finance discourages SMEs from adopting various CSR practices (Zayer and Benabdelhadi, 2023). In explaining the widespread nature of this problem, research has found that it not only suppresses the uptake of CSR in SMEs but also generally leads to operational bottlenecks and inefficiency, ultimately discouraging growth and sustainability (Bakare et al., 2024).

### **2.8.3. SMEs' poor infrastructure**

Even though entrepreneurial SMEs are known to make a significant contribution cross-sectionally, their input in social and economic development is typically overridden by inadequate infrastructure, such as limited access to suitable technology, management hierarchy, and suitable policies, as well as reforms in regulation (Lwesya, 2021). Ojiba et al. (2024) argued that developing countries, such as Nigeria, have SMEs that often encounter deplorable and poor infrastructure. There is a need for infrastructure development to support the growth of SMEs, enabling them to thrive and facilitate the success of such business enterprises (Ojiba et al., 2024). For SMEs, compliance with regulations, labour, and tax laws is a significant challenge due to their limited infrastructure (Sisodia and Rastogi, 2024). Sisodia and Rastogi (2024) have demonstrated that SMEs tend to be mostly in the complex cycle of law and compliance barriers and therefore lag behind in non-compliant positions.

#### **2.8.4. SMEs' workforce limitations**

The problem encountered by the SME sector is that it tries to recruit unskilled to semi-skilled employees (Vivek and Chandrasekar, 2021). Dula and Krasniqi (2025) explained that skilled personnel shortages are a highly critical problem for SME development and growth. SME managers and owners must develop strategic interventions to quantify and identify available skill gaps and establish competency development program policies to attract and retain talent (Mohd et al., 2024). The literature on workforce shortages indicates that know-how and competency shortages are SMEs' greatest concerns by emphasizing some of the following:

- Under-education of the workforce
- Lack of appropriate expertise/knowledge
- Insufficient entrepreneurial capabilities
- Lack of proper human capital and absence of skill gap

(Hulla et al., 2021; Jayasekara et al., 2020; Mer and Viridi, 2024).

#### **2.9. LINKING BUSINESS ETHICS AND ETHICAL LEADERSHIP**

In the discourse, concepts of business ethics and ethical leadership emerge as central to understanding how Corporate Social Responsibility (CSR) initiatives are practiced in Small and Medium-Sized Enterprises (SMEs) (Castaneda Garcia et al., 2023). Business ethics is concerned with the moral principles and values that guide decision-making in business (Wittmer, 2019). On the other hand, ethical leadership refers to the behavioural enactment of these values by those in positions of influence (Al Halbusi et al., 2021). This section, therefore, critically contrasts and links the two concepts. To explore how they intersect to shape CSR practices in SMEs. In doing so, it establishes that ethical leadership operationalizes business ethics in practice, and together they determine the depth and sustainability of CSR engagement (Kim and Thapa, 2018).

### 2.9.1. Business Ethics in SMEs

Business ethics involves the application of ethical principles within organizational operations, enabling companies to distinguish between ethical and unethical conduct and to align their activities with societal values, norms, and stakeholder expectations (Ugah et al., 2025). In the context of small and medium-sized enterprises (SMEs), business ethics is typically less formalized than in larger corporations; however, this informality does not indicate its absence (Winczorek, 2022). Instead, ethical practices in SMEs often arise from the personal values of owner-managers (Soundarajan et al., 2018). Stekelorum et al. (2024) contend that SMEs possess a comparative advantage in business ethics, which can facilitate corporate social responsibility (CSR) initiatives, due to their informal structures and strong community relationships. Integrating ethical values into daily operations enables SMEs to realize CSR outcomes as an inherent aspect of responsible business conduct, rather than through formalized programs (Edwin et al., 2025).

### 2.9.2. Ethical Leadership in SMEs

Ethical leadership refers to the demonstration of normatively appropriate conduct through personal actions and interpersonal relationships, as well as the promotion of such conduct among followers (Kaptein, 2019). SMEs are typically characterized by a centralized leadership structure (Gentile-Ludecke et al., 2020). This centralization can mean that the ethical compass of a leader either cultivates or undermines CSR practices. With this in mind, leadership in the SME sector is often embodied by the owner-manager, whose ethical norms significantly influence the organizational culture (Mendhekar, 2025). The literature identifies two dimensions of ethical leadership that are relevant to SMEs:

- **Moral Person** – the leader’s personal integrity, honesty, and consistency in ethical behaviour (Zahari et al., 2022).
- **Moral Owner-Manager** – the leader’s active role in communicating, reinforcing, and rewarding the ethical conduct of employees (Saveanu et al., 2021).

Both dimensions are very crucial for SMEs. As a moral person, an SME leader provides personal role modelling that instills moral principles. Onson et al. (2025) said that ethical leadership fills the gap by shaping employees' expectations and behavior through direct interpersonal influence.

The scholarship has highlighted that ethical leadership is essential for advancing CSR practices in SMEs by promoting "pro-environmental behavior" (Mansour et al., 2022). The key to ethical leadership in conducting internal operations is to behave in an environmentally and socially responsible manner while striving to achieve economic benefits (Islam and Alharthi, 2020). Aftab et al. (2022) argued that the ethical behavior of leaders, which is underpinned by ethical leadership, is a key component that fosters a sense of appropriate conduct, morality, and trustworthiness in how they operationalize that leadership within internal operations.

To put it in perspective, Amin et al. (2021) inferred that those in management positions must make ethical decisions that are right for all internal and external stakeholders of the organization based on the theory of morality by choosing right over wrong. Cheffi et al. (2023) asserted that the study of ethical leadership in relation to the SME context, particularly in an emerging economy, reflects the scarcity of empirical research. Ethical leadership primarily focuses on moral conduct, fairness, and the promotion of values-driven decision-making (Thien et al., 2022). Voegtlin et al. (2020) stated that ethical leaders model responsible behaviour, set clear expectations, and create accountability mechanisms that encourage others to act ethically. Unlike large corporations with formal governance structures and codes of ethics, SMEs often rely on the personal values of their leaders to guide organisational behaviour (Musah et al., 2025). This means that an SME leader's moral compass can either strengthen trust and legitimacy or, conversely, enable corruption and malpractice. For instance, leaders who prioritise transparency and accountability foster strong relationships with their employees, customers, and communities. Conversely, when SME leaders engage in unethical practices such as tax

evasion, tender manipulation, or labour exploitation, they not only harm their businesses but also encourage systemic corruption (van Wyk and Venter, 2022).

However, the literature also presents critical perspectives. Some argue that focusing narrowly on the moral character of leaders perpetuates systemic barriers that constrain SMEs' ability to act ethically (Nakpodia et al., 2025). From a theoretical standpoint, ethical leadership in SMEs can be interpreted through several lenses. Stakeholder theory underscores the responsibility of leaders to balance the interests of employees, customers, suppliers, regulators, and communities while pursuing sustainable profitability (Kalra, 2024). Similarly, servant leadership theory resonates with ethical leadership by emphasising humility, service, and stewardship (Thakadipuram, 2024). The practical implications of ethical leadership in SMEs are significant. Leaders who model ethical behaviour cultivate trust among stakeholders, which in turn fosters loyalty, sustainability, and enhances productivity (Kim and Lee, 2024).

Ethical leadership is not an optional attribute for SMEs but a critical determinant of their survival, performance, and contribution to society (Atobishi and Podruzsik, 2025). While SMEs face resource and institutional challenges, the ethical orientation of their leaders plays a decisive role in shaping organisational behaviour. Ahmadu et al. (2025) posit that CSR advances values of fairness, promotes ethical behavior, and societal welfare. By contrast, unethical leadership erodes trust, exposes SMEs to reputational risk, and may contribute to business failures. Ethical leadership must be understood not only as a personal trait of SME owner-managers but also as a moral guideline and standard that shapes sustainable development in South Africa and beyond (Mahohoma and Musvoto, 2023).

### **2.9.2.1. Ethical Leadership within Theological Scholarship**

From a theological perspective, ethical leadership is framed as a public vocation that demands transparency, responsiveness, and accountability beyond institutional self-interest, thereby resonating strongly with CSR practices that prioritise community wellbeing over profit maximisation (Kunjumon, 2025; Novakovska, 2024; Turzo, 2025; Bachkirov, 2025). In theological studies, ethical leadership is increasingly recognized as integral to facilitating transformative and socially engaged Christian practice in the current context (Abolade, 2024). The work of Daniel Veldsman and others on leadership and theological anthropology provides further nuance by emphasising moral formation, character, and embodied praxis (Veldsman et al., 2017). Veldsman et al. (2017) view ethical leadership as inseparable from the moral formation of leaders, shaped by values, narratives, and relational practices. For SMEs, where organisational culture is closely linked to owner-managers, this emphasis on moral formation underscores the significance of personal ethics in shaping CSR engagement and organisational behaviour. In the South African context, this perspective is significant for SME owner-managers who find themselves navigating personal religious convictions, community standards, and governmental practices.

Vuyani Vellem and Rothney Tshaka have significantly contributed to various theological perspectives on ethical leadership amid structural injustices and disillusionment in the post-apartheid era (Zwane, 2020). Building on Vuyani Vellem's thoughts on black theology and decolonial thought, Zwane offers a critique of various leadership approaches that centre on dissenting against historical injustices, marginalization, and the realities of the poor (Zwane, 2020). Nico Koopman's theological ethics infers that it foregrounds ethical leadership as a dignity-affirming and justice-oriented practice within public life (Urbaniak, 2016). Ethical leadership entails a sense of solidarity and dissent towards structural injustices of exclusion and economic inequalities (Zwane, 2020). When translated into CSR practices, this view reframes ethical leadership as an act of moral and social transformation, a perspective suitable and relevant to SMEs in disadvantaged communities. Ethical leadership has received nuanced attention in South African

theological scholarship, particularly in response to the country's complex socio-political history, which includes persistent inequality, governance challenges, corruption, and challenges to moral leadership (Brierley and Hendrickse, 2025). According to Conradie (2018), ethical leadership involves social and ecological responsibility and entails being morally accountable when society is unfair, and people are impoverished and helpless. De Villiers (2020) advances an understanding of ethical leadership that balances personal moral conviction with public responsibility by arguing that leaders must navigate competing moral claims while remaining committed to justice and the protection of human dignity. To put it candidly, Liu (2017) posits that ethical leadership is neither purely private nor exclusively institutional, but emerges through responsible moral agency exercised within complex social systems. On the other hand, Tanya Van Wyk's work and others add further substance within theological scholarship by highlighting the importance of transformation, relationality, and embodiment in ethics (van Wyk et al., 2019; van Wyk et al., 2022). This kind of voice, which can be associated with CSR practices in SMEs, stems from community closeness rather than formal organizational structures. Ethical leadership stems from a commitment to moral integrity, justice, accountability, and the common good, particularly among Christian communities that strive to embody the values of Christ in both personal behaviour and institutional governance (Bentley, 2022). In the broader context of South African theological discourse, ethical leadership represents more than a theoretical possibility (Dames, 2017). It stands as an imperative closely tied to societal welfare and the integrity of Christian presence in contexts of socio-political instability, inequality, and accountability crises (Onuorah, 2024).

Kretzschmar (2023) emphasizes the significance of Christian leadership within the framework of ethical leadership in Christian society. In Christian leadership, key aspects include bravery, honesty, and the promotion of justice, which are used to call for the transformation of the Church and society based on the Gospel (Mawikere et al., 2024). Through this approach, morality in leadership behaviour corresponds to a concern for the broader context, where moral standards of leadership are upheld in the context of righteousness and the provision of quality services based on God's righteousness. In

addition, Bentley (2022) emphasizes the importance of ethical leaders in promoting moral discernment and development, both for the leader and those they lead. El Halabi (2025) posits that such ethical leaders are seen as catalysts of collective participation for the realization of collective moral visions characterized by compassion, bonding, and the flourishing of others. In theological leadership, therefore, ethical leadership emerges as a developmental approach geared towards fostering morality and responsible decision-making, characterized by the confrontation of corruption and improper conduct.

Scholarship in the theological field highlights the importance of the relationship between ethical leadership and the fact that other human beings are led by the leader not only through the use of power, but through the elements of service, empathy, and authenticity, which are characterized by the humility of Christ (Kretzschmar, 2023; Bentley, 2022; Mabey et al., 2017; Quitter, 2021; Afaradi, 2024). In the absence of ethical leadership, the credibility of Christian organizations may be jeopardized. Collectively, theological outlooks in South Africa portray ethical leadership as multifaceted, encompassing responsibility, moral formation, justice, relationality, and prophetic critique. Clearly, the dominant message in these theological works and scholarly literature focuses on varied and complementary forms rather than a singular or normative approach that seeks to explicate the meaning of leadership from a moral viewpoint. Multiplicity in leadership remains instrumental to the current research study due to its capacity to foster CSR practices among SMEs through theologically framed, faith-inspired leadership in specific contexts. By situating ethical leadership within South African theological discourse, the study strengthens its interpretive framework and thereby demonstrates sensitivity to locally grounded moral ethics. While not exhaustive, this engagement provides a richer conceptual foundation for analysing how biblical ethics inform CSR practices among SMEs in Limpopo Province and opens avenues for further theological and empirical exploration in future research.

### 2.9.2.2. Relevance to this study

By situating the study within the context of the theological literature on ethical leadership, it demonstrates an awareness of the ethical and social significance of leadership practice. In focusing on themes such as ethical decision-making and the ethical duties associated with leadership within the Christian context, the association with existing literature re-emphasizes the importance of the contribution the study makes to the literature.

Such alignment recognizes the importance of affirming the imperative that leadership must be measured not only on the basis of functional performance, such as the institutional success indicated above, but according to ethical frameworks centred on the promotion of the common good, truth, and accountability. Drawing on such theological themes, the research contributes to existing literature reviews by examining how the themes of ethical leadership might be realized, subverted, or rethought within the given context.

### 2.9.3. Contrasting Business Ethics and Ethical Leadership

Even though business ethics and ethical leadership are somewhat interconnected, they represent distinct yet complementary constructs (Sharma et al., 2019).

- **Business ethics as a framework:** It provides normative principles and guidelines that distinguish right from wrong in business operations (Trevino and Nelson, 2021).
- **Ethical leadership as agency:** It is the practical enactment of those principles through a leader's behaviour, decision-making, and influence on others (Liu, 2017).

In SMEs, business ethics can be conceptualized as the 'what' of responsible conduct, while ethical leadership constitutes the 'how' part (Theriou et al., 2020). In other words,

business ethics offers the foundation, but without ethical leadership, these principles may remain abstract or unimplemented (Matebese, 2024). For instance, an SME may acknowledge the importance of fair labour practices (business ethics), but unless the leader models that fairness and enforces equitable treatment (ethical leadership), CSR practices in this case will lack authenticity (Jaroensombut et al., 2025).

This contrast also paints the risk of disconnection. SMEs may espouse ethical principles in their mission statements, but fail to operationalize them if leadership is inconsistent (Amukhoye, 2023). Consequently, a leader may act ethically at a personal level but fail to articulate a broader ethical framework at the work-related level, leading to fragmented or ad hoc CSR practices (Roy et al., 2024).

#### **2.9.4. Linking Business Ethics and Ethical Leadership in SMEs**

The intersection of business ethics and ethical leadership provides a more comprehensive understanding of CSR practices in SMEs (Aftab et al., 2022). Burhan et al. (2023) state that ethical leadership operationalizes business ethics by translating values into behaviours, policies, and practices. This relationship is crucial because SMEs often lack formal codes of conduct or compliance systems, hence leadership becomes the primary vehicle through which ethics are embodied (Crane et al., 2019).

Literature demonstrates that SMEs with leaders who prioritise ethics tend to exhibit stronger CSR practices outcomes (Mousa et al., 2020; Ahmad et al., 2021). For example, ethical leadership fosters a culture of trust and openness, which encourages employees to embrace CSR initiatives voluntarily rather than perceiving them as externally imposed burdens (Azhar et al., 2025). Additionally, ethical leaders can capitalize on the relational nature of SMEs to engage stakeholders authentically by fostering community ties and enhancing reputational capital (Purnamasari, 2024).

By grounding CSR practices in both ethical principles and leadership behaviours, SMEs can avoid the pitfalls of “greenwashing” or superficial CSR (Kelly, 2025). Instead, CSR practices become embedded in an organization's identity, driven by both normative values and practical role modeling (Tourky et al., 2020). This alignment enhances the credibility of SMEs in the eyes of stakeholders, differentiating them from competitors who may adopt CSR practices only symbolically (Le, 2023).

### 2.9.5. Implications for SMEs

The relationship between business ethics and ethical leadership carries several implications for SMEs:

- **Strategic Legitimacy** – SMEs that align ethics with leadership build legitimacy in markets where consumers increasingly demand socially responsible practices (Crossley et al., 2021).
- **Employee Engagement** – Ethical leadership creates a climate of fairness and respect, which enhances employee commitment, job satisfaction, and productivity (Ramlawati, 2023).
- **Stakeholders Trust** – By linking values with behavior, SMEs demonstrate accountability, fostering trust among customers, suppliers, and communities (Purnamasari, 2024).
- **Risk Mitigation** – Leadership that disregards ethics exposes SMEs to risks of reputational damage, legal sanctions, or stakeholder backlash, especially in a tightly knitted local community (Chemonges, 2024).

These implications, therefore, underscore that in SMEs, CSR practices are not merely about compliance or philanthropy, but about embedding responsible conduct into organizational life through the combination of business ethics and ethical leadership (Nickey III, 2024).

## **2.10. ETHICS IN SMEs**

Ethics in SMEs can be understood as the moral principles and values that guide how enterprises conduct their operations, interact with stakeholders, and contribute to society. Zsigmond et al. (2021) stated that ethics plays a key role in the life of companies, organizations, and small enterprises as well. Abalala et al. (2021) noted that maintaining ethical practices in SMEs has become a global concern. Abalala et al. (2021) further stated that the level of fraud and corruption exhibits a mixed moderating effect on the relationships between ethics and business performance. Ethics in SMEs is a complex issue due to regulatory requirements and compliance with sector-specific standards (Bello et al., 2024). Bello et al. (2024) noted that adherence to these requirements can sometimes be a challenge, leaving room for the temptation to act unethically. Eddleston and Mulki (2021) provided evidence from the literature, illustrating a typical example of tax evasion prevalence in the SME sector.

Globally, ethics in SMEs is shaped by varying institutional contexts (Balzano et al., 2025). In developing economies, ethical practices in SMEs are often hindered by weaker institutions and high levels of informality (Omeihe et al., 2021). SMEs in South Africa, for example, operate in a context marked by both opportunities and vulnerabilities, making it challenging for them to adopt ethical practices (Bushe, 2019).

The theoretical discussion of ethics in SMEs can be enriched by considering stakeholder theory (Awa et al., 2024). Stakeholder theory emphasises that businesses have obligations not only to shareholders but also to employees, customers, suppliers, and communities (Schaltegger et al., 2019). This perspective challenges SMEs to balance competing interests of ethics, even when the environment is not conducive to doing so (Shafique et al., 2021). Another important aspect related to ethics in SMEs is virtue ethics (Hettihewa et al., 2019). Virtue ethics provides a lens for understanding the SME's conduct as an expression of the moral character of the entrepreneur, focusing on traits such as honesty, fairness, and prudence (Okechukwu et al., 2024).

Ethical lapses in SMEs often have immediate and severe consequences. Unlike large corporations that can absorb reputational shocks, the survival of SMEs often depends on close-knit trust relationships with customers, employees, and local communities (Aldabous, 2024). Once that trust is broken, SMEs may struggle to recover. Conversely, SMEs that consistently practice ethics such as paying fair wages, avoiding exploitation, and engaging honestly with clients often enjoy stronger loyalty and resilience. Ethical practices can thus be seen not only as moral obligations but as strategic assets for sustainability (Turyakira, 2018).

Nonetheless, the literature is clear that ethics in SMEs cannot be understood in isolation from broader institutional and economic environments (Rozsa et al., 2022). Where corruption is systemic, SMEs may find themselves pressured to pay bribes to secure contracts or bypass red tape. While some may resist, others rationalise unethical practices as survival strategies. This raises the critical question of how much responsibility lies with individual entrepreneurs versus the institutional context. Cheffi et al. (2023) argue that ethics in SMEs need supportive environments, clear policies, fair enforcement, and business support systems to thrive. Ethics in SMEs occupies a paradoxical position. SMEs are celebrated for their embeddedness in communities and potential to foster trust and inclusion (Purnamasari, 2024). Yet, SMEs are also vulnerable to lapses in integrity due to resource constraints, informality, and systemic corruption (Wellalage et al., 2019).

### **2.11. BIBLICAL ETHICS IN SMEs**

Theological research appears to be nonexistent in the field of biblical ethics regarding CSR practices on SMEs (Kunjumon, 2025). Few studies in the literature show that it is beginning to take shape (Rodríguez-Domínguez and Gallego-Álvarez, 2021; van Aaken and Buchner, 2020; Zadroga, 2021). This suggests that the academic conversation regarding biblical ethics in CSR on SMEs is still in its infancy, but it is steadily gaining

momentum as scholars recognise the moral and social dimensions of business activity (Kunjumon, 2025).

Setiawan et al. (2021) proposed that, according to Christian teaching, it is not forbidden for Christians to engage in business and accumulate wealth on earth, provided that such activities are guided by biblical ethics. This aligns with the long-standing biblical understanding that wealth in itself is not inherently evil, but its pursuit and use must be regulated by God's moral standards. Locke et al. (2021) argued that throughout history, businesses have required some means of guiding their behavior to ensure they remain ethically sound. To attest to this assertion, for centuries in the European and Occidental cultures, businesses were guided by biblical principles, which some were enforced by the law (e.g., Ex. 21:35, 22:1, 10; Lev. 19:13, 25:15) (Locke et al., 2021:80). Such scriptures underscore principles of restitution, fairness, and honest labour.

Turnbull (2023) posits that for Christians, the business environment should be viewed as a place of discipleship, emphasizing moral virtue and character. This theological framing positions the business setting as more than a secular economic activity. It is a platform for living out one's faith, shaping moral identity, and contributing to the common good. Biblical ethics, with its vast repository of teachings from the Bible, provides an alternative approach and lens through which to view ethical decision-making in business settings (Sutrisno, 2025).

Ward (2021) argues from a biblical perspective that business should be seen as a mission field, a place for discipleship and service. Evidence from the literature postulates that when a business is viewed as God's mission in the world, it embraces the "Christian Model of Enterprise" (Langford, 2024). Langford (2024) further stated that when a business is perceived in that way, it operates in a God-oriented worldview and strives to live in accordance with God's laws.

### 2.11.1. Principles of Biblical Ethics in SMEs

Several biblical ethics textual references can be directly associated with the SME context:

- **Stewardship:** The biblical principle that resources are entrusted by God and must be managed responsibly (Gen. 1:28; Luke 16:10–12). For SMEs, stewardship requires prudent financial management, sustainable practices, and accountability to both God and stakeholders (Wahyuni et al., 2024).
- **Justice and Fairness:** The call to avoid exploitation, ensure fair wages, and respect the dignity of labour (Lev. 19:13; James 5:4). In SMEs, this applies to employee relations, customer dealings, and contractual fairness (Sarfraz et al., 2018).
- **Love of Neighbour:** The second great commandment implies that businesses should actively seek the welfare of communities and avoid harm (Matt. 22:39). CSR initiatives such as community development, philanthropy, and ethical supply chains are practical expressions of this ethic (Mosca and Civera, 2017).
- **Honesty and Integrity:** Scriptures repeatedly condemn deceit and dishonesty in trade (Prov. 11:1; Amos 8:5). For SMEs, this means accurate reporting, truthful marketing, and rejection of corrupt practices (Hlioui et al., 2025).
- **Human Dignity:** All people are created in the image of God (Gen. 1:27), which implies respect for workers, customers, and community members. SMEs that prioritise safe working conditions and respect for employees embody this biblical principle.

### 2.11.2. African Ubuntu Context

Makwari et al. (2023) argue that, building on Carroll's pyramid framework, many prescriptions of Western CSR theories are often favored by some large corporations and are not in sync with the cultural values of many African communities. Rooi et al. (2023) asserted that the Western nature of Carroll's CSR pyramid is problematic in the African

context, and when compared with the South African concept of Ubuntu. Key to the impact of CSR practices in the South African context is the cultural concept of “Ubuntu” (Makwari et al., 2023). Carroll’s pyramid framework is somewhat lacking in radical socioeconomic transformation in comparison to the African philosophy of Ubuntu (George and Ebo, 2023). The spirit of Ubuntu, as enshrined in cultural norms and underpinned by African ethical morals of humanness towards self and others, can serve as a guiding principle for CSR practices in organizations across South Africa and the rest of Africa (Makwari et al., 2023). Mitnick et al. (2023) posited that CSR initiatives in the South African context are driven by a moral purpose, which they term “*Moral CSR*.” According to Mitnick et al. (2023), moral CSR comprises three elements: a corporate actor, a relation, and non-moral normative warrants, which they regard as “*constructive warrants*.”

Ubuntu is an African philosophy that promotes interdependence, respect, and reciprocity in society (Shadrach, 2025). SMEs informed by Ubuntu are more likely to view ethical behaviour not only as compliance with rules, but also as living in harmony with community values. Leaders inspired by Ubuntu principles embody respect, empathy, and collective well-being, reinforcing the notion that business responsibility cannot be divorced from moral responsibility (Sipondo, 2025). This convergence of Ubuntu and ethical principles from cultural context suggests that SMEs, when guided by values of fairness and justice, are well-positioned to contribute meaningfully to community development (Manyani, 2024).

In South Africa, the intersection of biblical ethics with SMEs carries particular weight. The legacy of apartheid left deep socio-economic inequalities that persist in employment, ownership, and access to markets. SMEs are uniquely positioned to contribute to addressing these imbalances, but they must do so in an ethical manner. The biblical ethics resonate with the African philosophy of Ubuntu, which emphasises mutual care, interdependence, and solidarity (Ajitoni, 2024). Together, they reinforce the imperative for SMEs to pursue not only profit but also social transformation.

### **2.11.3. Reformed Theological Argument**

The Reformed theological tradition provides a distinctive lens for interpreting biblical ethics in business, particularly within SMEs. Rooted in the teachings of reformers such as John Calvin and Martin Luther, Reformed theology emphasises the sovereignty of God over all aspects of life, including economic activity (Ndzi, 2023; Calhoun, 2025). Unlike perspectives that confine faith to personal spirituality or church practice, the Reformed view asserts that business is a domain of discipleship where believers are called to honour God through their daily work (Allen, 2024). Allen (2024), in his review of Karl Barth's *Theology of the Reformed Confessions*, observed that a key element of Reformed theology is the integration of faith and life, particularly in living according to God's laws as a moral guide. This principle has profound implications for SMEs, meaning that decisions must be measured against biblical norms to be embodied holistically in business operations.

One key principle of the Reformed tradition is the doctrine of vocation, which teaches that every form of legitimate work is a divine calling (Androne, 2020). This challenges the sacred and secular divide by affirming that running a business ethically can be as much an act of worship as preaching or pastoral ministry (Everett et al., 2018). For SMEs, this implies that fair treatment of employees and responsible stewardship of resources from a Reformed theological perspective are not optional extras, but central to their Christian vocation (Fowler, 2018).

The Reformed perspective also provides a communal dimension to business ethics. Calvinist social thought has historically emphasized the role of business in serving the common good, discouraging greed and exploitation while encouraging equitable economic participation (Delaney, 2024). This resonates strongly with CSR principles, particularly in contexts such as South Africa, where SMEs play a crucial role in addressing unemployment and inequality.

Critics, however, warn that Reformed theology can be misinterpreted in ways that justify wealth accumulation without sufficient emphasis on redistribution or social justice (Hiebert, 2022). For instance, the “Protestant work ethic,” as famously described by Weber (1930), has sometimes been linked to the excesses of capitalism (Barnes, 2018). Yet, at its core, the Reformed tradition insists that wealth is a form of stewardship, to be used responsibly for the glory of God and the welfare of others (Carpenter, 2020).

The Reformed theological argument offers a robust framework for resisting corruption and exploitation, reminding entrepreneurs that their ultimate accountability extends not only to shareholders or regulators but also to God. This accountability calls them to align their practices with biblical ethics, to view business not merely as a means of profit-making, but as a ministry of justice, stewardship, and service to the community.

#### **2.11.3.1. Further Engagement on Reformed Theological Argument**

A growing body of literature warns against overly spiritualising business ethics (Chakraborty, 2023). Van Aaken and Buchner (2020) caution that invoking biblical ethics in SMEs should not serve as a rhetorical facade to mask unethical practices. Instead, biblical principles must be integrated into measurable behaviours such as fair pricing, equitable treatment of workers, and avoidance of corrupt practices (Afolabi, 2024). While biblical ethics provide strong moral guidance, their practical translation into modern, pluralistic societies requires careful contextualisation (De Vries, 2016). Others raise concerns that aligning business too closely with religion may alienate non-Christian stakeholders or risk exclusivism (Zadroga, 2021). For SMEs in diverse environments, the application of biblical ethics must therefore be inclusive, emphasising universal values of justice, honesty, and compassion, which resonate beyond Christian traditions (Ante and Sutrisno, 2025).

## **2.12. PRACTICAL APPLICATIONS FOR SMEs**

For SMEs, adopting biblical ethics can yield tangible benefits. First, it builds trust with customers and communities, enhancing reputational capital. Second, it fosters loyalty among employees who value fair treatment and shared moral purpose. Third, it can reduce risks associated with corruption and regulatory non-compliance by anchoring businesses in moral accountability. Ultimately, biblical ethics provide SMEs with both a moral compass and a strategic advantage, aligning business sustainability with moral responsibility.

Biblical ethics in SMEs are not merely theoretical ideals but practical imperatives that shape how businesses engage with society. Rooted in stewardship, justice, love of neighbour, honesty, and respect for human dignity, biblical ethics provide a robust framework for guiding CSR practices in SMEs. While challenges remain, particularly the pressures of competition, systemic corruption, and diverse cultural settings, the integration of biblical ethics offers SMEs a pathway to sustainable, responsible, and morally grounded enterprise.

This theological-ethical lens may help SMEs in contexts such as the Limpopo Province reframe CSR practices not merely as compliance but as a moral responsibility integral to their faith and community identity.

### **2.13. SUMMARY**

This chapter addressed the context of the Small and Medium-Sized Enterprises (SMEs) sector globally, in Africa, and specifically in South Africa. It traced the origins of Corporate Social Responsibility (CSR) practices, with special attention to Carroll's CSR pyramid and its relationship to the triple bottom line. The literature provided challenges to the SMEs' participation in CSR practices.

The literature covered the involvement of SMEs in CSR practices, biblical ethics, and ethical leadership. The literature indicates that proponents of CSR practices mostly implement them in large corporations. The literature provides some insights, showing that there is little to no conclusive research on CSR practices in the SME sector. The evidence presented has demonstrated a research gap in this subject area. Notably, research on CSR practices in SMEs within the field of biblical ethics remains unexplored. Consequently, the literature reveals that this is a new phenomenon that warrants attention.

The next chapter, Chapter Three, provides a detailed discussion of the research design, methodology, and methods to be implemented in the study, outlining them extensively and explaining why they are considered suitable for this study.

### **3. CHAPTER THREE: RESEARCH METHODOLOGY**

#### **3.1. INTRODUCTION**

The previous chapter presented a literature review focused on the background of Small and Medium-Sized Enterprises (SMEs). It traced the origins of Corporate Social Responsibility (CSR) practices, its involvement with SMEs, and the phenomenon of biblical ethics and CSR practice in the SME sector.

This chapter outlines the rationale for choosing the methodology, paradigms, design, methods, description of the target population, sampling, research instruments, data collection process, and data analysis, all of which were used to investigate the relationship between biblical ethics and CSR practices in SMEs in Limpopo Province.

It describes the research philosophy, the steps adopted, and the reasons why they were considered suitable for the study. Furthermore, it discusses issues of reliability, validity, and ethical consideration. The methodological choices were informed by the study's overarching aim: to investigate whether SMEs in Limpopo Province integrate ethical principles, particularly biblical ethics, into their CSR practices, and how this informs ethical leadership.

#### **3.2. RESEARCH STRATEGY**

Rashid et al. (2021) define research strategy as a general plan that includes the research paradigm, design, method, and sampling frame for the study. I have adopted a research strategy that I believe to be suitable for the study, which informed the methods, instruments, and the population from which a sample was drawn for participation.

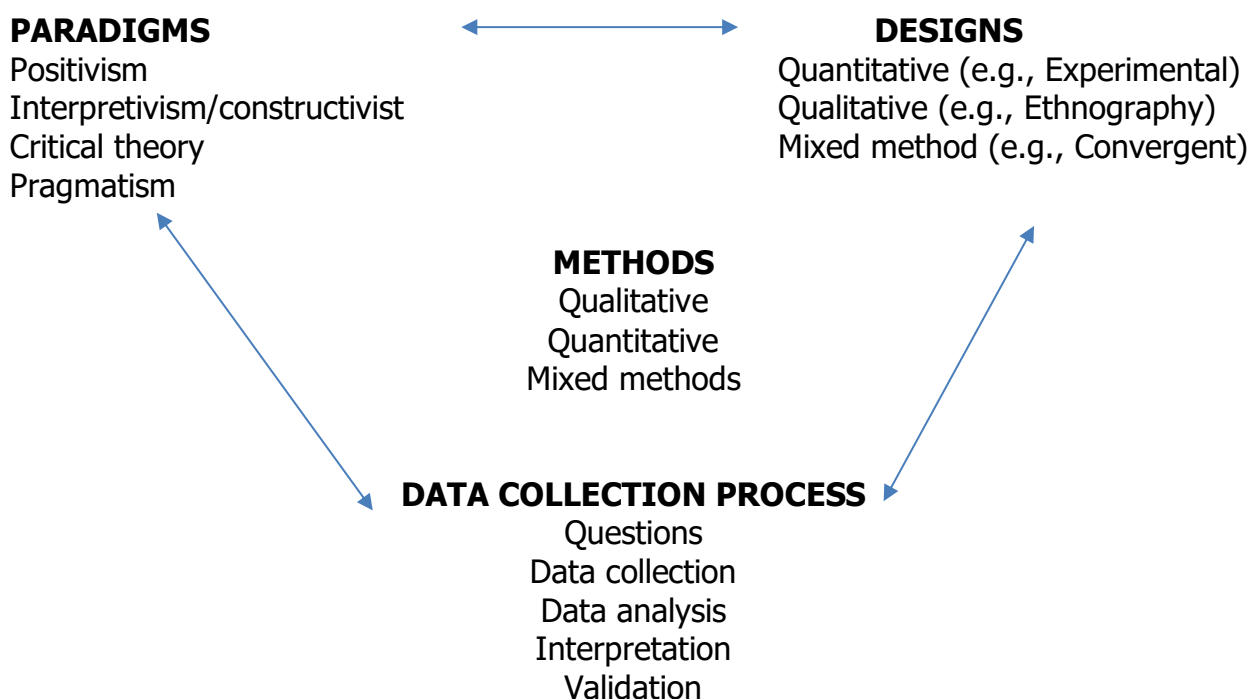
Guided by the study's objectives, the research strategy employed ensured that the collected data were suitable for addressing the research problem and answering the research questions related to the phenomenon of biblical ethics in CSR practices among SMEs in Limpopo Province.

The research strategy was two-fold:

Firstly, it involved a literature review of the context of CSR practice, its origins and development, the challenges of SMEs' participation in CSR, and biblical ethics in the SME sector. Secondly, the findings from the literature were tested using a mixed-methods approach to qualitative and quantitative data analysis.

The section below, leading to subsequent sections, provides background and a snapshot of the research framework that guided the inquiry, outlining the overall research strategy for the study.

**Figure 5: A Research Framework**



Source: Researcher's own design

### **3.3. RESEARCH PARADIGMS**

Before delving into the types of research paradigms, it must be noted that there are pillars of the framework that guide the research inquiry from a philosophical stance to data collection strategy, analysis, and interpretation of the findings, and they are: ontology, epistemology, axiology, and methodology (Gamage, 2025). There are four commonly used paradigms in the existing literature, which are delineated in detail below.

#### **3.3.1. Positivism**

It is grounded in the scientific method of investigation, which relies on deductive logic to interpret observations in terms of measurable entities by making predictions (Saliya, 2023).

#### **3.3.2. Interpretivism/constructivism**

Uses subjective logic to understand human experience, behavior, and social interactions, making sense of the subject being observed rather than the observer's viewpoint (Cannon et al., 2022).

#### **3.3.3. Critical theory**

It is grounded in the belief that knowledge derives from power dynamics and social structures, focusing on social justice issues through participants' engagement and validation while seeking to address socioeconomic issues (Orabah, 2021).

### **3.3.4. Pragmatism**

This paradigm was introduced to end what was identified as the “paradigm war” between positivism and interpretivism. Its aim is to identify weaknesses in the study and strengthen it by employing a mixed-method approach that combines qualitative and quantitative methods (Ugwu et al., 2021).

#### **3.3.4.1. Justification for the chosen paradigm**

Considerations regarding which paradigm to adopt from the above list were entertained in light of the research study, research problem, questions, and the development of the data collection instrument. The first consideration was positivism, supported by the quantitative method, which enables researchers to achieve greater statistical reliability and generalizability, leading to the development of universal laws and findings (Alharahsheh and Pius, 2020). Interpretivism, supported by the qualitative method, was the second paradigm considered, enabling researchers to gain further depth by exploring experiences and perceptions within a particular social context (Alharahsheh and Pius, 2020). Following careful consideration, both positivism and interpretivism were disregarded, and it was resolved that the study would require a mixed-methods approach. As a result, pragmatism was considered suitable for the study.

### **3.4. RESEARCH PHILOSOPHY**

Having established the research problem by probing the phenomenon of biblical ethics regarding Corporate Social Responsibility (CSR) practices in Small and Medium-Sized Enterprises (SMEs) in Limpopo Province, the study adopted a pragmatist philosophy to obtain an in-depth understanding of this phenomenon. Pragmatism assumes that no single research method can fully capture reality (Maarouf, 2019). Hirose and Creswell (2023) state that researchers select approaches that best address the research questions. Pragmatism is appropriate for this study because CSR practices are multifaceted, involving social, ethical, economic, and spiritual dimensions (Sumi et al., 2024). A mixed-

methods approach guided the study's inquiry, which is why I selected pragmatism to examine it from two different angles rather than a single one. A purely positivist or interpretivist approach would limit insights. The former might overlook subjective meanings, while the latter might as well underplay measurable patterns. Pragmatism allows integration of both perspectives.

### **3.5. RESEARCH METHODS**

Adeniran and Tayo-Ladega (2024) posited that research is a systematic inquiry that involves inductive and deductive methods to describe, explain, predict, and control observed phenomena by narrowing them into questions to arrive at answers. Flowing from the stated paradigm, three main methods are outlined.

#### **3.5.1. Qualitative method**

The qualitative method offers a unique lens through which to explore and interpret complexities of social phenomena, aimed at providing answers to research questions such as: “what,” “why,” “when,” “where,” “who,” and “how” rather than quantifying occurrences (Lim, 2024).

#### **3.5.2. Quantitative method**

The quantitative method employs a rigorous and controlled design to examine phenomena by applying precise measurements, where data are quantified to test hypotheses (statistical analysis) among variables (Adeniran and Tayo-Ladega, 2024).

### **3.5.3. Mixed methods**

The mixed-methods approach combines qualitative and quantitative methods for research inquiry and is suitable for studying a problem that cannot be adequately investigated with a single method (Younas et al., 2024). Based on this inference, Dawadi et al. (2021) argued that adopting a mixed-methods approach offers greater advantages than a single method. On the other hand, Fa`bregues et al. (2021:146) emphatically stated that mixed-methods research has several distinct features that provide rich insights into the research problem that cannot be fully understood using only a qualitative or quantitative approach.

#### **3.5.3.1. Justification for the chosen method**

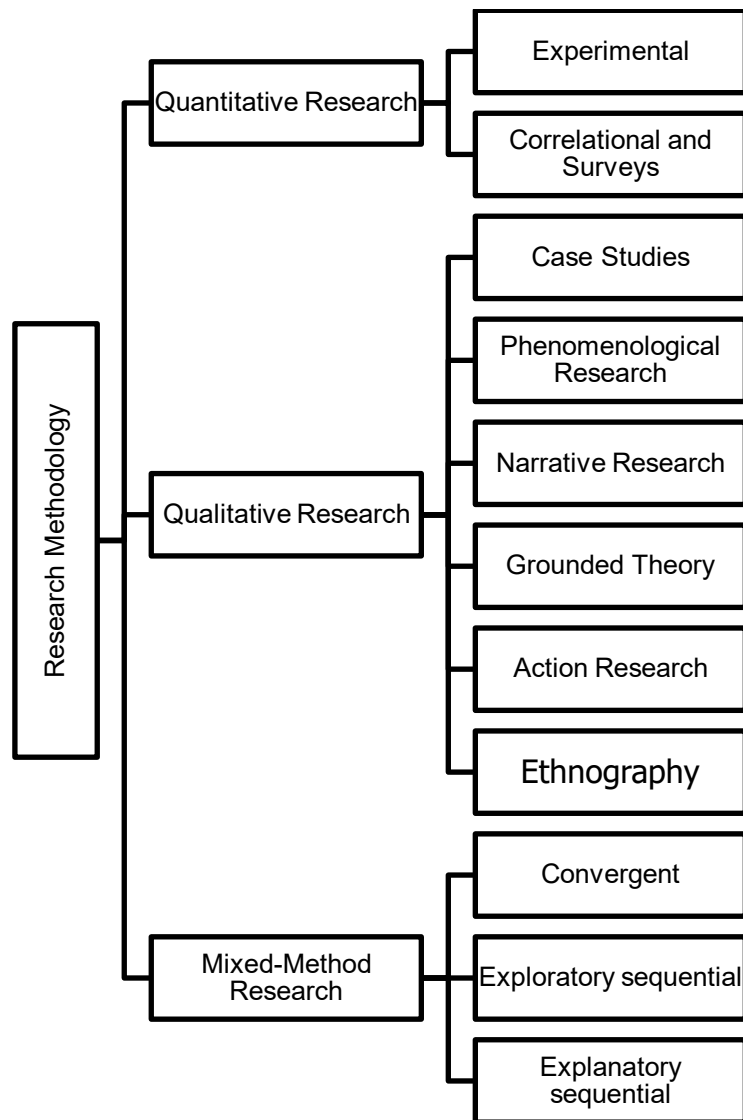
This study is guided by the pragmatism paradigm; as such, a mixed-methods approach was chosen. The reason for choosing this approach was to ensure that data collection, analysis, and interpretation are critical to minimize errors while enhancing the validity of research findings. This decision stemmed from the study's research problem, aim, objectives, and questions, which sought to investigate the phenomenon of biblical ethics in relation to Corporate Social Responsibility (CSR) practices in Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. The researcher was convinced that the mixed-methods approach was suitable for investigating this phenomenon by collecting, analyzing, and interpreting data from two different angles.

### **3.6. RESEARCH DESIGNS**

Research design defines how research methods are executed to guide the inquiry, providing sufficient detail to make it transparent and to help readers assess the study in light of the rationale for choosing a particular design. Saini (2020) posited that a well-designed research design minimizes the researcher's bias and reduces the possibility of errors, while maximizing the reliability of data analysis. Various design types can be adopted in line with the identified research problem, aim, and objectives of the study.

The commonly used research designs appearing in most studies are classified into the following categories, which can be utilized to collect, analyze, and interpret data stemming from the chosen research method.

**Figure 6: Research Designs**



Source: Gamage (2025).

### 3.6.1. Justification for the chosen design

In the previous section, it was noted that this study adopted a mixed-methods approach to thoroughly investigate the phenomenon of biblical ethics in Corporate Social Responsibility (CSR) practices within Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. Dawadi et al. (2021) argued that combining two methods offers greater advantages than using a single method, as it is likely to provide richer insights into the research problem that cannot be fully understood through qualitative or quantitative research alone. In line with this inference, the study has chosen an exploratory sequential design. The rationale for choosing this design stems from the pragmatism paradigm, which is guided and supported by the mixed-method approach, as highlighted by Gamage (2025) in the table above. First, the study conducts and analyzes qualitative interviews, and second, it develops questionnaires for quantitative data to further probe the phenomenon of biblical ethics in CSR practices among SMEs in Limpopo Province.

- **Qualitative strand (1<sup>st</sup> Phase):** Semi-structured interviews with SME owner-managers to be conducted to probe perceptions of biblical ethics and CSR practices.
- **Quantitative strand (2<sup>nd</sup> Phase):** A structured questionnaire administered to participants to capture broader trends, levels of CSR participation, and ethical orientation.

The mixed-methods approach strengthens the study's validity by enabling triangulation, in which qualitative insights provide depth while quantitative data ensure breadth and generalizability.

### 3.7. TARGET POPULATION AND SAMPLING

This section provides details on the study population from which a sample is drawn and to whom the invitation to participate is sent. The scope of the study comprised SMEs registered and operating in Limpopo Province across various sectors, including retail, services, and manufacturing. Informal and unregistered entities were excluded to ensure

consistency in CSR applicability and to facilitate the study's manageability. The mixed-methods approach enhances reliability and validity by allowing triangulation of qualitative and quantitative data.

A multi-stage sampling technique strategy was used:

- **Purposive sampling** identified SME owner-managers for qualitative interviews, ensuring participants had knowledge of CSR practices and decision-making authority.
- **Systematic random** sampling was employed for the survey questionnaire to further quantify and measure the trends to enhance representativeness.

The sample size consisted of:

- Qualitative strand: 10 SME owner-managers (data saturation guided the final number).
- Quantitative strand: 200 respondents, sufficient for the basic statistical analysis while reflecting the SME diversity in Limpopo Province.

This combination ensured that the findings were both contextually rich and statistically reliable.

### **3.7.1. Target population**

The target population comprises legally registered entities, excluding informal vendors, to investigate the phenomenon of biblical ethics regarding Corporate Social Responsibility (CSR) practices in Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. It focuses on the owner-managers as an accessible population. A database with relevant business names, addresses, and contactable details is accessed from the following provincial departments and municipalities:

- Limpopo Economic Development Agency (LEDA), a subsidiary of the Limpopo Economic Development, Environment & Tourism (LEDET) department.
- Limpopo Districts and Local Government Municipalities.

Limpopo Province comprises five districts, each with 25 subdivisions of local government municipalities.

**Table 12: Limpopo Province Districts and Local Government Municipalities**

| <b>Districts<br/>Municipalities</b> | <b>Local<br/>Municipalities</b> |
|-------------------------------------|---------------------------------|
| <b>Capricorn</b>                    | Aganang                         |
|                                     | Blouberg                        |
|                                     | Lepelle-Nkumpi                  |
|                                     | Molemole                        |
|                                     | Polokwane                       |
| <b>Mopani</b>                       | Ba-Phalaborwa                   |
|                                     | Greater Giyani                  |
|                                     | Greater Letaba                  |
|                                     | Greater Tzaneen                 |
|                                     | Maruleng                        |
| <b>Sekhukhune</b>                   | Elias Motsoaledi                |
|                                     | Fetakgomo                       |
|                                     | Greater Marble Hall             |
|                                     | Greater Tubatse                 |
|                                     | Makhuduthamaga                  |
| <b>Vhembe</b>                       | Makhado                         |
|                                     | Musina                          |
|                                     | Mutale                          |
|                                     | Thulamela                       |
| <b>Waterberg</b>                    | Bela-Bela                       |
|                                     | Lephalale                       |
|                                     | Modimolle                       |
|                                     | Mogalakwena                     |
|                                     | Mookgophong                     |
|                                     | Thabazimbi                      |

Source: Researcher's own table design.

### **3.7.2. Sampling**

The target population, as defined in the previous section, comprises owner-managers of legally registered Small and Medium-Sized Enterprises (SMEs) in Limpopo Province who are randomly selected for participation in the study. It is imperative to determine an appropriate sample for the study to establish the population's limits. Sirwan (2024) stated that sampling is crucial, as it involves selecting a subset of the larger population to

enhance the validity and generalizability of findings in empirical research. It involves drawing a representative sample, which is used as study subjects to represent the population, presenting an optimistic picture for the generalization of results (Krefeld-Schwalb et al., 2025; Stratton, 2024).

### 3.7.2.1. Sampling technique

It is highly unlikely to include all SMEs as participants in the study. Necessary steps were taken to select the sampling technique to be used to probe the phenomenon of biblical ethics regarding Corporate Social Responsibility (CSR) practices in SMEs in Limpopo province. To do this successfully, the study employed a sampling technique suitable for both the first (qualitative) and second (quantitative) phases, in line with the mixed-methods approach adopted. Nanjundeswaraswamy and Divakar (2021) argued that because one technique may not be appropriate for all research problems, a suitable sample technique must be selected to precisely draw the sample size from the target population.

There are two major types of sampling techniques, probability and non-probability sampling (Rahman et al., 2022). In probability sampling, each segment of the population has a probability of being selected (Iliyasu and Etikan, 2021). In non-probability sampling, the probability that each population unit is selected is not known (Boyd et al., 2023).

**Table 13: Probability and non-probability sampling subdivisions**

| <b>Probability sampling</b> | <b>Non-probability sampling</b> |
|-----------------------------|---------------------------------|
| Simple random sampling      | Snowball sampling               |
| Systematic random sampling  | Convenience sampling            |
| Stratified sampling         | Quota sampling                  |
| Cluster sampling            | Purposive sampling              |

Sources: (Rahman et al., 2022; Stratton, 2023).

### 3.7.2.2. Justification for the chosen sampling techniques

Based on the table above, which displays subdivisions of probability and non-probability sampling, the two sampling techniques identified are systematic random sampling (probability) and purposive sampling (non-probability). The table below provides a detailed description of the sampling techniques chosen for the study.

**Table 14: Chosen sampling techniques**

| Research Phase        | Method       | Sampling          | Instruments                |
|-----------------------|--------------|-------------------|----------------------------|
| 1 <sup>st</sup> Phase | Qualitative  | Purposive         | Semi-structured interviews |
| 2 <sup>nd</sup> Phase | Quantitative | Systematic random | Structured questionnaires  |

Source: Researcher's own table design.

In the previous sections, it was inferred that the study selected a mixed-method approach, guided by a pragmatist paradigm, and supported by an exploratory sequential design to obtain an in-depth understanding of the phenomenon of biblical ethics concerning Corporate Social Responsibility (CSR) practices on Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. Both systematic random sampling and purposive sampling were adopted as suitable techniques to select a possible sample size from the target population. The reason why these sample techniques were considered most appropriate is that the research problem of probing a phenomenon of biblical ethics concerning CSR practices on SMEs in Limpopo Province is unknown, and as such, each unit was randomly selected, providing a true representation of the entire population, to generate data saturation that is unbiased and reliable results (Mweshi and Sakyi, 2020).

### 3.7.3. Sampling size

Since a comprehensive database of SMEs was not available at the time, there was no established formula to calculate a sample size. For a large target population size, particularly one that is unknown, such as the SMEs in the Limpopo Economic

Development Agency (LEDA) and municipalities, the sample size was set at 200. For overly large sample sizes, the outcome may be unethical and challenging to achieve the required level of precision and validity (Andrade, 2020; Nanjundeswaraswamy and Divakar, 2021).

#### **3.7.3.1. Criteria for selection of participants**

The selection criteria were set to meet the following requirements for inclusion in the study:

- The SME must be operating in the geographical proximity of the Limpopo Province.
- It must be an entity that has been in existence for more than 2 years.
- The company must be a legally registered SME with employees between 20 and 250.
- An SME owner-manager who is authorized to act on behalf of the entity.

#### **3.7.3.2. Criteria for exclusion**

The study excluded certain categories of small businesses, such as SMMEs. SMEs that are not duly registered as legal entities, street vendors, and informal and backyard establishments were excluded from the study. Additionally, any SME that has been in existence for less than a year, as well as those that do not meet the minimum requirement of 20 employees, but exceed 250 employees, are also eligible.

#### **3.7.4. Recruitment of participants**

A letter accompanied by a copy of the NWU ethics approval letter for the study was sent to the Limpopo provincial department and the municipalities' database gatekeepers, requesting access to potential participants for permission to conduct the study at their premises. After access was granted, a permission letter with a copy of the NWU ethics

approval letter, stating the intention to investigate the phenomenon of biblical ethics in relation to Corporate Social Responsibility (CSR) practices among Small and Medium-sized Enterprises, was sent to the potential participants.

### **3.7.5. Process of obtaining informed consent**

The following steps were taken into account in obtaining the informed consent:

- Full consent was sought from the participants prior to the study.
- The participants were not forced or coerced to take part in the study, and respect for their dignity was prioritized.
- Deception or falsification of information in the presentation of primary data results is avoided.
- All communications relating to the study are done with honesty and transparency.

## **3.8. DATA COLLECTION**

### **3.8.1. Data collection tool**

Data collection is a critical phase of the research as it determines the quality, reliability, and trustworthiness of the findings (Haq et al., 2023). Guided by a mixed-methods design, supported by the pragmatist paradigm, and employing an exploratory sequential design, the study consisted of two distinct but complementary phases: qualitative interviews and quantitative surveys. The integration of the two phases ensured that the research questions were addressed comprehensively, capturing both depth of meaning and breadth of patterns.

The primary data were collected through semi-structured interviews and structured questionnaires. Then, the secondary data was collected through a literature review for

data coding, analysis, and interpretation of the findings. Since the study employed a mixed-methods approach, data collection was conducted in two phases. This means that two separate collection tools were prepared: one for qualitative interviews and the other for quantitative questionnaires.

### **3.8.2. Data Collection Procedure**

#### **3.8.2.1. Qualitative Phase**

The qualitative strand employed semi-structured interviews to explore the experiences, perceptions, and ethical reasoning of SME leaders. This approach was chosen because it balances flexibility with structure: while the interview guide ensured consistency across participants, the open-ended format allowed respondents to share their perspectives in detail.

Interviews lasted between 45 and 60 minutes and were conducted face-to-face at the participants' workplaces. Each session was audio-recorded with the participants' consent and transcribed verbatim to preserve the participants' voices. The questions probed themes such as:

- Understanding of CSR in SMEs.
- The role of biblical ethics in business decision-making.
- Challenges and opportunities in implementing ethical practices.

**Pilot interviews** were conducted with two SME owner-managers prior to the commencement of full data collection. Feedback from these pilots improved the clarity of questions, enhanced cultural and religious sensitivity, and helped ensure that the questions were aligned with the study's objectives.

**Data saturation** was reached after ten interviews, when no new themes emerged from additional data. This is a key marker of rigor in qualitative research, confirming that the sample size was sufficient to capture the diversity of perspectives in this context.

### **3.8.2.2. Quantitative Phase**

The quantitative strand used a structured survey questionnaire to collect data from a broader sample of SMEs. The survey was designed based on themes that emerged in the qualitative phase, ensuring contextual relevance and construct validity.

The questionnaire contained both closed-ended and Likert-scale items. It covered key domains such as:

- Demographic and business characteristics of SMEs.
- CSR practices (community engagement, environmental responsibility, employee welfare).
- Ethical leadership and the influence of biblical principles.

A total of 200 surveys were distributed using a systematic random sampling approach. Out of these, 136 responses were received (68% response rate), which were valid for statistical analysis.

To determine whether collection tools measure, satisfy, test, and address research objectives and questions, the following were taken into consideration:

- To eliminate the possibility of biases, manipulation, and falsification of data.
- The research questions were thoughtfully presented and delivered in a way that allowed participants to express their true feelings.
- To avoid misrepresentation of data.

Muslimah (2021) argues that a data collection tool is of high quality if it meets two key criteria: validity (accuracy) and reliability (consistency). To test the validity and reliability of the study, a pilot study was conducted with 2 owner-managers before proceeding to full-blown qualitative interviews.

### **3.9. DATA ANALYSIS**

Qualitative Analysis: The data were analyzed using thematic analysis, following Braun and Clarke's (2006) six-step framework.

Quantitative Analysis: Survey data were analyzed using descriptive statistics, and inferential tests further examined relationships among CSR, ethics, and ethical leadership.

Integration of Findings: The results from both strands were compared and synthesized, allowing the study to highlight areas of convergence, divergence, and complementarity.

### **3.10. VALIDITY AND RELIABILITY**

To ensure that the data were valid and reliable, I sought to determine whether the research tools measured, satisfied, and addressed the objectives and research questions for which the research study was designed. To do this successfully, the following were taken into consideration through multiple strategies:

- Qualitative trustworthiness: credibility was enhanced through member checking, where participants verified key interpretations. Transferability was addressed by providing thick descriptions of context. Dependability and confirmability were ensured through the use of audit trails and reflexivity.
- Quantitative validity: construct validity was checked through expert review of the questionnaire, and internal consistency was measured using Cronbach's alpha (>0.70 threshold).
- Mixed-methods validity: triangulation strengthened the overall credibility, reducing bias from single-method reliance.

Coleman (2022) asserted that validity and reliability measure the accuracy and consistency of research instruments, respectively, and help ensure their investigative rigor.

### **3.11. ETHICAL CONSIDERATIONS**

The study adhered to the ethical research standards and received clearance from the research ethics committee. Key principles that were observed include:

- Informed consent: participants were provided with information sheets and signed consent forms.
- Confidentiality: data were anonymized, and identifiers were removed from the transcripts and survey datasets.
- Voluntary participation: respondents were free to withdraw from the study at any stage without penalty.
- Respect for participation: given the theological dimension, questions were framed sensitively to avoid coercion or misinterpretation.

Hasan et al. (2021) posit that researchers face ethical dilemmas at every stage of a study from conception to conclusion, but that their behavior must always be governed by appropriate ethical standards when conducting research.

To ensure that the study has been conducted in accordance with adequate ethical standards, the following were adhered to:

- The study was guided by the prescription as spelled out in the NWU Research Ethics approval letter issued by the Theology Research Ethics Committee (T-REC), Ethics number: NWU-00872-24-A6.
- To protect the rights of the participants.
- Participation in the study was voluntary, and the participants were not coerced into participating in the research.
- Minors and vulnerable groups did not form part of the study.
- The research sought to eliminate any risks that might have occurred by ensuring that participants were not exposed to any danger.
- Made provision for the participants to have a right to withdraw from the study at any point if they wished to do so.

Ethics were central, not only as procedural compliance, but as part of the study's theological-ethical commitment.

### **3.11.1. Other ethical considerations and benefits of research participation**

The other ethical considerations of the study indicated low risk to the participants. The participants did not receive tangible benefits, such as compensation, for their participation in the research study. The only benefit is the findings, which provide solutions to the research problem regarding the phenomenon of biblical ethics in Corporate Social Responsibility (CSR) practices in Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. Research participation in this study can yield societal benefits by instilling biblical ethics, ultimately promoting ethical leadership in the SME sector of Limpopo and beyond. Additionally, the groundbreaking discoveries from these findings advance knowledge in the field.

The researcher further committed, for the sake of anonymity, to adhere to the Protection of Personal Information Act (PoPI) while ensuring that participants' information is kept confidential. Additionally, I commit to maintaining the strict confidentiality of participants' privacy and dignity, as well as all responses provided in the study.

### **3.12. SUMMARY**

This chapter discussed the rationale for choosing the methodology, paradigm, design, methods, description of the target population, sampling, instruments, data collection process, and ethical considerations for the study. It identified an approach considered most relevant and reliable in answering research questions related to the aim of probing the phenomenon of biblical ethics concerning Corporate Social Responsibility (CSR) practices in Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. By combining qualitative depth with quantitative breadth, the methodology for this study provided a robust foundation for addressing the research gap identified in the literature review.

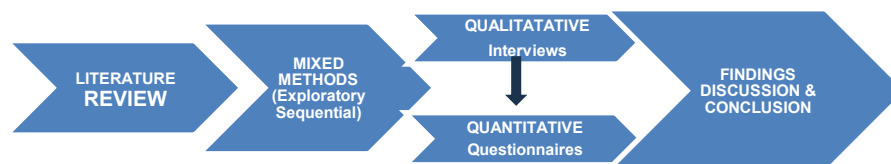
The next chapter, Chapter Four, presents qualitative data analysis from the 1<sup>st</sup> phase of the study and delineates its results.

## 4. CHAPTER FOUR: QUALITATIVE DATA ANALYSIS

### 4.1. INTRODUCTION

The previous chapter, Chapter Three, elaborated the justification for selecting the methodology, paradigm, design, methods, description of the targeted population, sampling, instruments, data collection process, and the ethical issues for the study. It outlined a step-by-step process deemed most appropriate and credible in answering research questions most pertinent to the intent of exploring the phenomenon of biblical ethics on Small and Medium-Sized Enterprises (SMEs) Corporate Social Responsibility (CSR) practice in Limpopo Province. The study employed a mixed-methods design to guide the investigation, utilizing an exploratory sequential design. In the exploratory sequential design, qualitative data analysis was mentioned as the initial step and quantitative data analysis as the subsequent step in Chapter Five. In Chapter Six, triangulation is employed, integrating literature reviews, qualitative interview data, and quantitative questionnaire survey data in the empirical research inquiry. Lichtenauer et al. (2025:4) state that the use of triangulation enables a cautious investigation of the research issue by integrating multiple sources of data and diverse methodological approaches into the research.

**Figure 7: Empirical Research Inquiry Process**



Source: Lichtenauer et al. (2025:5).

## 4.2. THE RESEARCH CONTEXT

This chapter presents the qualitative data analysis of Phase 1 of the study, outlining its findings and the process of practical steps taken to code the data and produce themes. The instrument of data collection was a semi-structured interview guide. Observe that the qualitative method involves interpreting non-numerical data based on patterns of coding, themes, and insights for analysis. Granted, various methods can be used for qualitative data analysis.

**Table 15: Types of Qualitative Data Analysis Methodologies**

| Methodology               | Description                                                                                                                                                                  | Research/study area                                                                               |
|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| <b>Content Analysis</b>   | Systematically analyzing textual, visual, or auditory content to identify patterns, themes, and meanings. Includes conventional, directed, and summative approaches.         | Exploratory research, Comparative analysis, Historical analysis, Policy analysis, Market research |
| <b>Thematic Analysis</b>  | Identifying, analyzing, and reporting patterns or themes within qualitative data. Offers a systematic approach to coding and categorizing data to uncover common themes.     | Psychology, Education, Healthcare, Market research                                                |
| <b>Narrative Analysis</b> | Examining and interpreting stories or narratives to understand identity construction, life experiences, cultural meanings, trauma, and media representations.                | Sociology, Psychology, Anthropology, Literary studies, Communication studies                      |
| <b>Discourse Analysis</b> | Analyzing language use to understand social interactions, power dynamics, and identity construction. Focuses on spoken or written texts within social and cultural contexts. | Linguistics and language studies, Media and communication, Political science                      |

| Methodology                  | Description                                                                                                                                                             | Research/study area                                                                                                  |
|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <b>Grounded Theory</b>       | An inductive research approach to develop theories based on empirical data. Involves systematically analyzing data to identify concepts, categories, and relationships. | Social sciences research, Healthcare research, Organizational studies, Educational research                          |
| <b>Text Analysis</b>         | Examining written or verbal communication to extract insights or patterns. Includes sentiment analysis, topic modeling, and keyword extraction.                         | Business and marketing, Healthcare - Social sciences, Academic research, Customer experience                         |
| <b>Ethnographic Analysis</b> | Immersing in a cultural or social setting to understand perspectives, behaviors, and interactions. Involves observations, interviews, and participant observations.     | Cultural understanding, Behavioral observation, Contextual exploration, Complex social dynamics, Qualitative inquiry |

Source: Tiwari (2022).

#### 4.3. THEMATIC ANALYSIS

To analyze the data, I employed the six steps outlined in Braun and Clarke's (2006) framework for thematic data analysis (Braun and Clarke, 2023). To sift through and transcribe the participants' responses from the interviews, the data were prepared according to the following steps.

1. Familiarization
2. Coding
3. Generating themes
4. Reviewing themes
5. Defining and naming themes
6. Writing the analysis

After the audio interviews had been transcribed, the data were sorted and categorized into codes, and themes were developed and defined. The process was followed by finalizing the writing of the data analysis. I did not utilize any coding software (e.g., NVivo, Atlas. ti, MAXQDA) for qualitative data analysis in the study; instead, I manually generated codes and themes using Excel.

#### **4.4. RESEARCH OBJECTIVES AND QUESTIONS**

##### **4.4.1. Objectives for the Semi-Structured Interviews**

The objectives of the qualitative semi-structured interviews pertain to the following research topic: a theological-ethical evaluation of corporate social responsibility practices in SMEs in Limpopo Province.

1. To obtain insights into the values, attitudes, and daily experiences of SME owners/managers in Limpopo Province toward CSR activities in their business activities.
2. To determine the theological-ethical principles that would potentially affect or would affect the CSR activities in decision-making by SMEs.
3. To explore the extent to which SMEs integrate moral, ethical, and faith-based considerations into CSR practices, undertakings, and stakeholder interaction.
4. To identify challenges and opportunities confronting SMEs in the implementation of CSR practices initiatives, with specific reference to socio-economic realities in the Limpopo Province.
5. To interpret how CSR practices in SMEs diverge or converge with theological-ethical standpoints, based on understanding from participants' accounts, to express a contextual ethical framework.
6. To develop qualitative data that will provide rich and nuanced knowledge to enrich literature review evidence and assist in the framing of recommendations for ethically informed CSR models in SMEs.

**Table 16: Linking Interview Objectives to Questions**

| <b>Objective</b>                                                                                                                                                                                                            | <b>Interview Question(s)</b>  | <b>Rationale / Alignment</b>                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| <b>1. To obtain</b> the perceptions, values, and lived experiences of SME owners/managers in Limpopo Province regarding CSR practices within their business operations.                                                     | RQ1, RQ2, RQ3, RQ6, RQ9, RQ14 | Establishes the business context, operational background, and participant perspectives on the relevance and necessity of CSR.           |
| <b>2. To determine</b> the theological-ethical principles (e.g., stewardship, justice, compassion, accountability) that influence or could influence CSR decision-making among SMEs.                                        | RQ4, RQ5, RQ7, RQ8, RQ13      | Directly probes the understanding and perceived role of biblical ethics in CSR, and its link to ethical leadership and anti-corruption. |
| <b>3. To explore</b> the extent to which SMEs integrate moral, ethical, and faith-based considerations into their CSR activities and stakeholder relationships.                                                             | RQ5, RQ6, RQ8, RQ12, RQ14     | Investigates how ethical and faith-based values are operationalised in business and community engagement.                               |
| <b>4. To identify</b> the challenges and opportunities SMEs face in implementing CSR initiatives, particularly within the socio-economic realities of Limpopo Province.                                                     | RQ3, RQ6, RQ10, RQ11          | Explores barriers, facilitators, and perceived benefits of CSR initiatives in the local context.                                        |
| <b>5. To interpret</b> how CSR practices in SMEs align or diverge from theological-ethical perspectives, using insights from participants' narratives to inform a contextual ethical framework.                             | RQ4, RQ5, RQ7, RQ8, RQ13      | Links practice to theological-ethical theory, allowing critical comparison between ideals and reality.                                  |
| <b>6. To develop</b> qualitative data that will provide a rich, nuanced understanding to complement literature review findings and contribute towards developing recommendations for ethically informed CSR models in SMEs. | All questions (RQ1–RQ14)      | Ensures a comprehensive exploration of CSR practices from multiple angles to inform recommendations.                                    |

#### **4.4.2. The Interview Guide Questions**

In preparation for meeting with the interviewee after an appointment is confirmed, a copy of the interview guide was sent to them to allow them to familiarize themselves with the questions.

The data collection tool used: Semi-structured interviews

1. RQ1. Can you indicate the industry under which your business operates?
2. RQ2. For how many years has your business been in operation?
3. RQ3. What are the key challenges that your business is currently facing?
4. RQ4. In your opinion, what is your understanding of the concept of biblical ethics on CSR practices in small businesses?
5. RQ5. As a small business serving or operating in this community, do you incorporate CSR practices that consider ethical principles into your daily operations?
6. RQ6. To what extent do you think your SME serves the needs of the community as part of its social responsibility practices?
7. RQ7. Do you think the implementation of ethical principles in business can lead to biblical ethics, which in turn would promote ethical leadership?
8. RQ8. In light of what you have said, do you think there is a strong relationship between biblical ethics and CSR practices that can lead to ethical leadership?
9. RQ9. Do you think small businesses must engage in CSR practices?
10. RQ10. If that is the case, how do you communicate your SME's social responsibility practices program(s) in the community?
11. RQ11. How does the implementation of CSR practices in a small business directly or indirectly benefit it?
12. RQ12. Do you think your social responsibility engagement program(s) increase your image while guaranteeing ethical principles and profitability, and if so, how?
13. RQ13. Do you think that the implementation of CSR practices by SMEs can curb corruption and induce biblical ethics?
14. Q14. Please briefly describe the form(s) or types of social responsibilities your SME is engaged in.

## 4.5. DATA ANALYSIS PROCESS

To initiate the data analysis process, various steps and variables were employed in accordance with the qualitative data analysis purposive sampling approach, as outlined in Chapter Three of this research. These included the establishment of saturation point parameters to set in advance, determining a stopping point when no additional new observations or themes emerge after reaching a specific number of interviews. To determine whether saturation is reached satisfactorily, I took the following procedures as a guide to determine the point of termination.

**Figure 8: Stages for reaching data saturation in qualitative research**



Source: Ahmed (2025:4).

Ahmed (2025) asserts that data saturation is crucial to methodological rigor, as it is one of the key building blocks of the qualitative research approach. There are various types of saturation to consider when analyzing qualitative data. To this end, I have employed inductive thematic saturation, following Braun and Clarke's (2006) model of thematic data analysis.

**Table 17: Forms of Saturation and their description**

| <b>Form</b>                   | <b>Description</b>                                                                          | <b>Principal focus</b> |
|-------------------------------|---------------------------------------------------------------------------------------------|------------------------|
| Theoretical Saturation        | Relate to the development of theoretical categories; related to grounded theory methodology | Sampling               |
| Inductive Thematic Saturation | Relates to the emergence of new codes or themes                                             | Analysis               |
| A priori Thematic Saturation  | Relates to the degree to which identified codes or themes are exemplified in the data       | Sampling               |
| Data Saturation               | Relates to the degree to which new data repeat what was expressed in previous data          | Data collection        |

Source: Saunders et al. (2018).

The most significant saturation needs' parameters, which determine when 'no further issues are created and when the codebook starts to stabilize,' can be achieved with 9-17 interviews or 4-8 focus group interviews (Saunders et al., 2018; Bouncken et al., 2025). By following the six stages of thematic analysis, I set aside time for 'debrief to review' the audio tape, and to transcribe and keep a record of the codebook following each interview (Demirci, 2024:24). To ascertain saturation, I did the same for each interview to follow and observe patterns' movement as they begin to repeat. Through this exercise, saturation was achieved with 10 individual interviewees across various sites, and additional interviews were deemed unnecessary to proceed. There seemed to be no additional information yielded by the participants' responses. There were no strange surprises or apparent contradictions. It was largely a repetitive pattern of responses from the interviewees.

#### 4.5.1. Coding Matrix

**Table 18: Initial Coding with extracts of quotes from the participants**

| Theme                                   | Initial Codes                                                                                         | Keywords                                                      | Data Segment Extract /Quote                                                                                                                          | RQ# | Participant |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-------------|
| Understanding of Biblical Ethics in CSR | Biblical ethics definition: Scripture-guided business conduct; Moral obligations in community service | <b>Biblical ethics; Scripture; Moral duty</b>                 | "I run my business according to <b>Scripture</b> , believing that <b>moral duty</b> includes paying fair wages and treating employees with respect." | RQ4 | P1          |
|                                         |                                                                                                       |                                                               | " <b>Biblical ethics</b> means aligning every decision with God's word, whether it's dealing with suppliers or customers."                           | RQ3 | P5          |
| CSR Practice Engagement                 | Active community involvement; Charity events; Local employment; Ethical procurement                   | <b>Community outreach; Charity; Employment; Fair sourcing</b> | "We actively engage in <b>community outreach</b> by hosting an annual <b>charity</b> market where profits go to a local orphanage."                  | RQ5 | P2          |
|                                         |                                                                                                       |                                                               | "Ethical procurement is important; we ensure all materials are <b>fair sourced</b> and we hire from the local community."                            | RQ6 | P7          |
| Community Impact and Needs              | Meeting social needs; Supporting schools; Health                                                      | <b>Social needs; Education; Healthcare;</b>                   | "Our CSR project focuses on <b>education</b> by funding scholarships for                                                                             | RQ7 | P3          |
|                                         |                                                                                                       |                                                               |                                                                                                                                                      | RQ8 | P10         |

|                                      |                                                                                                        |                                                                                                   |                                                                                                                                                                                                                                                                                                                   |                  |              |
|--------------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------|
|                                      | initiatives;<br>Addressing<br>poverty                                                                  | <b>Poverty<br/>relief</b>                                                                         | <i>underprivileged<br/>youth."</i><br><br><i>"We address<br/><b>poverty relief</b> by<br/>providing food<br/>parcels to<br/>unemployed<br/>families in the<br/>area."</i>                                                                                                                                         |                  |              |
| Ethical<br>Leadership<br>Development | Leaders as<br>role<br>models;<br>Integrity-<br>driven<br>decision-<br>making;<br>Servant<br>leadership | <b>Integrity;<br/>Role<br/>model;<br/>Servant<br/>leadershi<br/>p</b>                             | <i>"I see myself as a<br/><b>role model</b> for<br/>younger<br/>entrepreneurs —<br/>leading with<br/><b>integrity</b> is non-<br/>negotiable."</i><br><br><i>"<b>Servant<br/>leadership</b> is<br/>about putting<br/>others first,<br/>especially in<br/>business decisions<br/>that impact<br/>livelihoods."</i> | RQ9<br><br>RQ10  | P4<br><br>P6 |
| CSR<br>Communicatio<br>n             | Publicizing<br>CSR<br>activities,<br>Social<br>media use,<br>and<br>Community<br>meetings              | <b>Public<br/>awarenes<br/>s; Social<br/>media;<br/>Communi<br/>ty<br/>meeting</b>                | <i>"We post all CSR<br/>activities on <b>social<br/>media</b> so the<br/>community knows<br/>we care."</i><br><br><i>"<b>Community<br/>meetings</b> help us<br/>gather feedback<br/>and adapt our<br/>projects to real<br/>needs."</i>                                                                            | RQ11<br><br>RQ12 | P8<br><br>P9 |
| Perceived<br>Benefits of<br>CSR      | Reputation<br>building;<br>Customer<br>loyalty;<br>Employee<br>satisfaction<br>; Increased<br>profits  | <b>Reputatio<br/>n;<br/>Customer<br/>loyalty;<br/>Employee<br/>morale;<br/>Profitabili<br/>ty</b> | <i>"CSR builds a good<br/><b>reputation</b>, which<br/>brings in loyal<br/>customers who<br/>share our values."</i>                                                                                                                                                                                               | RQ13             | P1           |

|                                      |                                                                  |                                                               |                                                                                                                                                                                            |                  |              |
|--------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------|
|                                      |                                                                  |                                                               | " <b>Employee morale</b> has improved since we introduced CSR activities — they feel proud to work here."                                                                                  | RQ13             | P5           |
| CSR as a Tool for Curbing Corruption | Transparency; Accountability; Moral restraint; Promoting justice | <b>Transparency; Accountability; Justice; Moral restraint</b> | <p>"By practicing <b>transparency</b> in finances, we avoid any perception of corruption."</p> <p>"CSR helps promote <b>justice</b> in our sector by refusing to bribe for contracts."</p> | RQ14<br><br>RQ14 | P2<br><br>P7 |

#### 4.5.2. Defining and naming themes

Seven themes were developed from this study to investigate the phenomenon of theological-ethical evaluation of CSR practice in SMEs in Limpopo Province. I subsequently generated themes after categorizing codes into overarching themes, evaluating them, and ensuring coherence within the emergent themes.

#### **4.5.2.1. Themes generated**

1. Understanding of Biblical Ethics in CSR
2. CSR Practice Engagement
3. Community Impact and Needs
4. Ethical Leadership Development
5. CSR Communication
6. Perceived Benefits of CSR
7. CSR as a Tool for Curbing Corruption

#### **4.5.2.2. Saturation Narrative**

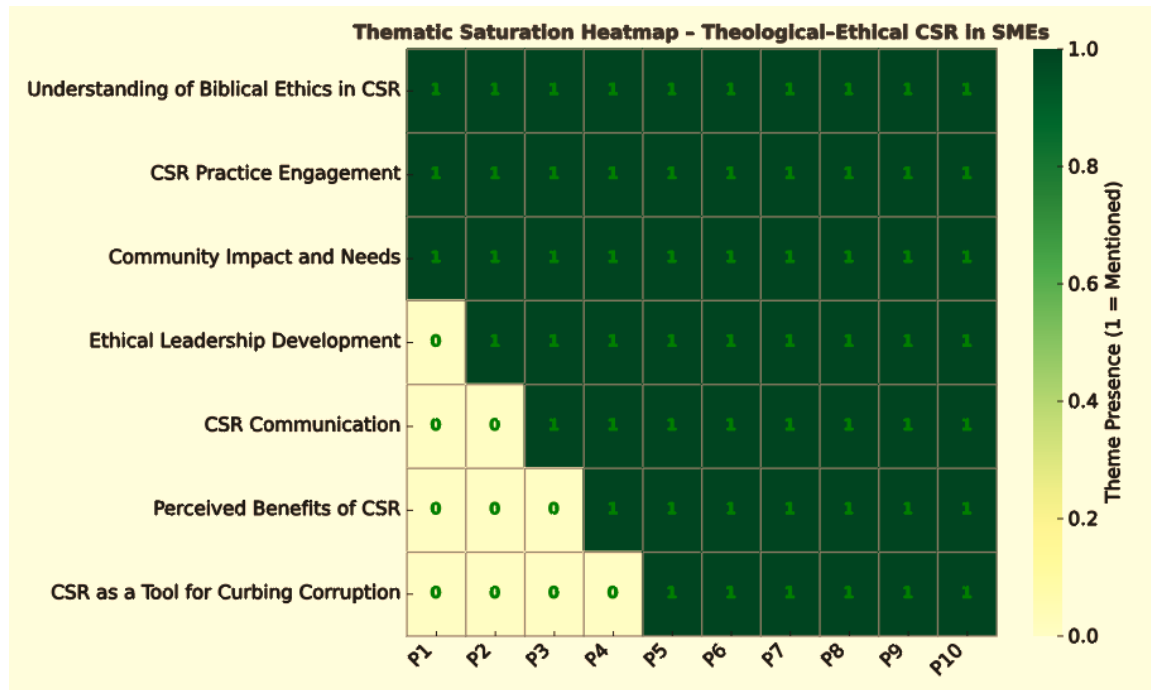
This section outlines the saturation narrative and the process of tracking movement patterns, illustrating how the cut-off point was reached after observing the 7<sup>th</sup> participant, as the movement of the pattern appeared to have stopped, resulting in no new data coming.

The repetition of thematic patterns suggests that the data set was sufficiently rich to capture the scope of perspectives relevant to the research objectives and questions for the semi-structured interviews.

**Table 19: Inductive Thematic Saturation Narrative (10 Participants)**

| Theme                                   | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P10 | Notes on Saturation                  |
|-----------------------------------------|----|----|----|----|----|----|----|----|----|-----|--------------------------------------|
| Understanding of Biblical Ethics in CSR | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓   | Emerged early (P1), confirmed by all |
| CSR Practice Engagement                 | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓   | Emerged early (P1), confirmed by all |
| Community Impact and Needs              | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓   | First noted P1, saturated by P3      |
| Ethical Leadership Development          |    | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓   | Emerged P2, saturated by P4          |
| CSR Communication                       |    |    | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓   | Emerged P3, saturated by P5          |
| Perceived Benefits of CSR               |    |    |    | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓   | Emerged P4, saturated by P6          |
| CSR as a Tool for Curbing Corruption    |    |    |    |    | ✓  | ✓  | ✓  | ✓  | ✓  | ✓   | Emerged P5, saturated by P7          |

**Figure 9: Thematic Saturation Heatmap - Theological-Ethical Evaluation**



#### How Saturation Was Reached:

- **P1–P3:** Four large themes appeared early (*Understanding of Biblical Ethics, CSR Practice Engagement, Community Impact*).
- **P4–P5:** Other themes (*Ethical Leadership Development, CSR Communication, Perceived Benefits*) emerged.
- **P5–P7:** Final theme (*CSR as a Tool for Curbing Corruption*) emerged.
- **P7 onwards:** No new theme emergence; it was mere repetition and reinforcement, suggesting inductive thematic saturation by the 7<sup>th</sup> Participant.

#### **4.5.2.3. Findings: Theological-Ethical Evaluation of CSR in SMEs (Limpopo Province)**

In this section, drawing on Braune and Clarke's 2006 six-step thematic analysis framework, I present the analysis, supported by verbatim quotes from the 10 participants. Fully acknowledging that incorporating all interview transcriptions into the analysis is overwhelming and time-consuming, the following thematic analysis report highlights key findings, accompanied by data excerpts that address the specifics of the seven themes identified from the interview responses. McLeod (2024:29) believes that harmony should exist between the story and the data to establish that the analysis report's findings explain the data's meaning, not just summarize it. Following Braune and Clarke's (2006) six-step process of thematic analysis, I present a breakdown of seven themes from the study, along with verbatim quotes from the 10 participants.

##### **Theme 1: Understanding of Biblical Ethics in CSR**

###### **Description:**

The concept of this theme reflects participants' understanding of biblical ethics as a moral instruction to guide their CSR practices choices. It is grounded in Scripture-based values, integrity, and accountability toward society, which are integral to business operations practices.

###### **Verbatim Quotes:**

- *"A business should adhere to God's Word — honesty in transactions, caring for others, and using profits for good works." (P1)*
- *"Biblical ethics means everything we do in the company honours Christ and helps people in need." (P6)*

###### **Interpretation:**

The interviewees understand CSR practices not just as a legally mandated requirement to be met, but as a scriptural requirement in the Bible. The subject is inextricably linked with moral duty, as evidenced in texts aligned with biblical ethics (Prov. 11:25). The

prevalence across all 10 interviewees indicates a high normative commitment in SMEs to be grounded in Christian values in business activities.

## **Theme 2: CSR Practice Engagement**

### **Description:**

These are the practical expressions of CSR activities, such as actively engaging in community services, making donations, hiring local talent, and upholding ethical conduct.

### **Verbatim Quotes:**

- *"We buy only from suppliers who treat their workers fairly." (P2)*
- *"Every month, we support a local orphanage — not just with money but also with time and skills." (P7)*

### **Interpretation:**

SME owner-managers apply ethical convictions to everyday tangible actions, underpinning an end-to-end CSR practices model. The link between religion and local community involvement aligns with the theme of 'faith-driven enterprise,' with an emphasis on localized and long-term impact rather than sporadic donations.

## **Theme 3: Community Impact and Needs**

### **Description:**

This theme encompasses SME responses to urgent local social needs, including education, health, and poverty reduction.

### **Verbatim Quotes:**

- *"We saw that many children go to school without lunch, so we started a feeding scheme." (P3)*

- *"In our area, healthcare is a big problem, so we funded a mobile clinic."* (P10)

### **Interpretation:**

The CSR is viewed as a responsive tool of intervention, guided by life observation of the community issues. The echo of this theme by participant 3 renders it comparatively more salient. It is aligned with stakeholder theory's focus on responsiveness to community issues, but in this case, the stimulus is in biblical records of compassion (Matt. 25:35–36).

## **Theme 4: Ethical Leadership Development**

### **Description:**

This is a call to establish leadership values based on integrity, role modelling, and servant leadership.

### **Verbatim Quotes:**

- *"I tell my team, leadership is not about being served, but about serving others."* (P6)
- *"When people see you act with honesty, they follow your example."* (P4)

### **Interpretation:**

The biblically grounded principles are actualized in the ethical practices of leadership, which aim to improve ethical behavior within organizations. This is experienced in servant leadership, which is focused on serving others rather than just being in charge.

## **Theme 5: CSR Communication**

### **Description:**

This theme concerns communicating CSR activities to stakeholders through public meetings, social media, and community meetings.

**Verbatim Quotes:**

- *"We use Facebook to tell people about our projects — not to boast, but to inspire others to do the same." (P8)*
- *"Every quarter, we host a community meeting to share what we've done and get feedback." (P9)*

**Interpretation:**

Communication is both a responsibility and an inspiration in its character. Theologically and ethically, this is an expression of the biblical 'light to the world' without arrogance (Matt. 5:15). Such two-way inspiration sets these SMEs apart from mere profit-making publicity stunts.

**Theme 6: Perceived Benefits of CSR****Description:**

This is the theme that describes the perceived organisational benefits of CSR practices, such as enhanced reputation, customer loyalty, employee morale, and profitability.

**Verbatim Quotes:**

- *"People want to buy from a company they can trust." (P2)*
- *"When our staff see we care for the community, they feel more proud to work here." (P5)*

**Interpretation:**

While benefits are recognized, they are cast in terms of secondary to moral imperatives. It is a fine but necessary line. CSR practices and initiatives must be interpreted as acts of obedience to ethical duty; the business returns a natural by-product.

## **Theme 7: CSR as a Tool for Curbing Corruption**

### **Description:**

This theme explores the application of CSR practices in promoting transparency, accountability, and justice as countermeasures against unethical business operations.

### **Verbatim Quotes:**

- *"We publish all our accounts openly so people can see where the money goes."*  
(P2)
- *"By running things honestly, we show it's possible to do business without bribes."*  
(P7)

### **Interpretation:**

CSR practices represent an ethical stance and a strategic response to institutional corruption. It is a biblical imperative to act justly (Mic. 6:8), positioning SMEs as ethical leaders in their local economies.

### **Synthesis**

In all ten respondents, saturation had been reached at the 7<sup>th</sup> participant, with no additional substantive themes emerging thereafter. Recurring keywords such as *biblical ethics, moral duty, charity, and integrity*, among others, attest that CSR practices in the SME context cannot be described as an add-on marketing strategy. However, it must be viewed as an integrated approach to ethical practices, underpinned by biblical principles and the socio-economic well-being of the surrounding communities.

### **4.5.3. The participants' profile**

The table below presents the profiles of participants who took part in the semi-structured interviews, at which data saturation was reached.

**Table 20: Demographic profile of the SMEs participants**

| <b>Participant</b> | <b>Industry</b>    | <b>Years</b> | <b>Number of employees</b> |
|--------------------|--------------------|--------------|----------------------------|
| P1                 | Financial Services | 8 years      | 21                         |
| P2                 | Transport Services | 5 years      | 18                         |
| P3                 | Agro-processing    | 12 years     | 225                        |
| P4                 | Hospitality        | 6 years      | 190                        |
| P5                 | Construction       | 10 years     | 250                        |
| P6                 | IT Services        | 4 years      | 85                         |
| P7                 | Clothing & Textile | 9 years      | 130                        |
| P8                 | Farm Supply Store  | 7 years      | 23                         |
| P9                 | Catering Services  | 3 years      | 25                         |
| P10                | Vehicle Repairs    | 11 years     | 82                         |

#### **4.6. TRUSTWORTHINESS AND CREDIBILITY**

The codebook, organized into recurring overarching themes, captures the spread of patterns across the 10 participants interviewed. Each row represents a participant (P1–P10), and each column corresponds to one of the 7 prevailing themes that emerged during the coding process.

By the 7th participant, all seven themes had appeared at least once, indicating that no significantly new themes were being uncovered in later interviews, a definite sign of data saturation. Therefore, it was decided to continue with additional interviews. From the 8th participant onwards, the data primarily revealed the repetition of current patterns rather than new data.

The saturation point is thus both empirically verifiable and methodologically justified. That being stated, it validates the trustworthiness and credibility of this study's qualitative results.

#### **4.7. SUMMARY**

In this chapter, the qualitative data analysis process is outlined as the initial step of the mixed-methods process. A semi-structured interview guide was used as the data collection instrument. A thematic model of data analysis was employed as appropriate to explore the phenomenon of biblical ethics in CSR practices among SMEs in Limpopo Province.

The thematic findings presented here are based on a detailed qualitative analysis of ten semi-structured interviews, which yielded seven themes in the study. Data were transcribed verbatim and subjected to an inductive thematic saturation coding process, following Braun and Clarke's (2006) six-step thematic framework. Codes were iteratively reviewed and polished to ensure internal coherence and distinct theme boundaries. A check for saturation was performed by plotting the occurrence of each theme among the participants and visualizing it using a codebook matrix. This orderly process ensured that no emergent themes emerged after successive periods, demonstrating data saturation and thereby enhancing the credibility and trustworthiness of the findings. Participants' reflections expressed appreciation for the depth of biblical ethics in CSR practices in SMEs. They emphasize their knowledge of CSR practices in SMEs, with a focus on the importance of biblical ethics as the basis for genuine ethical leadership and socially responsible business practices.

The next chapter, Chapter Five, presents quantitative data analysis of the research's second phase, which aims to test, quantify, and expand on the seven themes identified in the qualitative data analysis results presented in Chapter Four.

## **5. CHAPTER FIVE: QUANTITATIVE DATA ANALYSIS**

### **5.1. INTRODUCTION**

In the previous chapter, Chapter Four, I presented the first phase of qualitative data analysis, during which seven themes emerged from the study. The results of the first phase, which examined seven themes of theological-ethical views on Corporate Social Responsibility (CSR) in SMEs in the Limpopo Province, informed the construction of the survey questionnaire instrument for the second phase. This chapter outlines the quantitative data analysis as the second phase in the exploratory sequential mixed-methods design, further testing, quantifying, and building on the seven themes identified in the qualitative data analysis findings presented in Chapter Four. The overall aim of the study in this chapter, following the survey questionnaire, is to determine to what degree the qualitative results are corroborated, enhanced, or refuted by the overall SME trends in relation to the phenomenon of biblical ethics for the implementation of (CSR) in Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. Information is collected from respondents through a structured questionnaire. To make the data quantitative, I employed a descriptive statistical analysis methodology in the study. The systematic sampling strategy was employed to select the SME population within Limpopo Province, aiming to increase the representativeness of the sample size. Makwana et al. (2023) explain that systematic sampling is a statistical sampling method in which a sample is selected from a large population using a predetermined interval. For dependability, one of the most common measures used in quantitative research to estimate internal consistency, Cronbach's alpha, was employed in this study to assess the reliability of the theme-based items (Amirrudin et al., 2021; Alkhadim, 2022).

## 5.2. QUANTITATIVE RESEARCH OBJECTIVES

- **Validate:** To establish the degree to which each of the seven themes emerging from the qualitative data analysis findings resonates among a broader SME population in Limpopo Province.
- **Measure:** To quantify perceptions, attitudes, and practices related to biblical ethics and CSR practices.
- **Compare:** To establish differences across industry sectors, SME sizes, years of operation, and leadership backgrounds.
- **Test relationships:** To correlate knowledge between biblical ethics understanding and CSR practices, benefits, and effectiveness in combating corruption.

## 5.3. POPULATION AND SAMPLING

### 5.3.1. The Target Population

Casteel and Bridier (2021) emphatically state that the target population is a clearly defined, conceptually bounded group of potential participants to whom the researcher may have access, approximating the nature of the population of interest. The population of this study consists of duly registered enterprises operating in Limpopo Province, with a focus on examining the phenomenon of biblical ethics on Corporate Social Responsibility (CSR) practices among Small and Medium-Sized Enterprises (SMEs) within the province. It does not include informal traders and small firms that adopt the prescribed definitions, such as SMMEs. In the interest of manageability, study limits, and delimitations, the scope includes SMEs by sector in the Limpopo Province, but excludes those in other provinces.

### **5.3.2. Sampling Frame**

The sample frame of the study has been drawn from the following database to access data from:

- Limpopo Economic Development Agency (LEDA), a subsidiary of the Limpopo Economic Development, Environment & Tourism (LEDET) department.
- Limpopo Districts and Local Government Municipalities.
- Limpopo Provincial Chamber of Commerce and Industry.

Steps were taken regarding the sample frame, in which all legally registered SMEs in Limpopo Province, as listed in the provincial database, were considered eligible participants in the study. One of these steps was to determine the sample size for this study.

### **5.3.3. Sample Size**

As stated in the methodology chapter, Chapter Three, there was no total number of SMEs available on the database at the time I requested access from gatekeepers. I therefore decided to limit the sample size to 200 participants of the target population. An effort was made to establish the sample size ( $n$ ) of the research, selecting an interval ( $k$ ) at random of every 7<sup>th</sup> SME to achieve a total of 200 participants. Adhikari (2021) argues that it is essential to determine an estimated minimum sample size for the research.

Ranatunga et al. (2020) note that inadequate or unrepresentative sample sizes can be a significant issue, negatively impacting the quality and validity of the research study. For judgment, as a general thumb rule, to estimate a sample size ( $n$ ) for a random selection of an interval ( $k$ ), it should be at least 100 to 200, which is the number of observations (Ranatunga et al., 2020). Conversely, Assele et al. (2023) concluded that a minimum of 100 to 300 respondents must be involved to attain a reliable estimate for the sound quality of quantitative data analysis.

Following the determination of the sample size, a joint invitation letter and consent form were distributed to potential participants via email, along with a link to the online questionnaire survey, to invite them to participate in the study. From the sample size of 200 participants, 136 had responded, giving a response rate of 68% ( $136/200 = 68\%$ ).

**Table 21: Sample Size's Profile**

| <b>Business Name</b>                             | <b>Registered</b> | <b>Business Name</b>                          | <b>Registered</b> |
|--------------------------------------------------|-------------------|-----------------------------------------------|-------------------|
| Enthama Projects                                 | Yes               | Monyewane Construction                        | Yes               |
| UWC Consulting                                   | Yes               | Roros Brights Construction                    | Yes               |
| Miyandlazi PTY LTD                               | Yes               | M and Y Projects Consulting Pty Ltd           | Yes               |
| Renanaye Investments                             | Yes               | Morubetsi Projects                            | Yes               |
| Rea & Onkgo (PTY) Ltd                            | Yes               | Mokone Wa Tshi Dikuolo Cleaning Service       | Yes               |
| NDM Glass Aluminium & Carpentry                  | Yes               | Dikwena Suppliers                             | Yes               |
| T3R Aluminium                                    | Yes               | Farnorthes Holdings                           | Yes               |
| Agrikhatic                                       | Yes               | Ntiyiso Electrical                            | Yes               |
| Akani Paints                                     | Yes               | Kgatla and Co                                 | Yes               |
| Classi Travel                                    | Yes               | Travellers Lodge                              | Yes               |
| FP & SONS Fresh Produce                          | Yes               | Gezani Elias Agri                             | Yes               |
| Leokane Constructions and Projects PTY Ltd       | Yes               | Mokgahlane Investment Property                | Yes               |
| Empire Agribiz                                   | Yes               | Sahara Pastures                               | Yes               |
| Tough Enough Counseling and Research             | Yes               | Crystal Ofentse Luvhimbe Projects             | Yes               |
| MUGIVHI FP Attorneys                             | Yes               | Vanwanati Travel Agency                       | Yes               |
| Maria Swele Pty Ltd                              | Yes               | Masuku Multi-purpose Agricultural Cooperative | Yes               |
| Limpopo The Musical                              | Yes               | Tzaneng Treated Timber Pty Ltd                | Yes               |
| Randylalo's Bakery                               | Yes               | Khulani Timber Industries Pty Ltd             | Yes               |
| Duran Hiring (Pty) Ltd                           | Yes               | Bush Valley Chickens                          | Yes               |
| Microcords                                       | Yes               | Masorini Iron Beneficiation                   | Yes               |
| Vukuzenzele Mobile Carwash and Cleaning Services | Yes               | KBH Industrial                                | Yes               |
| Motshophi Enterprise                             | Yes               | Maselapata Water Supply                       | Yes               |
| Mulalo Nemataheni                                | Yes               | Mamohlala Projects                            | Yes               |

| <b>Business Name</b>                       | <b>Registered</b> | <b>Business Name</b>                     | <b>Registered</b> |
|--------------------------------------------|-------------------|------------------------------------------|-------------------|
| Yeshimebet                                 | Yes               | Koephu Business Enterprise               | Yes               |
| KG Shattle Services                        | Yes               | Selby Construction                       | Yes               |
| Master Projects Solution                   | Yes               | Martmol Trading                          | Yes               |
| Mphatishi Beauty and Financial Hub Pty Ltd | Yes               | Rembu Construction                       | Yes               |
| Judy Bawuti Business Enterprise            | Yes               | Nandzu Trade & General Projects          | Yes               |
| Avoca Vale Country Hotel                   | Yes               | Moepen Trading                           | Yes               |
| Mogarele Poultry (Jay Jay Café)            | Yes               | Seedi Development Project                | Yes               |
| Netshiavhela Trading and Projects          | Yes               | Bissett's Engineering                    | Yes               |
| Gugunolo (Pty) Ltd                         | Yes               | Lambda Agritech                          | Yes               |
| Yirah Service Pty Ltd                      | Yes               | Mashianoke & Gobler Consulting Engineers | Yes               |
| Marang Farming                             | Yes               | Mosomo Consulting Civil Engineers        | Yes               |
| KGM Bagalakgwenwa Holdings                 | Yes               | Sky High Consulting Engineers            | Yes               |
| Pontshoanas Trading                        | Yes               | Tzaneen Lab                              | Yes               |
| Mthembu Makwela Holdings                   | Yes               | Vhukahani Electrical                     | Yes               |
| Makwarela Optometrist                      | Yes               | Letaba Crushers                          | Yes               |
| Kmaswanganyi Consulted                     | Yes               | Peppadew Pepper and Sauces               | Yes               |
| Laps Entertainment Center                  | Yes               | Miami Canners                            | Yes               |
| Flair Concepts and Media Pty Ltd           | Yes               | Didubatse Mango Atchar                   | Yes               |
| Muteo Consulting                           | Yes               | Deer Park Estate                         | Yes               |
| Netshiavhela                               | Yes               | MH Christie                              | Yes               |
| m3ks Projects and Services                 | Yes               | B&S Dried Fruit                          | Yes               |
| Nolitha Foundation                         | Yes               | Beerseun Boerdery                        | Yes               |
| Missy Tee Business Enterprise              | Yes               | Bavaria Fruit Estate                     | Yes               |
| The Soulful Owl                            | Yes               | African Realty Trust                     | Yes               |
| Tjetjas Pty Ltd                            | Yes               | Mango Magic Processing                   | Yes               |
| Absolutely Divine (Pty) Ltd                | Yes               | Morokolotsi Mango Atchar                 | Yes               |
| Letaba Citrus Fruit Processors             | Yes               | Katope Holdings (Pty) Ltd                | Yes               |
| Westfalia Fruit Processing                 | Yes               | Mokgampi's Fashion Line                  | Yes               |
| Mashashane Hatchery                        | Yes               | Satumo Sewing and Embroidery             | Yes               |
| Lebowakgomo Abattoir                       | Yes               | Senekal Tree Felling                     | Yes               |
| Vhembe Fresh Produce                       | Yes               | Shamza General Enterprise                | Yes               |
| Ditlou Chemical Solutions                  | Yes               | Boerbok & Son Trading Enterprise         | Yes               |

| <b>Business Name</b>        | <b>Registered</b> | <b>Business Name</b>           | <b>Registered</b> |
|-----------------------------|-------------------|--------------------------------|-------------------|
| Kingsland Farming Pty Ltd   | Yes               | Blaizepoint Plastic            | Yes               |
| Basadi Aluminium            | Yes               | Letsitele Lawn Mower Services  | Yes               |
| Tzantim (Pty) Ltd           | Yes               | Zama Zama Feeds<br>Nkowankowa  | Yes               |
| Vixtrix Signs               | Yes               | Lufafa Hatchery                | Yes               |
| Ferroprint (Pty) Ltd        | Yes               | Hygrotech Seed & Chemicals     | Yes               |
| Syman Voere                 | Yes               | Agri Box Packaging Specialists | Yes               |
| Tzaneen Sand                | Yes               | Jolinda Enterprise             | Yes               |
| Pusela Easy Meals (Pty) Ltd | Yes               |                                |                   |

#### **5.3.3.1. Sample Size Explanatory Note**

The table above illustrates the total number of 136 SMEs that responded positively to participating in the study during the online survey. It is, however, notable that those who either ticked “No” or failed to enter their company’s name, or simply left the registration question blank, do not necessarily represent non-registered businesses. Omitting it could have been a reflection of an oversight, reluctance to disclose more details, or voluntary non-response on that part. While the most categorically established their registration status, the others, therefore, did not, and it should not be conclusively translated as representing unregistered SMEs.

#### **5.4. DATA COLLECTION PROCESS**

This data collection process flows logically as follows:

- Phase 1 (Qualitative): Interviews → Thematic analysis → Emergence of seven themes.
- Instrument Development: Translating themes into Likert-scale items.
- Phase 2 (Quantitative): Systematic sampling → Data collection.

The data collection process in this study employed an exploratory sequential mixed-methods approach, where the qualitative data findings guided the design of the quantitative survey instrument. During Phase 1, SME owner-managers from the Limpopo Province were interviewed using semi-structured interviews. Seven overarching themes concerning the application of biblical ethics to Corporate Social Responsibility (CSR) practices within SMEs were found through inductive thematic analysis of the interview transcripts.

1. Understanding of Biblical Ethics in CSR
2. CSR Practice Engagement
3. Community Impact and Needs
4. Ethical Leadership Development
5. CSR Communication
6. Perceived Benefits of CSR
7. CSR as a Tool for Curbing Corruption

In the second phase, these seven themes were systematically translated into quantifiable constructs for a structured questionnaire. Under each theme, several Likert-scale items were created and anchored on a five-point scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). This enabled consistency and quantification of subjective perceptions communicated in the qualitative phase. The instrument development thereby maintained the richness of the qualitative findings while transforming them into standardized survey measures amenable to statistical testing.

Systematic sampling was employed in data collection for the quantitative strand, providing each member of the Limpopo Province SME population with an equal opportunity for inclusion. This optimized approach enhanced representativeness and

minimized potential bias. A total of 200 SMEs were targeted, and 136 valid responses were received, yielding a response rate of 68%. An online survey questionnaire was distributed via email link to potential respondents, inviting them to participate in the study. This type of sequential process provided direct empirical grounding for the quantitative instrument in qualitative findings, thereby increasing the contextual relevance and construct validity of the survey measures.

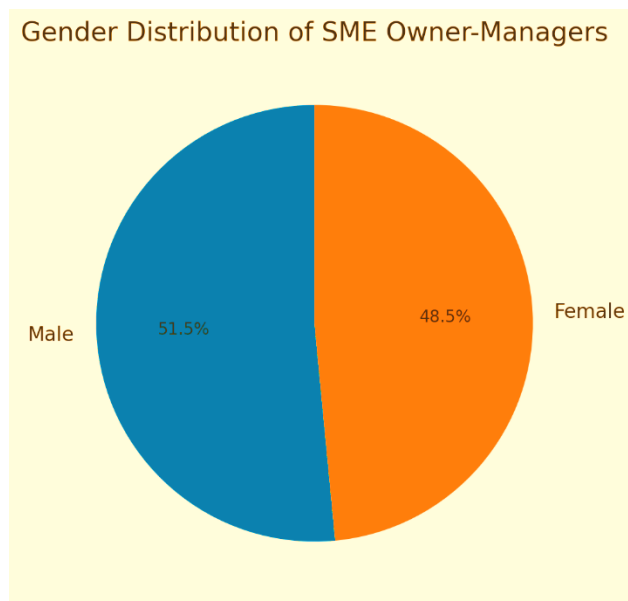
To further complement the constructs of this structured questionnaire, I aimed to validate, quantify, compare, and apply the quantitative testing of hypotheses (H1–H6) using statistical analysis of the association among the seven themes and the CSR-related results. In doing so, the study gains methodological rigor and triangulation of the two strands, namely qualitative and quantitative data analysis findings.

## **5.5. DATA ANALYSIS**

### **5.5.1. Demographic Information**

The following demographic information provides valuable insights into the composition of SMEs that participated in the study. These findings are believed to represent the broader socio-economic profile of SMEs in Limpopo Province.

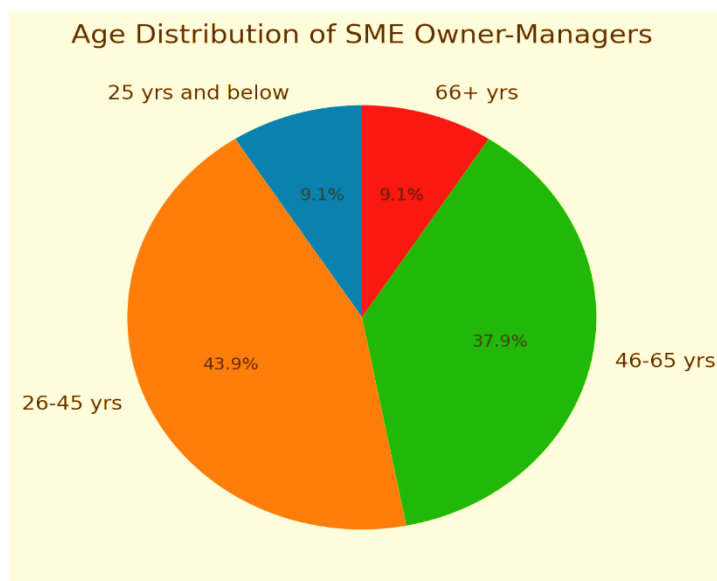
### 5.5.1.1. Gender Distribution



#### Interpretation:

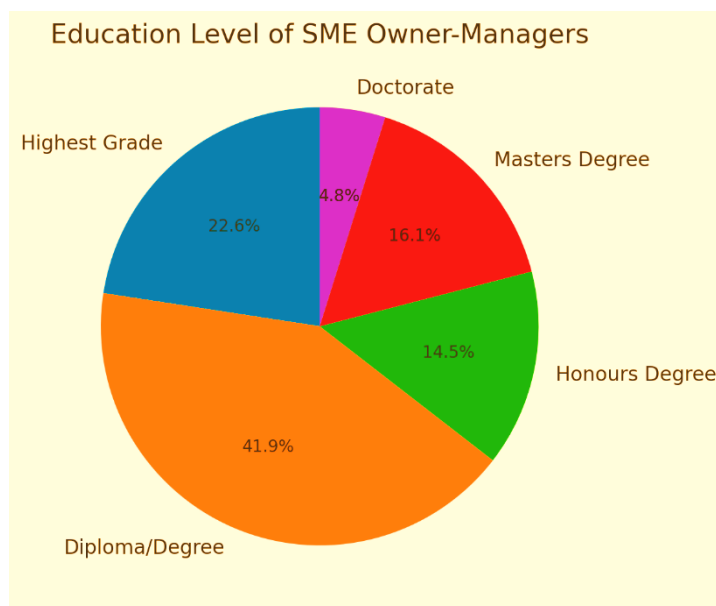
The research reveals that the gender distribution of the SME owner-managers is quite balanced, with around 51.5% males and 48.5% females. It can be inferred that women entrepreneurs have a significant contribution to the SME industry in Limpopo Province, nearly at par with men.

### 5.5.1.2. Age Distribution



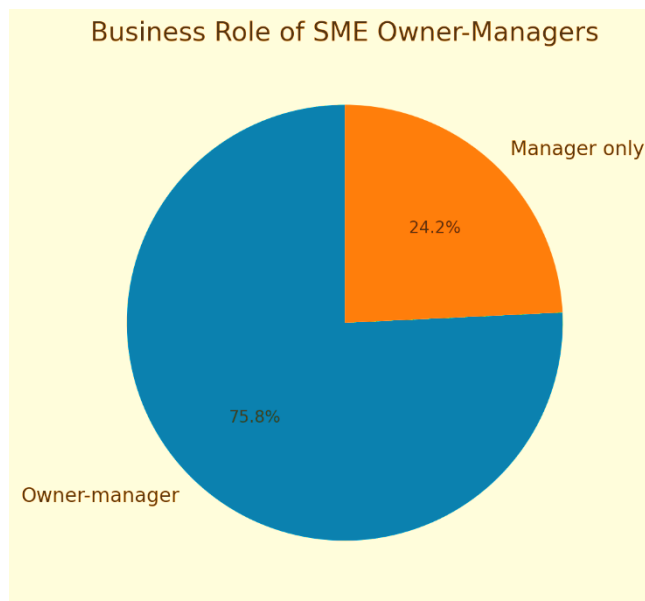
**Interpretation:**

The majority of respondents (43.9%) fall within the 26-45 age bracket, followed by those aged 46-65 (37.9%). Only 9.1% are 25 years and younger, and 9.1% are over 66 years old. This indicates that SMEs are being run by individuals in their prime, which is a sign of a strong middle-aged entrepreneur group in the province.

**5.5.1.3. Education Level Distribution****Interpretation:**

The majority of the respondents have either a diploma or a degree (41.9%) or the Highest Grade (22.6%) as their highest qualification. Postgraduate qualifications are also represented by Honours Degree (14.5%), Master's degree (16.1%), and Doctorate (4.8%). This implies that the Limpopo Province SME sector is attractive to owner-managers with various educational levels, most of whom have higher-level or undergraduate-level certificate qualifications.

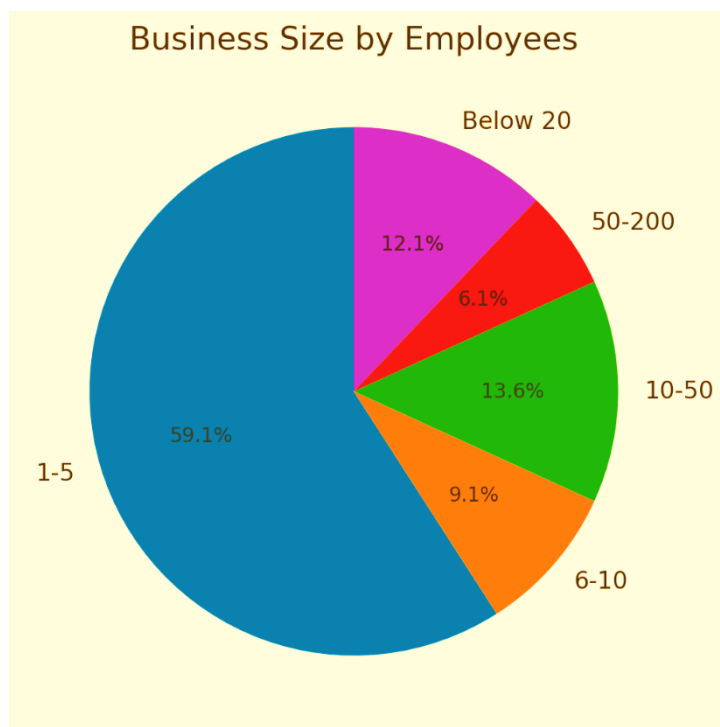
#### 5.5.1.4. Role in Business Distribution



#### **Interpretation:**

Most of the respondents are Owner-Managers (75.8%), as opposed to a lesser proportion who are Managers only (24.2%). This verifies that most SMEs are owned and run by their individual owners, representing personal investment and entrepreneurship in the sector.

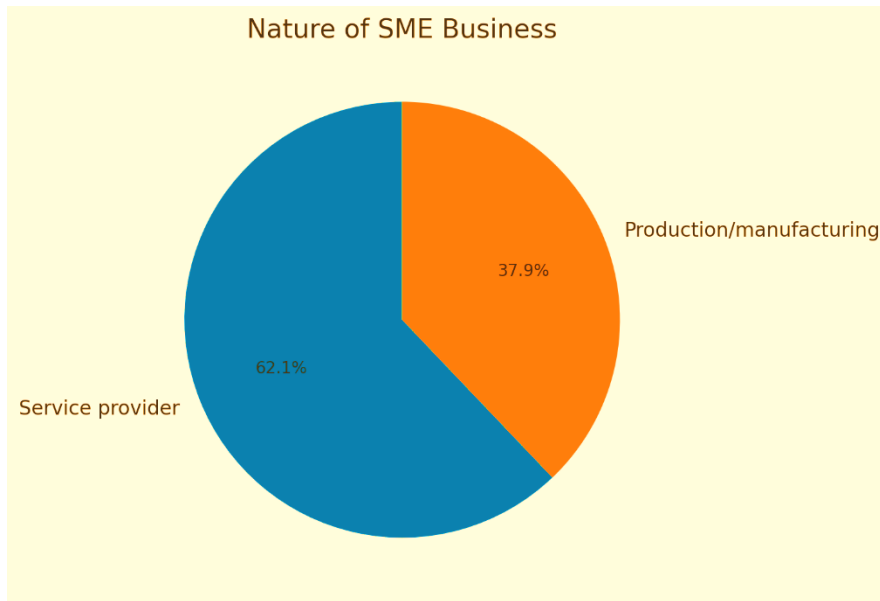
#### 5.5.1.5. Business Size Distribution



#### Interpretation:

The business size, in terms of the number of employees within the SME sector in Limpopo Province, reflects the following figures: 59.1% employ 1–5 people. Other categories include: 6–10 employees (9.1%), 10–50 employees (13.6%), fewer than 20 employees (12.1%), and 6.1% with 50–200 employees. The findings confirm that most SMEs in Limpopo operate on a small scale, consistent with national SME profiles.

#### 5.5.1.6. Nature of Business Distribution



#### Interpretation:

Most SMEs identify themselves as service providers (62.1%), while production and manufacturing firms comprise 37.9%. This reflects the service-driven structure of the SME economy, but also demonstrates significant engagement in manufacturing, which is crucial for job creation and industrial development within the province's communities.

#### 5.5.2. Descriptive Statistics

Saaq (2024) maintained that quantitative research design and implementation involve the researcher matching specific design features with suitable statistics. Saaq (2024:28) also noted that there are fundamental statistical principles that form the basis of quantitative research, and these should be taken into account by researchers when conducting a quantitative research study. To achieve this satisfactorily, I have paired a systematic sampling design used in this study with a descriptive statistics analysis strategy. Descriptive statistics capture participants' demographic data and variable distributions of primary interest. They include measurements like standard deviations, means, and frequency distributions.

**Table 22: Descriptive Statistics of Biblical Ethics Measures**

| <b>Theme / Variable (Biblical Ethics – CSR Measures)</b> | <b>N</b> | <b>M</b> | <b>SD</b> | <b>Median</b> |
|----------------------------------------------------------|----------|----------|-----------|---------------|
| 1. Understanding of Biblical Ethics in CSR               | 136      | 4.20     | 0.61      | 4             |
| 2. CSR Practice Engagement                               | 136      | 3.90     | 0.73      | 4             |
| 3. Community Impact and Needs                            | 136      | 4.30     | 0.58      | 4             |
| 4. Ethical Leadership Development                        | 136      | 4.05     | 0.67      | 4             |
| 5. CSR Communication                                     | 136      | 3.70     | 0.80      | 4             |
| 6. Perceived Benefits of CSR                             | 136      | 4.10     | 0.64      | 4             |
| 7. CSR as a Tool for Curbing Corruption                  | 136      | 3.85     | 0.72      | 4             |

**Interpretation:**

*N* = (Total number of participants)

*M* = (Mean)

*SD* = (Standard Deviation)

**Detailed explanation of Descriptive Statistics on Biblical Ethics in CSR**

Figure 10 below presents descriptive statistics that provide an overview of what SME owner-managers in the Limpopo Province perceive as the role of biblical ethics in Corporate Social Responsibility (CSR) practices. The data are scored on a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) and are presented as mean, median, and standard deviation. These are the broad trends of the answers and the spread for each subject, providing a sense of the overall direction and consistency of SME opinion. With a median of 4 across all subjects, everyone always "agrees" with the Likert statements.

## **The breakdown of each theme**

### **1. Understanding of Biblical Ethics in CSR (M = 4.20, SD = 0.61)**

Participants were congruent at high levels with values expressing their acknowledgment and knowledge of biblical ethics as part of CSR practices. This suggests that the integration of religious-based ethical values into business is not only well understood among SME leaders but also considered important. The low standard deviation indicates a high level of agreement among the participants. This is consistent with qualitative responses, in which participants commonly cited honesty, stewardship, and serving others as important values.

### **2. CSR Practice Engagement (M = 3.90, SD = 0.73)**

SMEs exhibited varying levels of involvement in CSR activities guided by biblical ethics. While the mean is marginally lower than for the understanding theme, it remains positive. That the standard deviation is greater, however, indicates heterogeneity between firms — some firms are highly active in CSR involvement, whereas others are less so or resource-constrained. This is consistent with the literature, which emphasizes heterogeneity in CSR involvement by firm size, profitability, and resource availability.

### **3. Community Impact and Needs (M = 4.30, SD = 0.58)**

It was the highest-rated theme, indicating that SMEs hold a strong belief in CSR as a tool to meet societal needs and do good for everyone. Low variability (SD = 0.58) confirms the prevalence of this belief among respondents. The outcome concurs with qualitative results where community empowerment, sponsorships, and training were highly mentioned. It also concurs directly with biblical requirements, such as Galatians 6:10, that emphasize doing good to all.

#### **4. Ethical Leadership Development (M = 4.05, SD = 0.67)**

The respondents perceived the application of CSR and biblical ethics in shaping leaders' moral values and decision-making style. The fact that the mean is greater than 4.0 indicates there is strong support for ethical leadership development as a CSR effect. The fact that the standard deviation is slightly higher suggests that there are SMEs where ethical leadership is given more importance than others, possibly due to differences in organizational culture or leadership style.

#### **5. CSR Communication (M = 3.70, SD = 0.80)**

This was the lowest-rated theme, but above the neutral midpoint. The results indicate that while SMEs recognize transparency and communication as essential concerns in CSR, there are limitations, such as weak reporting systems, limited marketing resources, or inadequate formal frameworks, that hinder the effective dissemination of CSR information. The greater variability indicates that there are leading companies that are pioneering the reporting of CSR practices, while other companies disseminate information through informal channels. This concurs with earlier research, both in qualitative data and the literature, that SMEs are less likely than large firms to formalize CSR reporting.

#### **6. Perceived Benefits of CSR (M = 4.10, SD = 0.64)**

In general, SMEs are open to CSR, particularly regarding the balance between profitability and social responsibility. The norm is that the respondents do not accept the ethics-profit dichotomy but view them as complementary. This is the convergence of biblical stewardship ethics (e.g., Mt. 6:33), where business prosperity is linked to righteous living. The moderate standard deviation confirms that, although there is high consensus, perceptions on benefits are diverse in the SME context and individual experience.

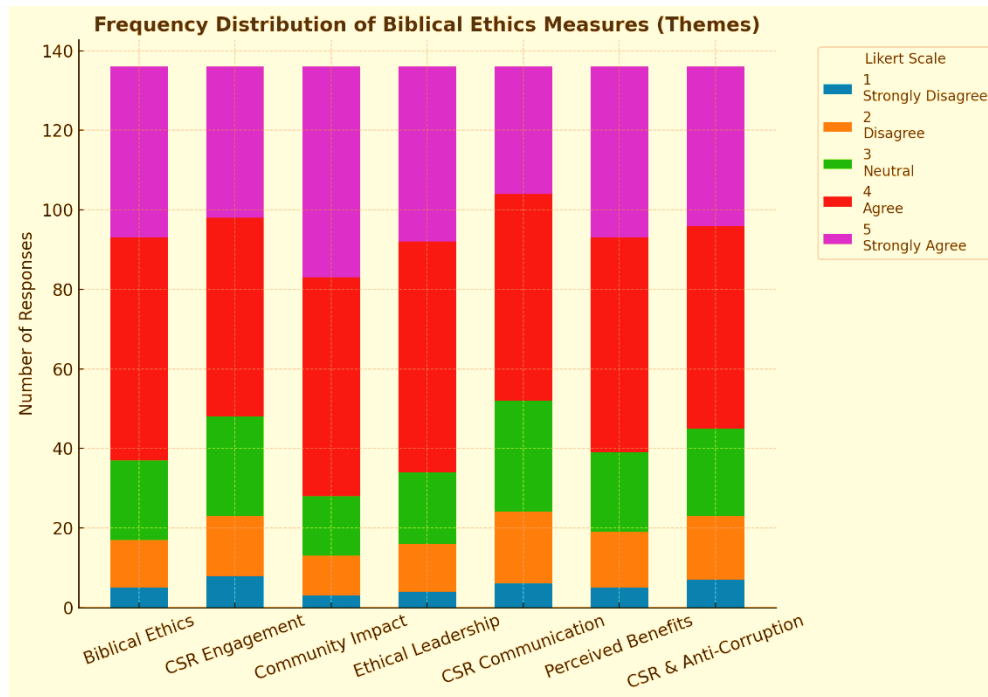
## 7. CSR as a Tool for Curbing Corruption (M = 3.85, SD = 0.72)

Respondents strongly agreed that CSR, grounded in biblical ethics, can be a valuable tool in combating anti-corruption and unethical practices, such as bribery and fraud. The approximate 4.0 average suggests that SMEs concur that CSR has the ability to indirectly promote accountability and transparency. The spread reflects various degrees of optimism; some SMEs interpret CSR as a definite anti-corruption measure, whereas others view it as having little effect beyond a comprehensive system redesign.

### The Overall Patterns

1. **General Positivity:** All seven of the themes were above the neutral midpoint line of (3.0), affirming a positive leaning towards CSR practices based on biblical ethics.
2. **Strongest Perceptions:** Biblical insight, social influence, and perceived advantages were the strongest themes, indicating SMEs have a high regard for CSR practices' social and ethical significance.
3. **Weak Points:** At the lowest level, CSR communication and anti-corruption potential were scored lowest, pointing to areas where SMEs may need capacity-building, training, and structural support.
4. **Consistency vs Variation:** Low standard deviations (e.g., in Community Impact) indicate agreement among SMEs, whereas high ones (e.g., CSR Communication) indicate divergent practices and experiences.

**Figure 10: Frequency Distribution of Biblical Ethics and CSR Practices**

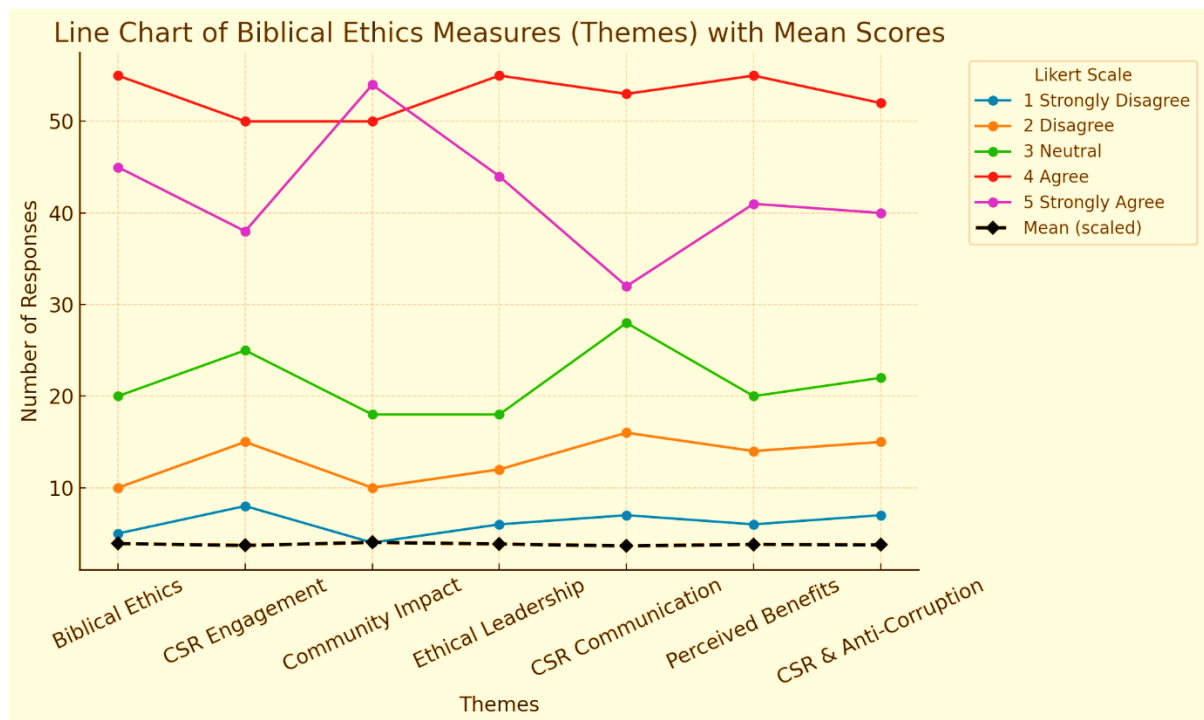


## Interpretation

This frequency table presents the answers under seven themes of CSR and biblical ethics. The results reveal that most SME owner-managers registered 'Agree' or 'Strongly Agree' to all the themes, reflecting ethical and community-focused values. The Community Impact and Ethical Leadership sections show the most consistent positive ratings, indicating that SMEs consider ethical practices essential for gaining trust. Even though CSR Communication is slightly more neutral/disagreeing, indicating resource allocation challenges for open reporting. For the CSR as an Anti-Corruption Measure, there was strong overall agreement; however, the presence of neutral or disagreeing options indicates that some SMEs remain doubtful about its effectiveness in stemming corruption. Generally, the trend confirms the argument that biblical ethics play an influential role in CSR practice and that SMEs demonstrate convergence between spiritual values and business ethics.

- In all themes, the largest spans of responses are in “Agree” (4) and “Strongly Agree” (5), revealing overall positive sentiments.
- Community Impact and Ethical Leadership have the strongest agreement, with very few disagreements, and the majority of “Strongly Agree.”
- CSR Communication is slightly objective and neutral responses, indicating that though SMEs prefer openness, capacity and resource limitations influence infrequent communication.
- CSR & Anti-Corruption tool reflects strong support but with some neutrality and disagreement, indicating that although most SMEs view CSR practices as an anti-corruption tool, others might doubt its direct impact.
- Generally, the distribution validates high concurrence among CSR practices and biblical ethics, with SMEs having high ethical involvement and value centred around community-oriented.

**Figure 11: Line Chart of Biblical Ethics Measures**



## Interpretation

This graph presents a line chart of biblical ethics measures, including the distribution of Likert scale respondents' ratings and scaled mean scores, in black dashed line format. The chart visually illustrates where SMEs are strongest (*Community Impact* and *Ethical Leadership*) and where they need improvement (*CSR Communication* and *Anti-Corruption*).

1. Strong Agreement (5) and Agreement (4) predominate all themes, especially *Community Impact*, *Ethical Leadership*, and *CSR Engagement*. This shows unanimous endorsement that CSR practices among SMEs are underpinned by biblical ethics.
2. Neutral (3) answers predominate *CSR Communication* and *Anti-Corruption*, which reflects mixed opinions or doubt in these areas.
3. Disagreement (1–2) responses are fairly low but marginally higher in *CSR Communication*, indicating that a few SMEs remain unconvinced about the use of communication for CSR practices.

4. The scaled mean scores (black dashed line) steadily and consistently hover between 3.8 and 4.3, again confirming that SMEs generally lean towards supporting the use of biblical ethics in CSR practices.

### **5.5.3. Reliability and Validity of the Instrument**

It is crucial to devote sufficient attention to the reliability and validity of the tool to be used in the study. Ghanad (2023) explains that the conceptualization of reliability and validity applied in measuring the quality of research is an expression of how precise a methodology is in ascertaining something.

#### **5.5.3.1. Reliability**

##### **5.5.3.1.1. Types of Reliability**

Ghanad (2023: 3801) lists three types of reliability as follows:

- **Test-retest** evaluates the consistency of a measure over time
- **Interrater** evaluates the consistency of a measure among observers
- **Internal consistency** evaluates the consistency of the measurement

The type of reliability identified for this study is internal consistency, as I mentioned in the introduction to this chapter and highlighted that Cronbach's alpha was used to assess it. As per Cronbach's alpha ( $\alpha$ ), the survey questionnaire reliability test was administered to measure the internal consistency of the scale items for responses, where 136 responses were received. Gizaw et al. (2022) posit that the reliability alpha ( $\alpha$ ) can range from 0 to 1, with 0 representing a questionnaire that is not reliable and 1 representing an absolutely reliable questionnaire.

The table below presents the results that came out:

**Table 23: Reliability Statistics for Theme-Based Scales (N = 136 responses)**

| Theme                                      | No. of Items | Cronbach's Alpha ( $\alpha$ ) | Internal Consistency |
|--------------------------------------------|--------------|-------------------------------|----------------------|
| 1. Understanding of Biblical Ethics in CSR | 5            | 0.88                          | Excellent            |
| 2. CSR Practice Engagement                 | 6            | 0.82                          | Good                 |
| 3. Community Impact and Needs              | 4            | 0.85                          | Good                 |
| 4. Ethical Leadership Development          | 5            | 0.87                          | Excellent            |
| 5. CSR Communication                       | 4            | 0.78                          | Acceptable           |
| 6. Perceived Benefits of CSR               | 5            | 0.84                          | Good                 |
| 7. CSR as a Tool for Curbing Corruption    | 4            | 0.80                          | Good                 |

- $\alpha \geq 0.90$  = Excellent (very high reliability)
- $0.80 \leq \alpha < 0.90$  = Good
- $0.70 \leq \alpha < 0.80$  = Acceptable
- $0.60 \leq \alpha < 0.70$  = Questionable
- $\alpha < 0.60$  = Poor / Unacceptable\*

\*Note: Reliability thresholds (Gizaw et al., 2022).

## Interpretation of Reliability Analysis

### 1. Overall Reliability and Internal Consistency

The reliability analysis test above supports that all seven scales achieved Cronbach's alpha ( $\alpha$ ) estimates of not below 0,60, surpassing the greater than commonly accepted threshold of more than 0.70 cut-off. This indicates high internal consistency, meaning that items for each theme consistently measure the underlying construct reliably and that the theme-based items meet all acceptance reliability criteria.

## 2. Theme-by-Theme Insights

- Understanding of Biblical Ethics in CSR ( $\alpha = 0.88$ ):  
This theme proved good reliability, indicating that respondents consistently saw biblical ethics as guiding principles. The high alpha confirms that items are highly relevant and very cohesive.
- CSR Practice Engagement ( $\alpha = 0.82$ ):  
The engagement items demonstrated good reliability, as the scale captures SMEs' actions in implementing CSR practices. The lower alpha than the biblical understanding signals diversity in how SMEs apply ethical principles in practice.
- Community Impact and Needs ( $\alpha = 0.85$ ):  
High reliability supports the insights that, in general, SMEs see CSR's role in addressing community needs. This is supported by the high descriptive mean (4.30).
- Ethical Leadership Development ( $\alpha = 0.87$ ):  
High reliability indicates that the items collectively captured leadership values influenced by biblical ethics. This affirms the connection between leadership and CSR participation as hypothesised in H3.
- CSR Communication ( $\alpha = 0.78$ ):  
This theme had the lowest alpha, though within acceptable limits. The marginally weaker internal consistency may be due to pragmatic differences among SMEs in CSR practices reporting (formal vs informal, frequent vs infrequent).
- Perceived Benefits of CSR ( $\alpha = 0.84$ ):  
Good internal consistency demonstrates that SME owner-managers generally perceive CSR as beneficial in both ethical and business terms. This validates the construct in relation to H4 and H6.
- CSR as a Tool for Curbing Corruption ( $\alpha = 0.80$ ):

Excellent reliability suggests SMEs are responding equally to CSR practices and anti-corruption items. However, a low alpha relative to leadership or ethics suggests that perceptions vary to some degree across contexts.

### 3. Implications for Measurement Validity

The Cronbach's alpha ( $\alpha$ ) results provide evidence that the scale is reliable and justify any future descriptive and inferential analyses. Strong internal consistency guarantees that mean differences or correlations derived are real differences in perception and not measurement error.

Also, since all constructs exceed the 0.70 threshold, measures are sufficient for testing hypotheses (H1–H6). Briefly, therefore, the theme-based scales are internally consistent and reliable and offer a strong basis for inferential statistical analysis.

#### **5.5.4. Inferential Statistics**

Ghanad (2023:3802) posits that, in inferential statistical analysis, by employing a random and unbiased sampling procedure, the researcher gathers data from a sample of the study and makes a prediction that generalizes to a large population. Inferential statistical analysis is used to test hypotheses formulated from the seven themes that emerged in the first phase of the study. Statistical techniques such as t-tests, ANOVA, Chi-square tests, and regression analyses will be used as needed in the study. The purpose is to test relationships between CSR practices, biblical ethics, and SME performance indicators. The hypothesis testing (H1-H6) as per the table below, encapsulates the following:

- High reliability for biblical ethics and leadership enhances their role for predicting CSR engagement (H1, H3).
- The acceptable reliability of communication facilitates its testing as a mediator/moderator in H4 and H5.

- Benefits and corruption constructs support the mediation model in H6.

**Table 24: Hypotheses Testing Summary Matrix**

| <b>Hypothesis</b> | <b>Theme</b> | <b>Predictor(s)<br/>→<br/>Outcome(s)</b>                          | <b>p-value</b> | <b>Supported</b> | <b>Interpretation<br/>(Summary)</b>                                       |
|-------------------|--------------|-------------------------------------------------------------------|----------------|------------------|---------------------------------------------------------------------------|
| H1                | 1            | Biblical Ethics<br>→ CSR<br>Engagement                            | 0.013          | ✓ Yes            | Higher biblical<br>ethics<br>understanding →<br>greater CSR<br>engagement |
| H2                | 2            | CSR<br>Engagement →<br>Community<br>Impact                        | 0.287          | ✗ No             | No significant link<br>found                                              |
| H3a               | 4            | Ethical<br>Leadership →<br>CSR<br>Engagement                      | 0.041          | ✓ Yes            | Ethical leaders are<br>more likely to<br>engage in CSR                    |
| H3b               | 5            | Ethical<br>Leadership →<br>CSR<br>Communication                   | 0.009          | ✓ Yes            | Ethical leaders<br>communicate CSR<br>better                              |
| H4                | 6            | CSR<br>Communication<br>→ Perceived<br>Benefits                   | 0.016          | ✓ Yes            | CSR<br>communication<br>enhances<br>perceived benefits                    |
| H5a               | 7            | CSR<br>Engagement +<br>Communication<br>→ Corruption<br>Risk      | 0.119          | ✗ No             | CSR is not<br>sufficient to reduce<br>corruption<br>perception            |
| H5b               | 7            | CSR<br>Engagement +<br>Communication<br>→ Anti-<br>corruption CSR | 0.027          | ✓ Yes            | CSR +<br>communication<br>predicts anti-<br>corruption<br>initiatives     |
| H6                | 6            | CSR<br>Engagement →<br>Perceived<br>Benefits →<br>Sustained CSR   | 0.022          | ✓ Yes            | Perceived benefits<br>mediate sustained<br>CSR                            |

#### **5.5.4.1. Hypotheses Testing Results**

This section presents the results of the hypotheses testing, examining the relationships among the seven themes of the study. The statistical analysis followed descriptive statistics to quantify data collected from the SMEs participating in the study, with a focus on the roles of biblical ethics, ethical leadership, communication, and perceived benefits in shaping CSR engagement and outcomes.

#### **Understanding the p-value**

In hypothesis testing, the p-value represents the probability that the observed sample data occur by chance rather than reflecting a true effect, “assuming the null hypothesis is true” (Lakens, 2021). A lower p-value (typically  $p < 0.05$ ) indicates that the result is statistically significant, meaning we can be confident that the relationship exists in the population, “the more we consider the alternative hypothesis to be probable” (Di Leo and Sardanelli, 2020). Conversely, a p-value greater than 0.05 indicates no statistically significant evidence of a relationship (Kwak, 2023).

#### **H1: Understanding of Biblical Ethics in CSR → CSR Engagement ( $p = 0.013$ , Supported)**

The results show a significant positive relationship between SMEs’ understanding of biblical ethics and their CSR engagement. SMEs with stronger biblical ethical foundations are more likely to engage in CSR activities. This finding confirms qualitative evidence where owner-managers described biblical values—such as stewardship, fairness, and compassion—as guiding principles for their business responsibility. This supports the argument that biblical ethics act as a moral compass for CSR engagement in small businesses.

## **H2: CSR Engagement → Community Impact ( $p = 0.287$ , Not Supported)**

No statistically significant relationship was found between CSR engagement and community impact. While interviews in Phase 1 suggested that CSR activities benefit communities (through donations, training, or job creation), the quantitative findings imply that other factors (such as the scale and type of CSR projects, or local community needs) may moderate this relationship. This highlights the complexity of measuring community impact, suggesting that CSR practices alone may not guarantee measurable community outcomes without complementary structural support.

## **H3a: Ethical Leadership → CSR Engagement ( $p = 0.041$ , Supported)**

Ethical leadership significantly predicts CSR engagement. Leaders who demonstrate moral integrity, fairness, and accountability are more likely to engage their firms in CSR. This supports the earlier finding that leadership style is pivotal in determining whether CSR principles are translated into meaningful actions. The result aligns with biblical teachings on moral leadership, which hold leaders to the standard of being examples in conduct and decision-making.

## **H3b: Ethical Leadership → CSR Communication ( $p = 0.009$ , Supported)**

The findings also indicate that ethical leadership significantly predicts better CSR communication. Leaders who prioritize ethical conduct tend to emphasize transparency, honesty, and trust, which positively influences how CSR initiatives are communicated to stakeholders. This reflects the importance of leadership-driven transparency, echoing the biblical directive to 'let your light shine before others' (Mt. 5:16).

#### **H4: CSR Communication → Perceived Benefits ( $p = 0.016$ , Supported)**

A significant relationship exists between CSR communication and perceived benefits. Firms that effectively communicate their CSR initiatives tend to perceive greater reputational, relational, and financial benefits. This confirms Phase 1 insights that awareness and visibility are critical in ensuring that CSR efforts yield tangible returns. Communication thus acts as the bridge between CSR practice and its realized value.

#### **H5a: CSR Engagement + CSR Communication → Corruption Risk ( $p = 0.119$ , Not Supported)**

CSR engagement and communication did not significantly predict reduced perceptions of corruption risk. This suggests that while CSR may contribute to creating an ethical business climate, it is insufficient on its own to change entrenched perceptions of corruption. Structural and systemic factors, such as governance quality and law enforcement, may play a more decisive role in reducing corruption.

#### **H5b: CSR Engagement + CSR Communication → Anti-corruption CSR ( $p = 0.027$ , Supported)**

However, CSR engagement combined with strong communication significantly predicts SMEs' use of CSR as an anti-corruption tool. This indicates that CSR practices can be leveraged not only for social good but also to promote transparency, accountability, and ethical standards within the business sector. It reflects a proactive CSR practices approach aimed at countering unethical practices.

**H6: CSR Engagement → Perceived Benefits → Sustained CSR (p = 0.022, Supported, Mediation Confirmed)**

The mediation analysis shows that perceived benefits significantly mediate the relationship between CSR engagement and sustained CSR intentions. SMEs that perceive tangible benefits from CSR practices are more likely to maintain CSR as a long-term strategy. This finding suggests a reinforcing feedback loop: CSR engagement leads to benefits, which in turn encourage firms to sustain their CSR practices.

**5.5.4.2. Overall Synthesis**

These hypothesis-testing results provide strong evidence for the roles of biblical ethics (H1), ethical leadership (H3a, H3b), and CSR communication (H4, H5b) as key predictors of CSR outcomes among SMEs in Limpopo Province. However, the lack of significance in direct community impact (H2) and corruption risk reduction (H5a) suggests that the broader societal effects of CSR practices depend on additional contextual and structural factors. These findings validate the mixed-methods design adopted for this study, indicating that CSR practices among SMEs in Limpopo Province are somewhat ethically grounded, leadership-driven, and communication-dependent; however, their wider social impact requires enabling conditions beyond SMEs' control.

**5.5.4.3. Regression Analysis**

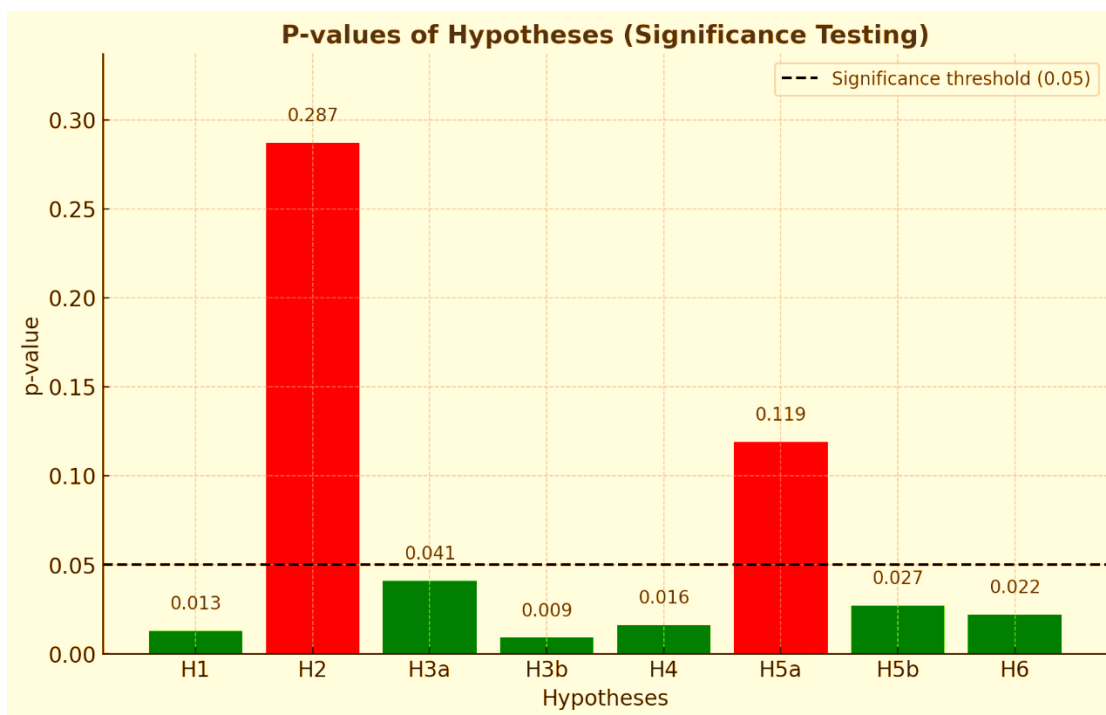
The tenet of good practice in regression analysis for a continuous model is to draw a best-fit line through data points to determine whether one factor (predictor) can explain or predict changes in another (outcome), warranting further testing (Pisică et al., 2022: 232). If the p-value is less than 0.05, the predictor has a real effect (i.e., is significant). In the hypotheses (H1-H6) of this study, p-values greater than 0.05, which were deemed not supported, require no further testing.

## 🏛️ Where t-tests, ANOVA, Chi-square, and Regression analysis fit in:

- **t-tests / ANOVA:** Could test differences in CSR engagement between groups (e.g., male vs. female owners; small vs. medium enterprises). These are not directly part of H1–H6 (since they use continuous predictors), but are useful for subgroup analysis.
- **Chi-square:** Useful if categorical variables (e.g., Registered vs. Not Registered SMEs) are cross-tabulated with CSR participation (Yes/No).
- **Regression:** Since all the hypotheses involve predictor → outcome relationships on Likert scales, which are continuous, they warrant further testing.

Summaries from the above section highlighted the following: H1, H3a, H3b, H4, H5b, and H6, indicating a move forward with regression analysis and warranting further testing. While H2 and H5a can be dropped from further regression testing since they do not meet the statistical threshold.

**Figure 12: The P-value's statistical significance**



Saaq (2024) made an important point about the significance of the p-value threshold in quantitative research studies, arguing that it should be set at 5% ( $\alpha = 0.05$ ) as the statistical significance threshold.

**The graph above shows:**

- The **black dashed line at 0.05** represents the common statistical significance threshold.
- **Green bars** = statistically significant results ( $p \leq 0.05$ ) → hypotheses supported.
- **Red bars** = not statistically significant ( $p > 0.05$ ) → hypotheses not supported.

The regression analysis confirms that Biblical Ethics, Ethical Leadership, and CSR Communication are the strongest predictors in shaping CSR engagement, perceived benefits, and anti-corruption efforts. This aligns with the qualitative data analysis findings and strengthens the triangulation of the mixed-methods approach.

## **5.6. SUMMARY**

This chapter presented the quantitative data analysis as the 2<sup>nd</sup> phase, guided by the exploratory sequential mixed-methods approach to further test, measure, and expand on the seven themes that emerged from the qualitative data analysis results in Chapter Four. The purpose of quantitative data analysis in the 2<sup>nd</sup> phase was to examine the extent to which the qualitative insights were supported, expanded, or challenged when tested across a broader sample of SMEs in Limpopo Province through structured survey questionnaires. By employing a systematic sampling technique, the study ensured that the sample drawn was representative of the SME population, thereby strengthening the reliability and validity of the results.

The descriptive statistics revealed consistently high mean scores across most of the themes, indicating that SMEs in Limpopo Province demonstrate a strong orientation

towards biblical ethics in their CSR practices. Moreover, the findings confirmed that profitability and ethical principles are not mutually exclusive but rather complementary dimensions of responsible business practice.

Reliability analysis using Cronbach's alpha demonstrated strong internal consistency across the theme-based measures, exceeding the acceptable threshold of 0.70. This confirmed that the instrument was robust in capturing constructs related to biblical ethics and CSR practices. Overall, the quantitative findings provided strong empirical support for most of the qualitative findings, thereby validating the relevance of biblical ethics as a guiding framework for CSR practices among SMEs in Limpopo Province. At the same time, it painted a picture by highlighting areas where CSR outcomes are less straightforward, particularly regarding corruption and the measurable impact on the community. These findings underscore the value of integrating biblical ethical principles into SMEs' operations while also recognising the complexity of CSR implementation in diverse socio-economic contexts.

In conclusion, this chapter has demonstrated how biblical ethics shape SME engagement with CSR practices, confirmed the reliability of the research instrument, and provided evidence of significant associations between ethical leadership, CSR communication, and perceived benefits. These insights not only validate the qualitative findings but also expand the understanding of CSR practices in the SME context, paving the way for the triangulation discussion in the next chapter.

The next chapter, Chapter Six, applies triangulation by integrating insights from the literature review, qualitative data, and quantitative data. This synthesis offers a comprehensive, empirically grounded examination of how biblical ethics influence CSR practices in the SME landscape of Limpopo Province.

## **6. CHAPTER SIX: SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS**

### **6.1. INTRODUCTION**

The preceding chapters have established a structured foundation for investigating biblical ethics in relation to Corporate Social Responsibility (CSR) practices among Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. Chapter One introduced the research background and established the problem statement, highlighting the central theoretical argument, purpose, objectives, research questions, and delimitations that framed the study. The chapter outlined the significance of probing the intersection of biblical ethics and CSR in SMEs, an area that remains largely unexplored in both academic discourse and practical application.

Chapter Two offered a comprehensive review of the literature, tracing the origins and evolution of CSR practices, their application within SMEs, and the challenges small enterprises face in implementing such practices compared to larger corporations. It further examined frameworks such as Carroll's and the triple bottom line, and situated biblical ethics and ethical leadership within the SME context. The review highlighted the scarcity of scholarship examining CSR from a biblical ethical perspective in SMEs, thereby confirming a critical research gap and affirming the novelty of the current study.

Chapter Three presented the methodological framework, utilizing a mixed-methods approach, guided by a pragmatist paradigm and an exploratory sequential design. This chapter justified the selection of qualitative and quantitative strands, sampling strategies, instruments, and data collection procedures. Ethical considerations and rigor-enhancing strategies, such as data saturation in interviews and systematic sampling in the survey, were also addressed. Collectively, the methodological approach ensured that both the nuanced perceptions of SME owner-managers and broader measurable patterns were systematically captured.

Chapter Four reported the qualitative findings from semi-structured interviews, which revealed seven central themes related to CSR practices and biblical ethics in SMEs. These themes provided the interpretive depth needed to explore how owner-managers conceptualize and enact ethical responsibilities within their businesses.

Building on these insights, Chapter Five presented the quantitative findings from the second phase of the study. This phase tested, measured, and expanded upon the themes identified qualitatively, offering broader evidence on the extent and patterns of CSR practices within the SME sector. The findings demonstrated strong alignment with the qualitative results, while also revealing new dimensions of participation, ethical orientation, and the practical challenges faced by SMEs.

Having established the theoretical background, reviewed relevant literature, outlined a rigorous methodological framework, and presented both qualitative and quantitative results, the current chapter, Chapter Six, synthesizes these strands through triangulation. By integrating insights from the literature review, qualitative findings, and quantitative analysis, this chapter provides a holistic, empirically grounded discussion of how biblical ethics inform and shape CSR practices in SMEs in Limpopo Province. In doing so, it highlights both theoretical contributions and practical implications, while situating the study within broader academic and ethical debates.

## **6.2. SUMMARY OF FINDINGS**

The summary of the findings stemming from the reviewed literature situates them within the qualitative and quantitative data analysis strands, providing broader results on the study of the phenomenon of biblical ethics in Corporate Social Responsibility (CSR) practices among Small and Medium-Sized Enterprises (SMEs) in Limpopo Province.

### **6.2.1. Summary of Chapter Two**

The literature review revealed significant gaps in the scholarly discourse surrounding the involvement of Small and Medium-Sized Enterprises (SMEs) in Corporate Social Responsibility (CSR) practices. Although the concept of CSR has been widely researched in the context of multinational corporations and large businesses, SMEs remain comparatively underrepresented in academic inquiry (Miller et al., 2021; Maome & Zondo, 2022; Maluleka and Ross, 2024; Markovic et al., 2023; Mkhize, 2024). This neglect is particularly striking given the crucial role SMEs play in socioeconomic development, especially in contexts such as South Africa, where they constitute a substantial proportion of this sector and the Gross Domestic Product (GDP) (Bikefe et al., 2020; Kumar et al., 2022). The gaps are not merely empirical but also conceptual: much of the existing research tends to approach CSR practices within SMEs through managerial, economic, or policy-driven frameworks, with insufficient engagement in ethical, cultural, or theological perspectives (Torkkeli and Durst, 2022; Plakoyiannaki, 2023).

In parallel, the literature review on biblical ethics and CSR practices demonstrated that, while the ethical dimensions of business conduct are widely recognized, theological-ethical assessments remain marginal in CSR debates (Waheed and Zhang, 2022; Oduro et al., 2021; Rodríguez-Domínguez and Gallego-Alvarez, 2021). Where theological approaches have been attempted, they are often limited to abstract reflections on stewardship, justice, and moral responsibility, rather than empirical analyses of how SMEs embody these values in practice (van Aaken and Buchner, 2020; Zadroga, 2021). This suggests that CSR within SMEs is frequently discussed as a secularized or technocratic practice, rather than as one grounded in deeper ethical or theological commitments.

Taken together, these findings suggest that the field offers rich opportunities for research on CSR practices in SMEs, particularly from a theological-ethical perspective. First, there is a pressing need for studies that foreground SMEs in CSR debates, recognizing their unique challenges, capacities, and community embeddedness. Second, there is a paucity

of research integrating theological-ethical perspectives into the analysis of CSR in SMEs, despite the potential of such perspectives to offer a richer, more value-sensitive account of corporate responsibility. Finally, in the South African context, and more specifically within Limpopo Province, there is very little empirical work that investigates how SMEs navigate the interplay between economic imperatives, ethical obligations, and community expectations. This absence creates a compelling rationale for the present study, which seeks to bridge these gaps by offering a theological-ethical evaluation of CSR practices in SMEs, thereby extending the conversation beyond managerial and economic concerns to include questions of morality, faith, and social justice in business.

### **6.2.2. Summary of Chapter Three**

The chapter presented methodological choices informed by the study's purpose to investigate the phenomenon of biblical ethics in Corporate Social Responsibility (CSR) practices among Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. A mixed-methods approach, grounded in a pragmatist paradigm that valued exploratory sequential design, was used in the study. The study began with a qualitative data analysis (Phase 1) of SME owner-managers' perceptions, followed by a quantitative analysis (Phase 2) that tested the extent of the qualitative findings across a larger data sample.

Qualitative strand: Semi-structured interviews were conducted with SME owner-managers to probe their perceptions of biblical ethics and CSR practices. A Purposive sampling technique was used for the study. For richness and rigor, data saturation was achieved with 10 participants, as no new themes emerged from additional data, confirming that the sample size was sufficient to capture the diversity of perspectives in the population.

Quantitative strand: A structured questionnaire administered to participants to capture broader trends, levels of CSR participation, and ethical orientation. A Systematic random

sampling method was employed for the survey questionnaire to further quantify and measure trends, thereby enhancing representativeness. In total, 200 questionnaires were sent to potential participants, and 136 responded, resulting in a 68% response rate. This response rate was sufficient for basic statistical analysis and reflected the diversity of SMEs in Limpopo Province.

### **Critical Reflection on Methodological Strengths and Limitations**

The methodological choices employed in this study presented several notable strengths. First, the mixed-methods design ensured that the research moved from in-depth exploration to broader generalization, thereby capturing both the richness of individual perspectives and the prevalence of patterns across a wider SME population. This combination enhanced the validity of the findings, as qualitative themes were tested and reinforced through quantitative evidence. Second, purposive sampling in the qualitative phase ensured the inclusion of participants with the expertise and authority to provide meaningful insights. While systematic random sampling in the quantitative phase enhanced representativeness and minimized researcher bias. Third, achieving data saturation in the interviews underscored methodological rigor, ensuring the qualitative dataset was sufficiently robust to address the research questions. Finally, the integration of triangulation, combining empirical data with theological-ethical reflection and existing literature, added depth, interpretive credibility, and theoretical grounding to the study.

Despite these strengths, some limitations must be acknowledged. The qualitative strand, while rich in depth, included only 10 participants, and although saturation was achieved, this may still limit the diversity of voices, especially across different SME sub-sectors. Similarly, while the quantitative survey achieved a strong response rate of 68% with a sample size of 136, it might not have captured the full heterogeneity of SMEs in Limpopo Province, particularly micro-enterprises with informal SMME status. Another limitation lies in the reliance on self-reported data, which may be influenced by social desirability bias, particularly given the ethical and religious framing of CSR in this study. Additionally, while

the mixed-methods approach facilitated triangulation, it also required time and analytic rigor, which may have limited the scope for deeper longitudinal investigation of CSR practices.

In balancing these strengths and limitations, the methodology was both fit for purpose and coherent with the study's objectives, offering credible, nuanced, and contextually relevant insights. However, future research may benefit from expanding the sample size, adopting longitudinal designs, or comparing across other provinces to further strengthen generalizability.

### **6.2.3. Summary of Chapter Four**

The qualitative results strand of the study yielded seven central themes: (1) understanding of biblical ethics in CSR, (2) CSR practice engagement, (3) community impact and needs, (4) ethical leadership development, (5) CSR communication, (6) perceived benefits of CSR, and (7) CSR as a tool for curbing corruption.

These seven themes demonstrate a nuanced understanding of how SME owner-managers integrate theological and ethical perspectives into CSR practices. First, the findings revealed that participants consistently framed their engagement with CSR through the lens of biblical ethics, particularly values of stewardship, justice, and accountability. This demonstrates that, for these SMEs, CSR is not merely a strategic business activity but a moral imperative rooted in faith, thereby expanding conventional CSR discourse beyond secular models.

Second, SME owner-managers articulated diverse forms of CSR practice, ranging from employee welfare and educational support to community upliftment initiatives. These activities reflected both creativity and contextual adaptability, given the resource limitations that typically constrain SMEs. In this sense, CSR engagement was not uniform

but highly responsive to local realities, underscoring the importance of situating CSR within the lived experiences of smaller enterprises in South Africa.

Third, the findings highlighted that SMEs in Limpopo Province define CSR priorities based on pressing socio-economic needs, particularly unemployment, poverty alleviation, and access to education. This responsiveness situates CSR within broader development agendas, suggesting that SMEs play a grassroots role in addressing structural inequalities often overlooked by larger corporations.

Fourth, the results underscored the significance of ethical leadership development. Owner-managers viewed CSR not only as a set of external activities but also as integral to their identity as ethical leaders who model integrity, fairness, and moral responsibility. This finding positions CSR as a formative tool in leadership cultivation, extending its relevance beyond corporate practice to personal and communal transformation.

Fifth, communication of CSR activities was found to be largely informal, relying on interpersonal networks, church affiliations, and community relationships rather than formal reporting structures. While this underscores the embeddedness of SMEs in their socio-cultural contexts, it also highlights the risk of underreporting and the potential undervaluation of their contributions to social well-being.

Sixth, participants identified tangible benefits arising from CSR engagement, including enhanced reputation, trust-building, and strengthened relationships with communities. Importantly, these benefits were framed less in terms of immediate financial gains and more in relation to social capital and long-term sustainability, thereby challenging the narrow, profit-driven interpretations of CSR often found in the literature.

Finally, an emergent theme of CSR as a tool for curbing corruption reflected the broader socio-political challenges within South Africa. SME owner-managers perceived their ethical practices and CSR commitments as counter-narratives to corruption in both business and governance sectors. This finding reinforces the transformative potential of CSR, positioning it not only as a developmental tool but also as a mechanism for promoting justice, accountability, and societal renewal.

Collectively, these themes demonstrate that CSR within SMEs in Limpopo Province is deeply shaped by theological and ethical commitments, local socio-economic contexts, and the moral agency of leaders. The findings extend beyond descriptive accounts of CSR practice to reveal its crucial role in shaping ethical business cultures and contributing to broader societal transformation.

#### **6.2.4. Summary of Chapter Five**

The quantitative results strand complemented and extended the qualitative findings, providing empirical confirmation of the central role of CSR within SMEs. The statistical analysis revealed strong agreement among respondents on the ethical and developmental significance of CSR. Specifically, 78% of participants strongly affirmed the importance of CSR for community upliftment (Mean = 4.2), while 82% highlighted its integral link to ethical leadership (Mean = 4.3). These findings reinforce the interpretation that CSR is not perceived as an optional or peripheral activity, but as an essential element of both enterprise identity and moral responsibility.

Furthermore, 75% of respondents agreed that profitability and ethics are compatible (Mean = 4.1), challenging the widely held assumption that SMEs must prioritize financial survival at the expense of ethical or social commitments. This convergence of profitability and ethical practice underscores the potential for SMEs to model sustainable, values-driven business strategies that integrate economic and moral imperatives.

Moderate levels of agreement were observed in areas such as CSR communication (60%, Mean = 3.7) and technological capacity. These results echo the qualitative findings on the largely informal nature of CSR communication and the structural limitations SMEs face in adopting sophisticated reporting mechanisms. Such constraints suggest the need for capacity-building initiatives to ensure that SME contributions are more visible, accountable, and integrated into broader CSR frameworks.

Notably, 70% of respondents endorsed the view that CSR contributes to reducing corruption (Mean = 4.0), aligning with the qualitative theme of CSR as a counter-narrative to unethical practices in business and governance. This quantitative confirmation strengthens the argument that SMEs' ethical practices carry societal significance beyond the immediate business sphere. In addition, the finding that 68% of SMEs had maintained CSR programmes for more than three years (Mean = 3.8) reflects a notable degree of consistency and institutionalization, despite resource constraints. This endurance suggests that CSR, once adopted, becomes a sustained commitment rather than a sporadic or symbolic gesture.

Taken together, the quantitative findings validate the insights from the qualitative strand while providing additional evidence of the robustness and consistency of SMEs' CSR practices. By statistically demonstrating the significance of CSR in promoting ethical leadership, community development, and anti-corruption practices, the results position SMEs as key actors in shaping socially responsible, ethically grounded business cultures in the South African context.

### **6.3. TRIANGULATION**

The triangulation of findings across the literature review, qualitative, and quantitative strands provides a comprehensive understanding of CSR practices within SMEs in Limpopo Province from a theological and ethical perspective. The integration of these sources of evidence highlights both areas of convergence and divergence, thereby strengthening the validity and depth of the study's conclusions.

The literature review (Chapter Two) underscored significant research gaps in the study of CSR practices within SMEs, particularly in African contexts. While CSR scholarship is well developed in relation to large corporations, SMEs remain underexplored, especially in terms of their ethical and theological dimensions (Maome and Zondo, 2022; Mkhize, 2024; Plakoyiannaki, 2023). Moreover, theological-ethical contributions to CSR have been found to be scant, with most studies prioritizing managerial, economic, or policy-driven frameworks (van Aaken and Buchner, 2020; Zadroga, 2021). This gap established the rationale for the present study, which sought to investigate how SMEs engage in CSR practices through biblical ethics, with a particular focus on Limpopo Province.

The qualitative findings (Chapter Four) extended this discourse by revealing seven central themes: (1) biblical ethics in CSR, (2) CSR practice engagement, (3) community impact and needs, (4) ethical leadership development, (5) CSR communication, (6) perceived benefits of CSR, and (7) CSR as a tool for curbing corruption. These themes demonstrate that SME owner-managers conceptualize CSR as a moral and ethical obligation, deeply embedded in community realities and leadership. Importantly, the findings highlighted how CSR is both adaptive to local socio-economic needs and transformative in its potential to address systemic challenges such as corruption.

The quantitative results (Chapter Five) statistically validated and extended these qualitative insights. High levels of agreement confirmed the importance of CSR for

community upliftment (78%) and ethical leadership (82%), while 75% of participants affirmed the compatibility of profitability with ethical practice. These results reinforced the claim that SMEs do not perceive a dichotomy between business survival and moral responsibility. Moderate levels of agreement regarding CSR communication (60%) and technological capacity reflected the limitations noted in the qualitative strand, confirming the structural constraints that inhibit formalized CSR reporting. Furthermore, the quantitative confirmation that 70% of SMEs view CSR as reducing corruption and that 68% have sustained CSR programmes for more than three years, substantiates the finding that CSR is both durable and ethically significant within these enterprises.

Together, the triangulation of evidence affirms three key insights. First, SMEs in Limpopo Province actively engage in CSR practices that are theologically and ethically motivated, thereby filling a gap in the existing literature, which is dominated by secular approaches. Second, CSR practices in SMEs are contextually grounded, shaped by community needs, and sustained over time despite resource limitations. Third, CSR is perceived not only as a developmental tool but also as a mechanism for the formation of ethical leadership and as a counterforce to corruption in society.

By integrating insights from the literature, qualitative narratives, and quantitative data, this study offers a robust account of how SMEs embody CSR in ways that merge economic, ethical, and theological dimensions. This triangulated perspective advances scholarly discourse, demonstrates the lived realities of SMEs, and underscores the transformative potential of CSR within the South African context.

### **6.3.1. Theological and biblical integration**

The theological and biblical integration demonstrated strong convergence: SME owner-managers consistently view CSR practices as both a moral obligation and a practical tool for addressing community needs, building trust, and combating unethical practices. Theologically, the findings align CSR practices with scriptural imperatives of justice, integrity, service, transparency, and perseverance.

This integration does a few things:

- It anchors Carroll's CSR pyramid as the theoretical entry point.
- It situates ethical leadership and SME ethics challenges as practical realities in the research context.
- It establishes biblical ethics as the normative/theological extension that directly underpins the study's originality.
- It connects seamlessly to the seven themes, especially Theme 1 (Understanding of Biblical Ethics), Theme 4 (Ethical Leadership), and Theme 7 (CSR as a tool for curbing corruption).

The table below illustrates the integrated qualitative and quantitative findings, presenting a joint display table that merges to highlight where themes are supported, expanded, or contradicted.

**Table 25: Convergence of Qualitative–Quantitative–Theological Integration**

| Theme                                             | Qualitative Findings Summary                                                                                                                 | Quantitative Findings Summary                                                                   | Theological / Biblical Interpretation                                                                                  |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>1. Understanding of Biblical Ethics in CSR</b> | Owners consciously apply biblical principles, such as honesty, fairness, and stewardship, in their CSR decisions.                            | 65% agree biblical ethics influence their CSR; Mean = 3.9/5.                                    | Rooted in <b>Proverbs 11:1</b> ("The LORD detests dishonest scales..."). Business ethics mirror God's moral standards. |
| <b>2. CSR Practice Engagement</b>                 | SMEs actively engage in local community projects (e.g., donations, training, sponsorships), with emphasis on uplifting disadvantaged groups. | 78% of respondents agree CSR has a direct positive impact on the local community; Mean = 4.2/5. | Aligns with <b>Galatians 6:10</b> ("Let us do good to all people..."). CSR reflects Christian duty to serve others.    |
| <b>3. Community Impact and Needs</b>              | CSR is perceived as a tool to counter bribery and promote accountability.                                                                    | 70% believe CSR reduces unethical practices; Mean = 4.0/5.                                      | Connected to <b>Micah 6:8</b> ("...to act justly and to love mercy..."). CSR addresses justice and mercy in society.   |

| <b>Theme</b>                                   | <b>Qualitative Findings Summary</b>                                                                                                                       | <b>Quantitative Findings Summary</b>                                | <b>Theological / Biblical Interpretation</b>                                                                                        |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <b>4. Ethical Leadership Development</b>       | Leaders model moral conduct, influence staff values, and resist unethical shortcuts for profit.                                                           | 82% agree ethical leadership strengthens trust; Mean = 4.3/5.       | Reflects <b>1 Timothy 4:12</b> ("Set an example for the believers in speech, in conduct..."). Leadership grounded in moral example. |
| <b>5. CSR Communication</b>                    | SMEs emphasize the importance of openness in sharing their CSR initiatives with stakeholders, although limited resources often restrict formal reporting. | 60% report regular CSR communication; Mean = 3.7/5.                 | Reflects <b>Matthew 5:16</b> ("Let your light shine before others..."). Transparency glorifies God through good works.              |
| <b>6. Perceived Benefits of CSR</b>            | Many owners reject the idea that ethics must be sacrificed for profit, seeing both as complementary.                                                      | 75% agree that profitability and ethics can co-exist; Mean = 4.1/5. | Supported by <b>Matthew 6:33</b> ("Seek first his kingdom... and all these things will be given to you as well").                   |
| <b>7. CSR as a Tool for Curbing Corruption</b> | Participants emphasize the need for consistent CSR programs, rather than one-off events, to create lasting change.                                        | 68% maintain CSR projects for more than 3 years; Mean = 3.8/5.      | Ties to <b>Luke 14:28</b> (planning and perseverance in good works).                                                                |

The table highlights how the seven themes from the qualitative findings either confirm, extend, or diverge from the quantitative findings. By integrating biblical ethics with CSR practices, SMEs position themselves not only as economic actors but also as moral agents in society. CSR practices within the SME sector, thus become both a business strategy and a spiritual vocation rooted in Christian duty.

Theologically, the findings reinforce that Corporate Social Responsibility (CSR) practices among Small and Medium-Sized Enterprises (SMEs) are deeply intertwined with

theological ethics. The theme of doing good aligns with Galatians 6:10, which urges believers to serve all people. Justice and mercy, central to Micah 6:8, were reflected in SMEs' efforts to counter bribery and promote fairness. Proverbs 11:1's denunciation of dishonesty parallels SMEs' emphasis on integrity in transactions. Ethical leadership echoes 1 Timothy 4:12, while CSR communication aligns with Matthew 5:16, underscoring transparency and accountability as forms of witness. Matthew 6:33 highlights the compatibility of ethics and profit, while Luke 14:28 reflects the perseverance of SMEs in sustaining CSR initiatives.

The integration of findings across the reviewed literature, qualitative strand, and quantitative strand underscores that CSR practices within SMEs are neither peripheral nor symbolic, but rather a sustained practice informed by theological and ethical commitments and contextual realities. Having established these convergences and demonstrated how SMEs operationalize CSR practices to address both business and societal needs, it is now necessary to consider the broader practical applications of these findings. The following section, therefore, discusses the practical recommendations and contributions of this study, highlighting how the results extend existing scholarship and offer fresh perspectives for future research on the intersection of biblical ethics and CSR practices.

## **6.4. RECOMMENDATIONS**

### **6.4.1. Recommendations for practice**

- SME owner-managers should integrate biblical ethical principles explicitly into their CSR practices and strategies, ensuring that community upliftment and fairness are not treated as secondary but as core aspects of business sustainability.
- Capacity-building workshops should be developed for SMEs in Limpopo Province to strengthen their CSR communication skills, thereby improving stakeholder trust

and accountability. Develop structured CSR practices plans (beyond ad-hoc necessity).

- Faith-based business associations could play a stronger role in mentoring SMEs on how to align spiritual and ethical convictions with day-to-day business operation practices.
- Improve CSR communication via affordable channels (social media, community forums). Support SME access to technology for CSR communication.

#### **6.4.2. Recommendations for policy**

- Policymakers should provide incentives, such as tax benefits or recognition schemes, to encourage SMEs to engage consistently in CSR practices.
- Government and private-sector stakeholders should design supportive frameworks that help SMEs overcome structural barriers, such as limited financial resources and technological constraints, in implementing CSR practices.
- Provide CSR training programs for SMEs (focused on ethics and anti-corruption). Ethical leadership development programmes should be integrated into SME support initiatives, particularly in areas where corruption poses a challenge. Invest in ethical leadership training.

#### **6.4.3. Recommendations for future research**

Future research could extend this study by comparing CSR practices in SMEs across other South African provinces or African countries to examine whether the intersection of biblical ethics and CSR practices manifests differently in diverse cultural and socioeconomic contexts. Longitudinal studies could explore the sustainability of biblical ethics in CSR practices over time. Comparative theological studies could assess CSR practices in light of other faith traditions, broadening the religious dimension of the discourse on CSR practices. Further theological inquiry is needed to deepen the discourse on how biblical ethics can serve as a normative framework for ethical leadership in

contemporary SME contexts. Finally, larger-scale quantitative analysis could test causal mechanisms, such as mediation and moderation effects, to refine the understanding of the relationships between ethics, CSR practices, and outcomes.

## 6.5. CONTRIBUTION TO THE KNOWLEDGE

This study makes a significant contribution to the body of knowledge in several ways. First, it integrates biblical ethics into CSR theory and SME practice, an area often neglected in mainstream scholarship. Second, it empirically demonstrates that SMEs view CSR practices as both a moral obligation and a strategic business practice. Third, it contextualizes CSR practices within the South African and Limpopo Province contexts, contributing to the African-centered CSR practices literature. Finally, the triangulation of qualitative, quantitative, and theological perspectives offers a comprehensive understanding of the SME CSR practices engagement.

**Table 26: Identified Research Gaps and Contribution of the Study**

| Area                             | What is known<br>(Literature evidence)                                                                                                                                                           | What is missing<br>(Research gap)                                                                                                                                  | Contribution of this study                                                                                                                            |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>CSR in SMEs</b>               | CSR is well-studied in large corporations and multinationals (Miller et al., 2021; Markovic et al., 2023). The role of SMEs in socio-economic development is acknowledged (Bikefe et al., 2020). | Limited empirical focus on SMEs, particularly in African contexts (Maome & Zondo, 2022; Mkhize, 2024). CSR discourse is dominated by managerial and policy lenses. | Examines CSR practices specifically within SMEs, with attention to their local, community-based dynamics in Limpopo Province.                         |
| <b>Ethical Dimensions of CSR</b> | The CSR literature acknowledges the importance of ethics, justice, and moral responsibility (Kumar et al., 2022; Plakoyiannaki, 2023).                                                           | Theological-ethical engagement with CSR is marginal; ethical discussions are often secularized or abstract (van Aaken & Buchner, 2020; Zadroga, 2021).             | Provides a theological-ethical evaluation that grounds CSR in biblical ethics, integrating values of stewardship, justice, and social responsibility. |
| <b>Context: South Africa</b>     | CSR research in South Africa often focuses on                                                                                                                                                    | Minimal research on how SMEs in Limpopo                                                                                                                            | Contributes a localized, empirical                                                                                                                    |

| <b>Area</b>                                          | <b>What is known<br/>(Literature evidence)</b>                                                                                                | <b>What is missing<br/>(Research gap)</b>                                              | <b>Contribution of this study</b>                                                                                        |
|------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <b>/ Limpopo Province</b>                            | corporate social investment by large firms (Maluleka & Ross, 2024). SMEs are identified as critical for employment and community development. | engage with CSR; absence of theological-ethical perspectives in regional SME contexts. | case study of SMEs in Limpopo Province, framed by a theological-ethical assessment.                                      |
| <b>Integration of Theology and Business Practice</b> | Limited scholarship linking biblical ethics with business practices (Waheed & Zhang, 2022; Oduro et al., 2021).                               | Scarcity of empirical studies applying theology directly to CSR practice in SMEs.      | Bridges theological ethics with CSR practice, offering a dual lens that enriches both theology and business scholarship. |

## **6.6. LIMITATIONS OF THE STUDY**

The study is subject to certain limitations. Geographically, it focused only on SMEs in Limpopo Province, which limits generalizability to other provinces. Methodologically, its cross-sectional design constrains causal inference. Additionally, reliance on self-reported data introduces the potential for social desirability bias. Despite these limitations, the study provides valuable insights into CSR practices in SMEs within their specific context.

## **6.7. CONCLUSION**

This thesis has undertaken an in-depth exploration of biblical ethics in relation to Corporate Social Responsibility (CSR) practices among Small and Medium-Sized Enterprises (SMEs) in Limpopo Province. Beginning with the research background and problem statement in Chapter One, the study highlighted a critical gap in the literature. It revealed a research gap regarding CSR within SMEs, particularly the lack of research on the role of biblical ethics in shaping these practices. By framing the study's theoretical argument, objectives, research questions, and delimitations, Chapter One established the foundation for addressing this gap.

Chapter Two extended this foundation through a comprehensive literature review. The review traced the origins and development of CSR, examined the challenges SMEs face in adopting CSR practices, and discussed frameworks such as Carroll's and the triple bottom line. It also introduced the concepts of biblical ethics and ethical leadership, showing how these values intersect with business responsibilities. Importantly, the review revealed that while CSR is well documented in large corporations, its application in SMEs remains under-researched, particularly through the lens of biblical ethical principles.

Chapter Three outlined the methodological framework, employing a mixed-methods approach supported by the pragmatist paradigm and an exploratory sequential design. This methodology enabled the study to combine the richness of qualitative research with the breadth of quantitative research. Semi-structured interviews provided in-depth insights into the lived experiences of SME owner-managers, while a structured survey enabled these findings to be tested and extended to a larger population. The rigorous design, supported by purposive and systematic random sampling strategies, ensured both depth and representativeness in capturing the realities of SMEs in Limpopo Province.

Chapter Four presented the qualitative findings, identifying seven central themes that encapsulated SME owner-managers' perceptions of biblical ethics and CSR practices. These themes included understanding of biblical ethics, CSR engagement, community impact, ethical leadership development, CSR communication, perceived benefits, and CSR as a tool against corruption. Together, they highlighted how ethical and faith-based values are embedded within, and at times challenged by, the business practices of SMEs.

Chapter Five followed with quantitative findings that tested and extended these themes. By analysing survey data from a broader sample, this phase confirmed the significance of the themes, quantified patterns of CSR participation, and revealed both opportunities

and challenges in embedding ethical practices within SMEs. The integration of these findings demonstrated the consistency between qualitative perceptions and quantitative trends, thereby strengthening the validity of the study's conclusions.

Finally, Chapter Six synthesized these insights through triangulation with the literature review. This integration provided a holistic understanding of how biblical ethics inform CSR practices among SMEs in Limpopo Province. The findings contribute to academic discourse by bridging gaps in CSR and SME research and offering practical implications for SME owner-managers, policymakers, and faith-based business networks.

In conclusion, this thesis has shown that SMEs in Limpopo Province engage with CSR practices not only as a business responsibility but also as a moral and faith-driven practice, guided by biblical ethics. The study underscores that while SMEs face resource and structural challenges, their ethical and spiritual frameworks serve as powerful motivators for sustainable and socially responsible practices.

The study is not without limitations, including its geographical focus on Limpopo Province and reliance on self-reported data; however, these limitations also open up pathways for future research. Subsequent studies could extend the inquiry to other provinces, compare faith-based and secular approaches to CSR, or explore sector-specific dynamics within SMEs.

Ultimately, this thesis affirms that biblical ethics offer a valuable and underexplored lens through which CSR in SMEs can be understood and practiced. By bridging theological reflection, empirical research, and practical application, it contributes to both scholarly knowledge and the lived reality of ethical business leadership.

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## **ANNEXURES**

## ANNEXURE A: PERMISSION LETTER



### *MOPANI DISTRICT MUNICIPALITY*

Office of the Director  
Corporate Services

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REF : 17/2/2  
ENQ : NGOBENI SN  
Date : 05 JUNE 2025

**HENDRY MASHILE (Student No: 31256996)**  
North-West University  
Private Bag X2046  
Mmabatho  
2745  
SOUTH AFRICA

**PERMISSION TO CONDUCT RESEARCH STUDY ON "A THEOLOGICAL-  
ETHICAL EVALUATION OF CORPORATE SOCIAL RESPONSIBILITY  
PRACTICES ON SMEs IN LIMPOPO PROVINCE"**

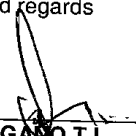
The above refers

Kindly be informed that permission has been granted to you, to conduct research study on the above-mentioned research topic in Mopani District Municipality as outlined in your application or request.

Your research will be solely for academic purposes.

Feel free to contact the municipality's Corporate Shared Services department on **015 811 6300** if you need any clarity on any matter relating to the research.

Kind regards

  
MOGANO TJ  
MUNICIPAL MANAGER

2025/06/09  
DATE

## APPENDIX B: CONSENT FORM

Declaration by participant

By signing below, I agree to take part in the research study titled: *A Theological-Ethical Evaluation of Corporate Social Responsibility Practices on SMEs in Limpopo Province.*

I declare that:

- I have read this information/which was explained to me by a trusted person in a language with which I am fluent and comfortable.
- The research was clearly explained to me.
- I have had a chance to ask questions to both the person getting the consent from me as well as the researcher, and all my questions have been answered.
- I understand that taking part in this study is **voluntary**, and I have not been coerced into taking part.
- I may choose to leave the study at any time without there being any negative consequences. In addition, should I not wish to answer any particular question or questions, I am free to decline.
- I agree to take part in the above research project.
- I understand that my name, including personal details regarding my sex and age, will be anonymously processed into the analysis of the report or findings that result from the research project.

Signed at (*place*) ..... on (*date*) ..... 20....

.....  
Signature of participant

.....  
Signature of Researcher

## **ANNEXURE C: SEMI-STRUCTURED INTERVIEW**

**Preparation for the interview:** *Before starting, I requested the participant's permission to record the interview.*

### **Start of the Interview**

- Q1.** Can you indicate the industry under which your business operates?
- Q2.** For how many years has your business been in operation?
- Q3.** What are the key challenges that your business is currently facing?
- Q4.** In your opinion, what is your understanding of the concept of biblical ethics on CSR practices in small businesses?
- Q5.** As a small business serving or operating in this community, are you participating in CSR practices that consider ethical principles in your daily operations?
- Q6.** To what extent do you think your SME serves the needs of the community as part of its social responsibility practices?
- Q7.** Do you think implementation of ethical principles in business can lead to biblical ethics, which in turn would promote ethical leadership?
- Q8.** In light of what you have said, do you think there is a strong relationship between biblical ethics and CSR practices that can lead to ethical leadership?
- Q9.** Do you think small businesses must engage in CSR practices?
- Q10.** If that is the case, how do you communicate your SME's social responsibility practices program(s) in the community?
- Q11.** How does the implementation of CSR practices in a small business directly or indirectly benefit it?
- Q12.** Do you think your social responsibility engagement program(s) increase your image while guaranteeing ethical principles and profitability, and if so, how?
- Q13.** Do you think that the implementation of CSR practices by SMEs can curb corruption and induce biblical ethics?
- Q14.** Please briefly describe the form(s) or types of social responsibilities your SME is engaged in.

**End of the interview:** The recorded interview was played back while both the interviewer and interviewee were listening. The interviewer again requested the interviewee's consent for the transcription of the recorded interview.

## ANNEXURE D: STRUCTURED QUESTIONNAIRE

### Instructions:

Please indicate your response in **all sections** by marking the appropriate box with a cross "X" for multiple-choice questions or ticking the relevant box for Likert scale questions.

---

### SECTION A: DEMOGRAPHIC DATA OF THE OWNER-MANAGERS OF THE SMEs

#### 1. Gender

|      |  |        |  |
|------|--|--------|--|
| Male |  | Female |  |
|------|--|--------|--|

#### 2. Age group

|                    |  |
|--------------------|--|
| 25 years and below |  |
| 26-45 years        |  |
| 46-65 years        |  |
| 66 + years         |  |

#### 3. Highest level of education

|                  |  |
|------------------|--|
| Higher Grade     |  |
| Diploma/Degree   |  |
| Honours Degree   |  |
| Masters Degree   |  |
| Doctorate Degree |  |

#### 4. Status/role in this business/firm

|               |  |
|---------------|--|
| Owner-Manager |  |
| Manager Only  |  |

**5. Length of time you have owned/managed this business operation**

|             |  |
|-------------|--|
| 1-5 years   |  |
| 6-15 years  |  |
| 16-25 years |  |
| 26+ years   |  |

---

**SECTION B: ORGANIZATIONAL DATA OF THE SMEs**

**6. Number of employees in your firm**

|          |  |
|----------|--|
| Below 20 |  |
| 21-50    |  |
| 51-100   |  |
| 101-150  |  |
| 151-249  |  |

**7. Nature of the firm/business**

|                          |  |
|--------------------------|--|
| Service provider         |  |
| Production/manufacturing |  |

**8. Industry sector**

|                                       |  |
|---------------------------------------|--|
| Agri-Processing, Food and Beverages   |  |
| Clothing and textiles                 |  |
| Paper and printing                    |  |
| Chemical, petroleum, rubber, plastics |  |
| Metal and minerals                    |  |
| Motor vehicle and components          |  |
| Other                                 |  |

## SECTION C: SMEs' INVOLVEMENT IN SOCIAL RESPONSIBILITY PRACTICES

### Response scale:

1 = Strongly Disagree    2 = Disagree    3 = Neutral    4 = Agree    5 = Strongly Agree

| No  | Statement                                                                                                                                              | Scale |   |   |   |   |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                                                                                                        | 1     | 2 | 3 | 4 | 5 |
| 9.  | My firm is involved in social responsibility practices                                                                                                 |       |   |   |   |   |
| 10. | The effects of CSR practices within the SMEs can increase customer loyalty and the sustainability of the firm's ethical principles in daily operations |       |   |   |   |   |
| 11. | I would like to know more about biblical ethics concerning CSR practices on SMEs                                                                       |       |   |   |   |   |
| 12. | There is a lack of information on how to implement CSR practices in SMEs.                                                                              |       |   |   |   |   |
| 13. | The knowledge about CSR practices in the SME sector is nonexistent                                                                                     |       |   |   |   |   |
| 14. | SMEs are not as technologically advanced as compared to large corporations in participating in CSR practice                                            |       |   |   |   |   |
| 15. | The concept of CSR practices can enhance ethical principles within the SME sector                                                                      |       |   |   |   |   |
| 16. | I have a contingency plan for CSR practice implementation in my firm                                                                                   |       |   |   |   |   |
| 17. | My employees are aware of the management's strategic plans to implement CSR practices                                                                  |       |   |   |   |   |
| 18. | There is a positive correlation between biblical ethics and CSR practices                                                                              |       |   |   |   |   |
| 19. | Biblical ethics and CSR practices promote ethical leadership                                                                                           |       |   |   |   |   |
| 20. | One has to be a Christian businessperson to participate in CSR practices that are in line with biblical ethics                                         |       |   |   |   |   |

## SECTION D: PERCEPTIONS REGARDING BIBLICAL ETHICS AND CSR PRACTICES

### Response scale:

1 = Strongly Disagree    2 = Disagree    3 = Neutral    4 = Agree    5 = Strongly Agree

### Theme 1: Understanding of Biblical Ethics in CSR

| No  | Statement/Question                                                              | Scale |   |   |   |   |
|-----|---------------------------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                                 | 1     | 2 | 3 | 4 | 5 |
| 21. | I can explain how biblical principles apply to business social responsibility   |       |   |   |   |   |
| 22. | Our CSR practices decisions are informed by biblical teachings                  |       |   |   |   |   |
| 23. | I feel confident in distinguishing biblical ethics from general business ethics |       |   |   |   |   |
| 24. | Staff in our firm have been oriented on biblical foundations for CSR practices. |       |   |   |   |   |

### Theme 2: CSR Practice Engagement

| No  | Statement/Question                                                           | Scale |   |   |   |   |
|-----|------------------------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                              | 1     | 2 | 3 | 4 | 5 |
| 25. | Our firm allocates a budget and time to CSR practices each year              |       |   |   |   |   |
| 26. | We have written CSR objectives and plans                                     |       |   |   |   |   |
| 27. | Employees actively participate in CSR initiatives                            |       |   |   |   |   |
| 28. | We collaborate with community or faith-based organisations for CSR projects. |       |   |   |   |   |

### Theme 3: Community Impact and Needs

| No  | Statement/Question                                                         | Scale |   |   |   |   |
|-----|----------------------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                            | 1     | 2 | 3 | 4 | 5 |
| 29. | We identify community needs before starting CSR projects                   |       |   |   |   |   |
| 30. | Our CSR practices address socio-economic challenges in Limpopo communities |       |   |   |   |   |
| 31. | We measure the outcomes of our CSR activities                              |       |   |   |   |   |
| 32. | Community members are consulted in CSR practices                           |       |   |   |   |   |

---

### Theme 4: Ethical Leadership Development

| No  | Statement/Question                                                       | Scale |   |   |   |   |
|-----|--------------------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                          | 1     | 2 | 3 | 4 | 5 |
| 33. | Those holding leadership roles in our firm model integrity and fairness  |       |   |   |   |   |
| 34. | We provide training and mentoring on ethical leadership                  |       |   |   |   |   |
| 35. | Leaders are held accountable for ethical lapses related to CSR practices |       |   |   |   |   |
| 36. | Ethical behaviour is recognised in our firm                              |       |   |   |   |   |

---

### Theme 5: CSR Communication

| No  | Statement/Question                                                  | Scale |   |   |   |   |
|-----|---------------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                     | 1     | 2 | 3 | 4 | 5 |
| 37. | We communicate CSR goals and results to employees                   |       |   |   |   |   |
| 38. | We share CSR activities with external stakeholders                  |       |   |   |   |   |
| 39. | Our CSR practices reporting is transparent about costs and outcomes |       |   |   |   |   |
| 40. | Feedback from stakeholders influences our CSR practices and plans   |       |   |   |   |   |

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**Theme 6: Perceived Benefits of CSR**

| No  | Statement/Question                                             | Scale |   |   |   |   |
|-----|----------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                | 1     | 2 | 3 | 4 | 5 |
| 41. | CSR practices enhance customer trust and loyalty               |       |   |   |   |   |
| 42. | CSR practices improve employee morale and retention            |       |   |   |   |   |
| 43. | CSR practices strengthen our business brand                    |       |   |   |   |   |
| 44. | CSR practices help our firm access new markets or partnerships |       |   |   |   |   |

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**Theme 7: CSR as a Tool for Curbing Corruption**

| No  | Statement/Question                                                 | Scale |   |   |   |   |
|-----|--------------------------------------------------------------------|-------|---|---|---|---|
|     |                                                                    | 1     | 2 | 3 | 4 | 5 |
| 45. | CSR practices have increased transparency in our firm's operations |       |   |   |   |   |
| 46. | CSR practices support anti-corruption practices in our business    |       |   |   |   |   |
| 47. | We use CSR practices to promote accountability in our operations   |       |   |   |   |   |
| 48. | We refuse CSR partnerships that compromise ethical standards       |       |   |   |   |   |

## ANNEXURE E: ETHICS APPROVAL LETTER



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2024-11-05

### ETHICS APPROVAL LETTER

Based on approval by the **Theology Research Ethics Committee (T-REC)** on **30 October 2024**, the Theology Research Ethics Committee hereby **approves** your research as indicated below. This implies that the North-West University Senate Committee for Research Ethics (NWU-SCRE) grants its permission that, provided the special conditions specified below are met and pending any other authorisation that may be necessary, the research may be initiated, using the ethics number below.

|                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|--------------|---|---|---|---|---|------|---|--------|---|---|---|---|---|-------------|--|--|--------------|--|--|--|--|--|------|--|--------|--|--|
| <b>Application Type: Research Proposal</b>                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| <b>Title: A theological-ethical evaluation of corporate social responsibility practices on SMEs in Limpopo Province</b>                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| <b>Student: Mashile, H = #31256996</b>                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| <b>Study Leader(s): Prof M Kotzé</b>                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| <b>Ethics number:</b>                                                                                                                                                                                                                                            | <table><tr><td>N</td><td>W</td><td>U</td><td>-</td><td>0</td><td>0</td><td>8</td><td>7</td><td>2</td><td>-</td><td>2</td><td>4</td><td>-</td><td>A</td><td>6</td></tr><tr><td colspan="3">Institution</td><td colspan="6">Study Number</td><td colspan="2">Year</td><td colspan="3">Status</td></tr></table> <p><small>Status: S = Submission; R = Re-Submission; P = Provisional Authorisation; A = Authorisation</small></p> | N | W            | U | - | 0 | 0 | 8 | 7    | 2 | -      | 2 | 4 | - | A | 6 | Institution |  |  | Study Number |  |  |  |  |  | Year |  | Status |  |  |
| N                                                                                                                                                                                                                                                                | W                                                                                                                                                                                                                                                                                                                                                                                                                              | U | -            | 0 | 0 | 8 | 7 | 2 | -    | 2 | 4      | - | A | 6 |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| Institution                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                |   | Study Number |   |   |   |   |   | Year |   | Status |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| <b>Commencement date: 2024-11-01</b>                                                                                                                                                                                                                             | <b>Expiry date: 2025-10-31</b>                                                                                                                                                                                                                                                                                                                                                                                                 |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| <b>Risk Category:</b>                                                                                                                                                                                                                                            | <b>Minimal Risk</b>                                                                                                                                                                                                                                                                                                                                                                                                            |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |
| <b>Approval of the research is initially provided for a year, after which continuation of the study is dependent on receipt and review of the annual (or as otherwise stipulated) monitoring report and the concomitant issuing of a letter of continuation.</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                |   |              |   |   |   |   |   |      |   |        |   |   |   |   |   |             |  |  |              |  |  |  |  |  |      |  |        |  |  |

**Special in process conditions of the research for approval (if applicable): None**

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>General conditions:</b><br><i>While this ethics approval is subject to all declarations, undertakings and agreements incorporated and signed in the application form, the following general terms and conditions will apply:</i> <ul style="list-style-type: none"><li>• The study leader/supervisor (principle investigator)/researcher must report in the prescribed format to the T-REC:<ul style="list-style-type: none"><li>- annually (or as otherwise requested) on the monitoring of the study, whereby a letter of continuation will be provided, and upon completion of the research; and</li><li>- without any delay in case of any adverse event or incident (or any matter that interrupts sound ethical principles) during the course of the research.</li></ul></li><li>• The approval applies strictly to the article as stipulated in the application form.</li><li>• In the interest of ethical responsibility, the NWU-SCRE and T-REC reserves the right to:<ul style="list-style-type: none"><li>- request access to any information or data at any time during the research or after completion of the article;</li><li>- to ask further questions, seek additional information, require further modification or monitor the conduct of your research or the informed consent process;</li><li>- withdraw or postpone approval if:<ul style="list-style-type: none"><li>- any unethical principles or practices of the research are revealed or suspected;</li><li>- it becomes apparent that any relevant information was withheld from the T-REC or that information has been false or misrepresented.</li><li>- submission of the annual (or otherwise stipulated) monitoring report, the required amendments, or reporting of adverse events or incidents was not done in a timely manner and accurately; and / or</li><li>- new institutional rules, national legislation or international conventions deem it necessary.</li></ul></li></ul></li><li>• T-REC can be contacted for further information or any report templates via <a href="mailto:Rudy.Denton@nwu.ac.za">Rudy.Denton@nwu.ac.za</a>.</li></ul> |
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The T-REC would like to remain at your service as scientist and researcher and wishes you well with your research. Please do not hesitate to contact the T-REC or the NWU-SCRE for any further enquiries or requests for assistance.

Yours sincerely

Prof Rudy Denton  
Chairperson NWU Theology Research Ethics Committee (T-REC)