CORPORATE SOCIAL RESPONSIBILITY, CHALLENGES, INSTIGATORS AND SWOT ANALYSIS OF CONSTRUCTION SMES TOWARDS STRATEGIC DEVELOPMENT OF SUSTAINABLE ENTERPRISES

Amusan Lekan, University of Johannesburg Aigbavboa Clinton, University of Johannesburg Nkom Uduak, Covenant University Aniefiok, Covenant University

ABSTRACT

The construction industry is one of the primary drivers of nation's economic growth. It provides products and services by integrating subdivisions of construction outfits, often referred to as Small and Medium scale enterprises. There is a need for recalibration, refocussing, and re-orientation of the integrated establishments, the SMEs, for an enhanced performance. The study aims to carry out the SWOT analysis of the SMEs business, focusing on identifying challenges, Corporate Social Responsibility (CSR), and performance instigators. The study engaged a literature review to an established basis for research constructs; survey design was adopted while a random sampling technique was employed to pick the research samples. Stratified sampling technique was adopted in this study. The study population includes the small and medium scale construction enterprises among other sector of the construction industry, while the respondents are the owners or operators of the SMEs used. A structured questionnaire designed in Likert scale 1-5 was adopted and distributed to 170 respondents while the following parameters are engaged through the questionnaire; the extent of involvement of construction Small and Medium Enterprise(SME's) in construction works; factors that influence the operation of construction Small and Medium Scale Enterprise (SME's); key performance indicators of construction SME's; Instigators/Drivers of CSR and operational success of construction SME's; Corporate Social Responsibility (CSR) Model for Construction SME and framework for operational success of construction SME's; the SWOT analysis of construction Small and Medium Scale Enterprises (SME's). The data was processed with the aid of Statistical tools to carry out the following test, factor rotation, Man Whitney U Test, Chi-square, Kendal Tau, ANOVA, and Homogeneity of variance test was carried out while tools like Relative Index, Mean, Simple percentages were used in the data processing. The results are in tables and charts. The study found out that the expected CSR performance could be premised around identity creation, sustainable environmental development, and corporate identity. Simultaneously, the main strength is a humble start-up, capital outsourcing, while the significant threat to SME is economic recession, pandemic, and government law. The study developed a regression based model with success factors incorporated for enhancing SME operations. The study finally recommends repositioning, revising, recalibration, and restructuring the construction sector to enhance SMEs' delivery and performance as panacea to successful strategic development of SME in construction sector.

Keywords: SME, Corporate, Calibration, Enterprise, Performance, Sustainability

INTRODUCTION

The construction industry is one of the major drivers of the economic growth of a nation. It is based on the fact that they are the sole providers of products and services rendered to all other sectors of the country. The construction industry comprises of professionals regularly

amassed into groups that often consist of surveyors, planners, builders, engineers, estate surveyors, venture chiefs, contractual workers and sub-temporary workers' providers, and craftsman. Nigeria's economy has had a fluctuating Gross Domestic Production (GDP) rate over the years in connection with the construction sector (Odediran, 2012). Outlined a few years and their GDP's in connection with the construction industry from 1981 which was 5.8%, and in 2012, it declined to 1.4% of her GDP. Recent studies have revealed that the development of the construction industry has also made an increase in the nations GDP. According to previous researches conducted, SME are responsible for 48% of a nations' GDP, contribute to 84% of employment and 96% of businesses. In the construction sector, there are Small and Medium Enterprises (SMEs) which are responsible for the services rendered on construction projects. During construction, there are different stages which have their own uniqueness and most of the time two or more small scaled businesses are the ones that execute a particular work or the other at some of those stages. Based on a survey which was carried on SME, it shows that they have made very little progress after attaining strong grounds in the Nigerian economy. Considering the facts that accessibility of raw materials and the domestic market is their major functioning zone. Although the SME sector is a developing sector, there are still gaps that need to be bridged in their affairs to ensure they maximize their full potential in the economy (Adebiyi, 2017). The construction industry is in corroboration with the Small and Medium Enterprise (SME) that developed strong grounds in the Nigerian economy which introduced them as the construction SME sector. They are responsible for some of the major services provided during the construction phase and after the construction *i.e.*, the maintenance services provided. The (Obiegbu, 2005) noticed that the construction sector, in contrast to different sectors, is an unpredictable one and requires articulate experts who are prepared to satisfy its customers' desires. Customers in the development business may either be private people including corporate bodies or open associations which incorporate the legislature. Based on the high demands of the erection of buildings, the construction industry is one of the high valued sectors. Therefore, proper strategic analysis such as the SWOT analysis should be done on construction SME's to ensure their maximum potential is being achieved. Strength, Weakness, Opportunities and Threat (SWOT) analysis according to (Obiegbu, 2005), is the strategic planning technique used to aid companies to single out its strengths, weaknesses, opportunities and threats related to the business. When this analysis is carried out, one can pin point the factors either internal or external that affect the subject matter. Also, the Strength, Weakness, Opportunities and Threat (SWOT) analysis aids companies in the achievements of set goals, adherence to objectives, etc. SWOT analysis usually improves the company's or organization structure, if it was not done properly.

The construction SME's are facing challenges such as lack of financing, poor infrastructural facilities, difficulty in accessing raw materials, inaccessible machines and their spare parts, corrupt governmental policies, etc. It also balls down to the lack of proper planning strategies. Construction SME need to know the importance of carrying out an extensive Strength, Weakness, Opportunity and Threat (SWOT) analysis, to indicate areas that can be properly maximized throughout their project period to attain the best results (Bonacorsi, 2009). It is essential for SME's to continually carryout his analysis technique to ascertain what is influencing the growth or the decrease in production level. The success level of any construction SME depends on the appropriate selection of a governing strategy (Oladapo, 2016). According to (Haper, 1984), the SWOT analysis aids in discovering of strategic loopholes in companies and possible ways they can be filled up to reduce the continuous challenges that are generally looked at as "usual". An in-depth analysis of the company's Strength, Weakness, Opportunities and Threats (SWOT) indicates the analysis of the internal environment (strength and weakness) and external environment (opportunities and threat) of the construction project. The Nigeria's development third plan showed that the arranged consumption on construction practices represents around 40% of the ₩30 billion reserved for the entire arrangement time frame. This was by a long shot the biggest portion of any single of the economy (Oladapo, 2016). To that

end, the research aims to carry out a comprehensive analysis of small and medium scale enterprises with a view to identifying challenges, barriers and conduct SWOT analysis towards the development and improving of SME's operation efficiency and community development impact(Corporate Social Responsibility). In addition, it describes the probable managerial steps to be taken in managing the new and existing SME's affairs in order to minimize the reoccurring problems faced. The aim is to be achieved through seven (7) stated objectives such as: (1) examining the extent of involvement of construction SME in construction works; (2) investigation on factors that influences the operation of construction SME;(3) examining key performance Indicator/indicators that influence construction SMEs;(3) investigating critical success factors for sustainable SME, (4) profiling challenges and barriers to success of construction SME; (5) To study strength, weakness, opportunity and threat of construction SME development; (6) develop an assessment model for operational corporate social responsibility identity for success of construction SME in construction business. The remaining part of the study is structured in the following order: First, a literature review section featuring classification of firms in the construction industry, issues and challenges of sustainability in the development of construction SME; factors influencing the growth of Small and Medium Scale Enterprises (SME). Second the study method was outlined detailing methodology of approach, data processing methods then followed by the analysis of data and results which is illustrated in tables. Finally, conclusions and recommendations are drawn from the objectives of the study while references formed the final part of the study structure.

STUDY MATERIALS AND METHOD

Construction Small and Medium Scale Enterprises (SME's) are one of the major contributing factors in the construction industry. They have been trying to gain stable independent grounds in the construction industry but are faced with several contraints which act as a limiting factor to them. To achieve the goals of this research, the researcher addresses the different research methods which include talking about the research design, population of study, sample size, data collection instrument and method of data presentation and analysis. In the context of this study, survey design method was adopted. In order to access the strength, weakness, opportunities and threats of various construction SME's in Lagos state, the research design adopted for this project is a survey research which was geared towards achieving the listed objectives; a cross-sectional design was used where samples were drawn from population of study. This is to identify the different areas in which the strength, weakness, opportunities and threats encompassing small and medium scale enterprise can be maximized or contained in ensuring progress in the construction industry. Qualitative research method was used for this study in consonance with the SWOT analysis strategy. The qualitative reasearch used purposie sampling topickthe population of 200 companies that was divided into small and medium scale SMEs' companies while samples were picked with ransom sampling technique. Study population was formulated for the study.

Picking two hundred (200) construction Small and Medium Enterprises (SME's) at the study location, Lagos state, where professionals respondents such as architects, builders, engineers, quantity surveyors, among others works to provide information needed to design the questionnaires and data collection. The questionnaires were administered to a total of a hundred and seventy (170) respondents at random in selected construction Small and Medium Scale Enterprises (SME's) in Lagos state. At the time of analysis the 170 respondents questionnaires were retrived and it represents the entire sample that was studied. Data collection instrucment(questionaire) is a device for collecting data or measuring the variables wich are used for answering research questions and/or testing hypothesis. For the purpose of this research, the data collection instrument used was a designed questionnaire making use of the 5-point Likert scale ranging from strongly agree to strongly disagree. This is the primary data sourcefor this research. Questionnaire refers to a collection of standardized questions, designed

for study purposes and aimed at collecting the requested data from the correspondents. The questionnaire is divided into five(5) sections. Section A comprises the beackground information of respondents as concerns; name of the organization, gender, professional designation, years of working experience and qualification. Section B assesses the extent of involvement of construction Small and Medium Enterprise (SME's) in construction works. Section C identifies the factors that influence the operation of construction Small and Medium Scale Enterprise (SME's). Section D identifies the key performance indicators that influence construction SME's. Section E deals on the framework for operational success of construction SME's. Section F assesses the SWOT analysis of construction Small and Medium Scale Enterpises (SME's). A set of one hundred and seventy (170) questionnaires were prepared. The questionnaires for this study were administered using online google form to construction professioanls in Small and Medium Scale Enterprises (SME's). Secondary data was alsoused in this study, secondary data are data that have been collected and well processed into meaningful and usable form by other individuals. It gives information already existing on a subject matter or study. The thesis involved the use of secondary evidence in the literature analysis of journals, posts, academic papers, textbooks, internet references and others.

Tools for Data Analysis

Chi-square, Man-Whitney U Test, Student T Test, Homogeiny Test, Kendal Tau Test, Simple percentage, Mean Item Score, Relative Index are used toprocess the resercah data while results are presented in Tablesand Figures. Relative Agreement Index for each parameter to be calculated using the formula below:

$$R.A.I = \frac{5SA + 4A + 3SD + 2D + 1N}{5(SA + A + SD + D + N)}$$
.....(Equation1) (Okafor, 2018) Where SA

represents

The Number of respondents that choose "strongly agree", A represents the Number of respondents that choose "agree", SD represents the Number of respondents that choose "strongly disagree", D represents the Number of respondents that choose "disagree", N represents the Number of respondents that choose "disagree", N

RESULTS

This chapter includes the analysis and description of the data collected by the dissemination of questionnaires for the purpose of achieving the aim and objectives of this study. The questionnaires were distributed to construction companies, which comprises of Architects, Builders, Engineers, Quantity surveyors, among others. A total of 170 questionnaires were collated from the study of the 200 questionnaires released, suggesting a response rate of 85%. The data was analyzed using SPSS 24.0 and Microsoft Excel software.

Table 1 BIO DATA INFORMATION OF RESPONDENTS							
Respondents' Gender	Frequency	Percentage					
Gender	Frequency	Percentage					
Male	97	57.06					
Female	73	42.94					
Respondent's profession							
Profession	Frequency	Percentage					
Architect	40	23.53					
Builder	69	40.59					
Quantity Surveyor	29	17.06					

Civil Engineer	32	18.82
Years of working experience		
0-10	50	29.41
11-20	70	41.18
21-30	30	17.65
Above 30	20	11.77
Highest Academic qualification		
Qualification	Frequency	Percentage
SSCE	8	4.70
OND/HND	9	5.29
BSc.	75	44.12
MSc.	75	44.12
PhD.	3	1.77

In Table 1 the gender of the respondents was illustrated. 97 (57.06%) of the total respondents are male and 73 (42.94%) are female, from the total of 170 respondents. From the table, it was indicated that male respondents hold the highest number with a percentage value of 57.06% to prove the dominance of men in the construction industry. This further shows the presence of gender gap in the industry because women find the profession tasking and extremely demanding. Analysis of survey respondents' profession was also presented in Table 1, it shows the professionals who responded to the questionnaire. The survey revealed that Builders are the highest in the population of Small and Medium scale Enterprises at 69 (40.59%), followed by Architects 40 (23.53%), Engineers 32 (18.82%), Quantity surveyors 29 (17.06%). This shows that builders are more into Small and Medium scale Enterprises than other construction professionals. Similarly, the above Table 1 represents the breakdown work experience of the respondents from the field survey carried out. The result obtained shows that majority of the respondents have work experience between 11-20 years with 70 (41.18%), 50 (29.41%) have experience between 0-10 years, 30 (17.65%) have work experience between 21-30 years and 20 (11.77%) have above 30 years work experience. Also, from the Table 1, it can be deduced that 75 (44.12%) of respondents are BSc. holders and that's the highest qualification obtained by most of the construction Small and Medium size business owners, followed by 75 (44.12%) which are MSc. respondents, 8 (4.7%) which are SSCE respondents and OND/HND with 9 (5.29%), likewise the PhD. respondents which are 3 (1.77%).

Table 2 RELIABILITY ANALYSIS OF DATA COLLECTION INSTRUMENT TEST								
Reliability Statistics on Respondents Variables								
Test Type	Test Type Items Items Feature							
	Characteristics		Sig,					
Cronbach's Alpha	Part 1	Value	0.881					
		N of Items	2^{a}					
Cronbach's Alpha	Part 2	Value	0.910					
		N of Items	2 ^b					
	Total N of Items		4					
Correlation Between Forms			0.953					
Spearman-Brown Coefficient	Equal Length		0.976					
	Unequal Length		0.976					
Guttman Split-Half Coefficient			0.974					
The i	tems are: Architect, Bui	ilders.a						

Reliability analysis was carried out on the respondents' variable using Cronbach Alpha tool. In a study carried out by (Almahfadi, 2019), it was submitted in the study carried out, that reliability of variable should be consistent with reliability scale between 0.00 to 1.00 or -0.00t0 -

1.00. The correlation of the ranking was carried out with Spearman-Brown test, validating the perfectness of the Likert scale 1 to 5 adopted in the research. Similarly, the reliability Coefficients used that is, the Cronbach Alpha and Guttman Split-Half coefficients obtained in the analysis are 0.910 and 0.978 respectively. The closeness of the coefficient to 1.0 indicated that the research instruments used is highly reliable.

Classification of Firms in Construction Industry

There are three major classification of firms which are; Small scale business, Medium scale business and Large scale business. These firms vary in the definition depending on their; number of employees, annual turnover, product market, countries, among others.

Small Scale Businesses

Small businesses are defined as private cooperation's, partnerships or sole proprietorship with fewer employees as well as fewer annual revenues than a regular-sized business or company. The scope of small business operations is usually provisions of service to the locals, the demands for services close by (Oladapo, 2016). Defined small businesses based on what different countries term a small business. In Britain, small scale businesses are defined according to the annual turnover which is expected to be £2 million or less, with less than 200 paid employees. In Japan, small businesses are based on those with; manufacturing with ¥100 million paid up capital and 300 employees, wholesale with ¥30 million paid up capital and 100 employees and in retail with ¥10 million paid up capital and 50 employees. In this study, a small business can be more or less defined as a company with working employees of less than 50 and an average turnover of \aleph 2 million or below. In starting a small business, there are usually obstacles that would be faced along the way and (Almahfadi, 2019) outlined five of such which are; client dependence, money management, fatigue, balancing quality and growth, and founder dependency. Furthermore, lack of training and resources, unstable government, inconsistency of business objectives, among others, are believed to be similar issues faced by small businesses (Gbandi, 2014). Moreover, when it comes to the topic of acquiring machineries, it is perceived that renting is a better option than hiring. According to (Gbandi, 2014), the following are advantages; saves money, helps comply with time constraint, obliges to short-term equipment need, expands machines inventory, achieves worry free compliance, among others. It is important to note that when faced with hurdles in business, never give up because a business usually is created to solve a problem in the society.

Medium Scale Business

A medium scale business is one that grew from a small scale business and flourished in the annual earnings, number of employees, product market, among others. It also differs from the small scale business in the way work is done and the level of productivity (KP, 2019). The also listed some of the top and best medium scale business ideas of manufacturing and examples are; aluminium door and window manufacturing, furniture manufacturing, textile printing, LED light manufacturing, automobile parts manufacturing, among others. In the Nigerian economy, the medium scale businesses have made an impact and have setbacks just as other businesses such as; lack of feasibility studies, inconsistent governmental policies, lack of infrastructural facilities, poor managerial skills, among others. To assist medium scale businesses develop, the following should be put in babe; proper governmental assistance, accessibility to funds, availability to infrastructural activities.

Furthermore, a medium scale in the United States can be defined as businesses with a number of employees between 100-999 employees and an annual turnover of more than \$50 million but not less than \$1 billion (Wroblewski, 2018). In Nigeria there is no specific definition

for a medium scale enterprise that differentiates it from small scale business (Ekpenyong, 1992). But for this study, a medium scale enterprise will be defined as a company with an annual turnover of \aleph 2 million to \aleph 50 million with working employees of 50-100. Due to Nigeria's unstable economy, some medium scale construction companies have still been thriving while others have crashed or are finding it hard to revive (Ezeabasili, 2015). Explained that companies in Nigeria are at present investigating chances to develop their businesses and are exploring competitive advantages over others by studying and improving the performance of their company's procurement, market search techniques, continuing to search for mark-up techniques, and enhancement of income. The following strategies were deduced to improve a company's bidding efficiency and success chances by (Ezeabasili, 2015); Utilizing bidding strategies which varies from low bidding to average bidding methods in addition to Monte Carlo, Friedman and Simulation method to analyze bid for competitive advantage, Encouraging innovation, Promoting cost reduction (i.e., overhead cost, personal expenses, maintenance expenses of capital assets) to be able to offer lower fees than consulting firms, Utilizing mode of competition, among others. In spite of the challenging financial environment, the medium size companies have, through proper business networking, ventured into new projects and excelled. Priority is placed on harnessing professional expertise and evolving global practice. This has sustained a lasting growth on these companies. Subsequently, this flexibility coupled with personnel development has ensured the viability of these companies.

Large Scale Business

According to (Humanmetrics, 2020), Julius Berger's major projects in Nigeria are; Ajaokuta steel company, national assembly phase 3, Nnamdi Azikiwe international airport phase 1, Edo state cement plant, among others, and has proven to be one of the vision oriented companies in Africa. Julius Berger has a total of 18,000 working employees (Ezeabasili, 2015) and their annual turnover as of 2019 was N243,489 billion (Berger, 2020); (Julius Berger, 2020). The brief summary of these companies clearly demonstrates that the concept of a large company and the tremendous contribution they have made to the Nigerian economy and what more they have to bring to ensure its growth.

Small and Medium Scale Enterprise

Small and medium scale enterprises are quasi-subsidiary organizations which employ very few staff. As indicated by the European Union (EU), small and medium scale enterprises are classified under the micro, small and medium-sized enterprises, which employ less than 250 people and have a yearly turnover nor surpassing €50 million. In Nigeria, small and medium scale enterprises were defined by the Central Bank of Nigeria in its monetary policies circular no.22 of 1988 as enterprises with a yearly turnover of №500,000 (Mekwunye, 2018). Small and medium scale enterprises are organizations which are described among other things by their infrastructure or capital, scope and value of projects, yearly turnover, financial strength and number of employees. Small and medium scale enterprises have played key roles in developing countries such as; job creation, sparking creativity/innovation, among others, thus leading to their nation's economic development. Developed countries such as Germany, South Korea, United Kingdom and United States of America, all have SME's as their major boost in their economic standing (Kedogo, 2013). According to Uk construction (2018), United Kingdom's economy is based on 99% of small and medium scale enterprise (SME, 2017). Which is the bank of Negara, Malaysia, revised their definition of small and medium scale enterprises simplifying it into two categories; manufacturing and service and other sectors. In manufacturing, small and medium scale enterprises are defined with an annual turnover of RM50 million with full-time employees not exceeding 200 while services and other sectors have an annual turnover of RM20 million with employees of 75 individuals. The (SME, 2017) agreed that countries that use number of employees as an indicator for SME definition would differ from another country. He gave examples in his work from other sources which are; in Uganda employees are in the range of 5-50, India is between 30-100, in Kenya employees are between 11-50 are referred to as small businesses while 51-100 are referred to as medium businesses. It is reasonable to suggest, in a more detailed term that small and medium scale enterprises can be generally described using the following criteria: annual turnover, number of staff, sales volume, financial strength, market size, among others.

Construction Small and Medium Scale Enterprises

Construction Small and Medium scale Enterprises are a crucial component of the construction industry because they aid in better performances, providing professional skills, creative thinking, flexible methods of working and often unbiased views and approaches. As such SME's play vital roles as agents for change (Uk construction, 2018). Construction Small and Medium scale Enterprises are globally recognized because of the tremendous impact on the nation's economic growth (Usman, 2016). The (SME, 2017), stated the effect construction industry has on major countries GDP growth. In Mexico, 17.7% of the economic growth stems from the construction industry, Ghana 8%, South Africa 19%, Nigeria 5%. This is a definite indication that economic growth in Nigeria struggling to keep up (Aigbavboa, 2014). Supported the previous point by saying construction SME's contribute significantly to work creation, social stability, mitigation of poverty, among others. In Nigeria, the government provided various governmental and non-governmental agencies to assist in the development of construction agencies to assist in the development of construction Small and Medium scale Enterprise. Such agencies are: Small scale industries credit scheme, Nigerian Bank for commerce and industries, Small and Medium scale Enterprise Schemes, Bank of Industry (BOI), Small and Medium Enterprise developing agency of Nigeria (SMEDAN), SME Apex unit of CBN-1989, Nigerian export/Import bank(NEXIM), National Economic Reconstruction Fund (Ohachosim, 2012), Economic Advancement Programme, among others (SME, 2017). These institutions sole purpose were to support construction Small and Medium scale Enterprises in Nigeria, however their efforts were not sustained (SME, 2017). Indicated that the World Economic Forum held in 2016 stated that by enhancing competition and entrepreneurship, construction Small and Medium scale Enterprise plays a significant job in economic development particularly in developing countries.

Involvement of Construction SME in the Construction Industry

Relative Agreement Index (R.A.I) was used in analyzing the collated data. The Relative Agreement Index is given as R.A.I= [5SA+4A+3SD+2D+1N]/[5(SA+A+SD+D+N)] where; SA= Strongly Agree, A= Agree, SD= Strongly Disagree, D= Disagree, N= Neutral. This section shows the analysis of the extent of involvement of construction SME in the construction industry.

Table 3 EXTENT OF INVOLVEMENT OF CONSTRUCTION SME IN THE CONSTRUCTION INDUSTRY								
Areas of SME involvement	BUIL	DER	ARCH	ITECT				
Areas of Involvement of Construction SME	Mean	Rank	Mean	Rank				
Maintenance and retrofitting works	0.806	1 st	0.800	1^{st}				
Building service works	0.774	2^{nd}	0.820	2^{nd}				
Interior decoration/finishing work in construction	0.768	3 rd	0.767	3 rd				
Supplying of materials used for construction	0.757	4^{th}	0.731	4^{th}				
Involvement in contracting works	0.746	5^{th}	0.725	5^{th}				
Involvement in building and facility refurbishing work	0.737	6^{th}	0.725	5^{th}				
Consultancy work	0.674	7^{th}	0.689	7^{th}				

Civil construction works	0.672	8^{th}	0.688	8 th
Agricultural facility construction	0.663	9 th	0.653	9 th
Involvement in the production of construction materials	0.600	10 th	0.653	9 th
Involvement in road construction and civil works	0.523	11 th	0.521	11 th

Table 3 illustrates the survey results of two categories of respondents; the Builders and Architects, the survey shows the possible extent to which construction SME's are involved in the construction industry activities. SME's involvement in maintenance and retrofitting work was ranked first by the two categories of respondent with R.A.I of 0.806, followed by SME's involvement in building service works with R.A.I of 0.774

was ranked 2^{nd} and then in 3^{rd} place ranking is SME's involvement in Building services work with R.A.I of 0.768. SME's are involved in contracting had an R.A.I of 0.757, SME's are involved in refurbishing with an R.A.I of 0.746, SME's are involved in consulting work had an R.A.I of 0.737. Other involvement of SME's are in construction work with an R.A.I of 0.674, agricultural facility construction with an R.A.I of 0.671 and production of materials used for construction with an R.A.I of 0.666. with the lowest rankings of tenth and eleventh respectively, SME's are involved in the following; road construction with an R.A.I of 0.666 and Interior decoration or finishing work in construction with an R.A.I of 0.768 was ranked 3rd. This is so because major works like road construction and interior decoration are given to firms with more experience and are highly respected in the society. The implication of the result breakdown reveals that the construction SMEs primary areas of operation are retrofitting works, building services installation, interior decoration and material supply (Haper, 1984; Oladapo, 2016; Almahfadi, 2019) submitted that one of the survival strategy of small and medium scale construction SMEs during recession time is maintenance and service related works. Similarly substantial amount of the SME were indicated to be involved in contracting but usually in few number. However, few of the SMS are involved in road and civil construction work and facility construction this account for the least rating accorded some of the SMEs operations. The breakdown presented in the Table 3 therefore toes the line of submissions in (Okafor, 2018; Oni, 2012; Lani, 2010).

Man-Whitney U Analysis on Extent of occupational engagement of construction SME in the construction industry

Table 4 HYPOTHESIS TESTING									
Statistical Test Parameters	Architect	Builders	Quantity Surveyor	Engineer					
Mann-Whitney U	0.000	0.000	0.000	0.000					
Wilcoxon W	1.000	1.000	1.000	1.000					
Z	-1.000	-1.000	-1.000	-1.000					
Asymp. Sig. (2-tailed)	0.317	0.317	0.317	0.317					
Exact Sig. [2*(1-tailed Sig.)]	1.000^{b}	1.000^{b}	1.000^{b}	1.000^{b}					

H1: There is corporate agreement on the ranking and scope of engagement by SME by the respondents H0: There is no agreement on the ranking and scope of engagement by SME by the respondents

Factors That Influences the Operations of Construction SME's

The (Usman, 2016) structured the factors facilitating construction Small and Medium scale Enterprises into five categories which are; the human factor, management factor, quality control factor, the environmental factor and customer orientation, with sub-divisions. First is the human factor which consists of ample knowledge, business insight, varied skills, professional staff, technological competence and good team leaders (Aigbavboa, 2014). Highlighted technology as a factor affecting Small and Medium scale Enterprises, he said technology trainings associated with education can promote innovations and research development.

Considering the fact that most artisans are not privileged to update knowledge on current skills for optimal service delivery it subsequently clogs the construction industry. Uninformed labor will invariably reduce both the quality and speed on a project. Secondly, the management factor which is made up of good business management, effective cash flow analysis, modern functionality, efficient management structure, proper site management, job protection, updating and educating staff and resource availability. Similarly, another factor is quality control which comprises of successful R&D (Research and Development), creativity, technical edge, use of new technological advancements, among others. Customer orientation is likewise a factor which comprises of commitment to customer satisfaction, competitive prices of products and good relations with clients. An individual's behavior towards work and elements that would enable the business to progress can affect the business growth (Ohachosim, 2012). Also, the environmental factor which consist of open economic policy of government, availability of bank loans, forming joint ventures, government assistance, among others (Aigbavboa, 2014). Outlined the elements that can affect small and medium scale Enterprises from a managers view and from the firms point of view. The elements from an owners point of view are; age, gender, education, motivation and work experience, while for the firm the elements are; firms age, size, and legal form. In general, the factors influencing a growing business is both internal and external, the business world is playing a vital role in Small and Medium scale Enterprise growth (Ohachosim, 2012). Small and Medium scale Enterprise development can turn out negative or positive depending on the business environment. Therefore, every element must be taken into consideration before indulging into a business.

Issues and Challenges in the Development of Construction SME

There are many problems that pose as challenges of SMEs such as bad government policies, inaccessibility to funds, lack of technology, inadequate infrastructure, among others, to construction Small and Medium scale Enterprises (Uk construction, 2018). The construction SME's are usually neglected in Nigeria because of their inability to produce effective results as the developed businesses (Uk construction, 2018). The skills required to grow a new business will be different from the skills used by established businesses (Tekin, 2018). Asserts that many entrepreneurs have; inefficient hiring process, lack of financial management, underestimated power of culture, inability to converse with employees, among others, and this made the Small and Medium scale Enterprises have an unstable growth process in the economy. Similarly (Holmes, 1991) agreed that Small and Medium scale Enterprises in Nigeria have been challenged over the years because of Nigeria's unstable economic conditions. The (Ezeabasili, 2015) buttressed this by stating what happens to most SME's in Nigeria. He said within the first five years most of the Small and Medium scale Enterprises die, within the sixth and tenth year a smaller percentage go extinct and five to ten percent thrive till full maturity. Given the substantial roles played by Small and Medium scale Enterprises, some of the major challenges faced include: financial problems, management problems, inadequate infrastructure, unstable policy environment, lack of innovation, poor accounting system, among others (Ezeabasili, 2015). Also, efforts for construction small and medium scale enterprises to rise to the occasion have also failed. Therefore this study addresses certain problems that they encounter.

Poor Financial Management

It was established that, to start a business capital is needed. When the business begins to gain income, if not properly managed can lead to the company's downfall. According to (Ohachosim, 2012), Small and Medium scale Enterprises are the most affected in cases where there is a downturn in the nation's economy. That is why when the business grows in terms of income and employees, everything must be checked properly. Once a business is moving into financial instability, certain issues will be accompanied such as; lack of modernization of the

business, low production capacity, limited capital, among others. The (Aigbavboa, 2014), viewed the problem of capital scarcity in the small business sectors to be partially due to the uneconomic utilization of the resources that are available by the proprietor/manager. In each up and coming business, it is important to weigh up your needs and to ensure that research is maximized and that funds are spent wisely. When the available resources are not sufficient to produce enough income when utilizing the first strategy for creation, it is often desirable to search for an alternative method that can be used and furthermore give benefit to the business. Impediments of Small and Medium scale Enterprises access to funds in Nigeria have not been addressed due to the failure of small and medium scale enterprises to produce and use reliable accounting information (Okafor, 2018). At the point when a company continues to make excellent profits and build a steady ground in the economy, it is a direct result of the best possible control of all that is placed into the business and that goes from the business. The majority of Small and Medium scale Enterprises in Nigeria are not finding reasonable claims for neglect in order to develop sound accounting (SME, 2017). The issue of financing SME is not only the source of funds but accessibility of those funds (Decker, 2018). He identified that accessibility of funds are hindered by strict financial institutions, lack of sufficient collateral and credit information. Stated that informal source of finance is a major source of funding Small and Medium scale Enterprises. These informal sources include borrowing from family and friends, personal savings, among others. Today, formal institutions are very hesitant to lend to Small and Medium scale Enterprises and (Humanmetrics, 2020) shared his view, claiming to have witness businessmen obtaining loans for work purposes only to use them for personal purposes. Majority of bankers do not favor Small and Medium scale Enterprises, since a high percentage of them lack proper account books. The funding needs of small and medium-sized businesses are high and therefore do not apply to financial institutions. More guarantee might be required than Small and Medium scale Enterprises can vow. Financial firms may lack the skills to consider small and medium-sized information base business (Uk construction, 2018).

The (Holmes, 1991) buttressed the point of why Small and Medium scale Enterprises are often not granted loans from banks after interviewing some senior bank managers. They expressed their views by stating the following; SME's applying for loans do not present persuading feasibility studies or attractive marketable strategies, making them high-risk ventures. Also, such Small and Medium scale Enterprises with business plans were not supported by sufficient collateral. As development banks cannot stand to take any risks of nonreimbursement of loans, they concentrate on these security prerequisites being met. In addition, many Small and Medium scale Enterprises do not hold savings accounts in the traditional banking system that banks demand from the lenders. To this end, it is safe to say Small and Medium scale Enterprises are seen as risky borrowers in the sight of a banker. In Nigeria, financial aid for the SME sector is accessible in the form of a loan system *i.e.*, Small Scale and Medium Companies Credit scheme (SSIC), Small Scale Enterprise Credit Scheme (SMES) (Kedogo, 2013). However, when the need for expansion arises and enormous sum of capital are needed, these SME's come up short on financial protection with which they can contact commercial or microfinance banks seeking assistance. Hence the argument that big companies control the banks' loan inventory, as they have sufficient and detailed financial statement on their past and present activities and can further express their potential business strategies to meet loan demands are viewed as true (Cappa, 2019). In this scenario, banks would want to breach the laws rather than be obliged to lend to businesses who are considered to be under-managed, capital loans set aside for SME's are nonetheless not available to them (Cappa, 2019). This is to show Small and Medium scale Enterprises need to step up in dealing with their finances to reduce the financial situations often faced.

Factors influencing the growth of Small and Medium Scale Enterprises (SME)

Table 5									
FACTORS THAT INFLUENCES THE OPERATIONS OF CONSTRUCTION SME'S									
Parameters	Bldrs	Rank	Arch	Rank	Q.S	RAI			
SME strive for excellence in the area of operation	0.797	1^{st}	0.781	1^{st}	0.767	1^{st}			
Inaccessibility to finances	0.777	2^{nd}	0.767	3 rd	0.732	3 rd			
Availability of required tools and operation	0.763	3 rd	0.731	4^{th}	0.733	2^{nd}			
Bad government policies	0.757	4 th	0.720	5^{th}	0.678	4^{th}			
Favorable work environment	0.749	5^{th}	0.769	2^{nd}	0.652	5^{th}			
Influence of micro economy variable	0.731	6^{th}	0.689	6^{th}	0.631	6^{th}			
Lack of technical know-how	0.731	7^{th}	0.653	$7^{\rm th}$	0.620	7^{th}			
Proper leadership skills	0.729	8^{th}	0.631	6^{th}	0.589	8^{th}			
Lack of spare parts	0.700	9^{th}	0.557	8^{th}	0.531	10^{th}			
Inaccessible raw materials	0.652	10^{th}	0.531	9^{th}	0.530	11 th			
Scarcity of labor	0.643	11 th	0.501	10^{th}	0.521	9^{th}			

Legend: Bldr-Builder, Q.S—Quantity Surveyor, C.E—Civil Engineer, Arch—Architect. Table 5 shows the factors that influence the operation of construction SME's with, SME

strive for excellence in the area of operation having an R.A.I of 0.797, followed by Inaccessibility to finance with an R.A.I of 0.777 and then availability of required tools and operation with an R.A.I of 0.763. The lowest ranks were inaccessible raw materials with R.A.I of 0.652 and scarcity of labour with R.A.I of 0.643. Therefore, this shows that SME's zeal to succeed is the most influential factor that propels the rest to follow suite. As relates to the outcome and general summary of the ratings presented in the Table 5. The main factors identified in this study as a major point of influence for effective operation of SME include the following factors: SME continuous strive for excellence in the area of operation, inaccessibility to finances for investment, availability of required tools and operation. This breakdown follows submissions in (Aigbavboa, 2014; Almahfadi, 2019; Adebiyi, 2017; Almahfadi, 2019; Bloomberg, 2020).

Ho: There is no significant difference in association among the respondents response on factors that influences the operations of construction SME's.

H1: There is significant difference in association among the respondents response on factors that influences the operations of construction SME's

Table 6 TESTING OF HYPOTHESIS ON ASSOCIATION AMONG THE RESPONDENTS RESPONSE ON FACTORS THAT INFLUENCES THE OPERATIONS OF CONSTRUCTION SME'S									
Test Statis	stics of associa	ation among	the respondents res	ponse					
Statistical Parameters	Architect	Builders	Quantity Surveyor	Engineer					
Chi-Square	0.818 ^a	0.000 ^b	0.000 ^b	0.000 ^c					
df	9	10	10	6					
Asymp. Sig.	1.000	1.000	1.000	1.000					
a. 10 cells (100.0%) h	ave expected f	frequencies le	ess than 5. The minim 1.1.	num expected cell					
b. 11 cells (100.0%) h	ave expected i	frequencies le	ess than 5. The minim	num expected cell					
	frequency is 1.0.								
c. 7 cells (100.0%) ha	ive expected f	requencies le	ss than 5. The minim 10	um expected cell					
		requency is	1.0.						

Table 6 illustrates test statistics of Testing of Hypothesis on association among the respondents response on factors that influences the operations of construction SME's. (Oni, 2019) cascaded the kernel of Chi-square statistics in a study carried out. The study described the situation where the *p*-value (0.010) appears in the same row in the "Asymptotic Significance"

(2-sided)" column as a significant case. The result is significant if this value is equal to or less than the designated alpha level (normally 0.05). In this case, the *p*-value is smaller than the standard alpha value, so we'd reject the null hypothesis that asserts the two variables are independent of each other. To put it simply, the result is *significant* – the data suggests that the variables Religion and Eating are associated with each other. Therefore, against the background of submissions in (Oni, 2012), the null hypothesis presented in the pair of hypothesis tested is accepted at 6, 9and 10 degree of freedom respectively. Therefore, there is no significant difference in association among the respondents response on factors that influences the operations of construction SME's. It indicates a significant consistency in the responses presented in the survey.

Table 7 KEY PERFORMANCE INDICATORS THAT INFLUENCE CONSTRUCTION SME									
Parameters	Bldr	Rank	Arch	Rank	Q.S	Rank	C.E	Rank	
Smartness of the company's objectives	0.820	1 st	0.800	1 st	0.767	1 st	0.731	1 st	
Attainability of company's set goals	0.820	2^{nd}	0.794	2^{nd}	0.732	3 rd	0.721	2^{nd}	
Company facilities made available	0.782	3 rd	0.789	3 rd	0.733	2^{nd}	0.731	3 rd	
Company's progress report	0.780	4 th	0.774	4 th	0.678	4 th	0.678	4 th	
Company manager-employee relationship	0.769	5 th	0.763	5 th	0.652	6 th	0.685	6 th	
Job satisfaction among employees	0.752	6 th	0.763	5 th	0.631	7^{th}	0.631	7^{th}	
Relevance of the company in the society	0.748	7 th	0.743	7^{th}	0.620	8 th	0.677	8 th	
Time it takes for achievement of company goals	0.700	8 th	0.743	7 th	0.589	9 th	0.516	9 th	
The charging company social responsibility to the society	0.668	9 th	0.735	9 th	0.531	10^{th}	0.533	10^{th}	
Company GDP or annual turnover	0.660	10 th	0.680	10 th	0.530	11 th	0.533	10^{th}	
Company outlook in the immediate environment	0.646	11^{th}	0.675	11 th	0.521	12^{th}	0.531	12^{th}	

Key performance Indicators that influence Construction SME

Legend: Bldr-Builder, Q.S—Quantity Surveyor, C.E—Civil Engineer, Arch—Architect.

Key performance indicators that influence construction SME was presented in Table 7. For this parameter, four categories of the respondents such as Builders, Architect, Quantity surveyor and Civil engineer, were censored and summary of the responses expressed and illustrated in Table 7. Key performance indicators that influence construction SME with smartness of company's objectives and attainability of company's set goals was ranked highest with the highest RAI value with R.A.I of 0.820, followed by good company facilities this was made available with an R.A.I of 0.782 and then company's progress report with an R.A.I of 0.780. Other key performance indicators are; company manager-employee relationship having an R.A.I of 0.769, Job satisfaction among employees with R.A.I of 0.752, relevance of the company in the society with an R.A.I of 0.748, time it takes for achievement of company goals with an R.A.I of 0.700 and the changing company social responsibility to the society having an R.A.I of 0.668. According to the relative agreement index, the bottom two are; company GDP/annual turnover with an R.A.I of 0.660 and company outlook in the immediate environment with R.A.I of 0.646. Setting and attainment of the set objectives are considered as paramount, likewise, provision of company facilities, creating satisfaction among employees and creating changes for an effective corporate social responsibility. This view was supported in (Holmes, 1991; Okafor, 2018; Cappa, 2019) among others.

Table 8 INSTIGATORS/DRIVERS OF CSR IN OPERATIONAL SUCCESS OF CONSTRUCTION SME'S									
Parameters	Bldr	Rank	Arch	Rank	Q.S	Rank	C.E	Rank	
The managerial skills of the company	0.829	1 st	0.832	1 st	0.768	3 rd	0.811	1 st	
Ensuring employee well-being	0.800	2 nd	0.813	2 nd	0.811	1st	0.789	2 nd	
Strategies for survival in the competitive environment	0.794	3 rd	0.809	4 th	0.768	3 rd	0.731	3 rd	
Importance of teamwork	0.789	4 th	0.812	3 rd	0.782	2 nd	0.721	5 th	
Enforcing healthy relationship with other construction SME's	0.774	5 th	0.765	5 th	0.759	5 th	0.731	3 rd	
Setting out of company goals per annum	0.763	6 th	0.732	6 th	0.732	7 th	0.678	7 th	
Introduction of innovative ideas	0.763	7 th	0.732	6 th	0.739	6 th	0.685	6 th	
Ensuring maximum delivery of works	0.743	8 th	0.678	8 th	0.732	7^{th}	0.631	9 th	
Effective participation from every team member	0.743	9 th	0.597	9 th	0.573	9 th	0.677	8 th	
Provision of proper machineries	0.735	10 th	0.532	11 th	0.573	9 th	0.516	11 th	
Provision of incentives for employees	0.680	11 th	0.587	10 th	0.521	11 th	0.531	10 th	

Drivers of Corporate Social Responsibility (CSR) in operational success of construction SME's

Legend: Bldr-Builder, Q.S—Quantity Surveyor, C.E—Civil Engineer, Arch—Architect.

Table 8 expressed Instigators/Drivers of CSR in operational success of construction SME's. The framework for operational success of construction SME's in Table 8 have been ranked based on the analysis from the administered questionnaire by Architect, Builder, Quantity surveyor and Civil engineer. Respondents ranked the managerial skill of the company with an R.A.I of 0.829 first/highest, followed by ensuring employee's well-being with an R.A.I of 0.800 and then strategies for survival in the competitive environment with an R.A.I of 0.794. Importance of team work has an R.A.I of 0.789 and ranked 3rd, enforcing healthy relationship with other construction SME's with an R.A.I of 0.774, setting out of company goals per annum with an R.A.I of 0.763 and introduction of innovative ideas with an R.A.I of 0.763. The framework for operational success ranking eighth, ninth, tenth and eleventh respectively are as follows: ensuring maximum delivery of works with 0.743 R.A.I, Effective participation from every team member with 0.743 R.A.I, provision of proper machineries with R.A.I of 0.735 and provision of incentives for employees with an R.A.I of 0.680. Relative to the presentation in the table the highest most rated factors which follows the types described in some works such as (Bloomberg, 2020; Berger, 2020; Kedogo, 2013; Decker, 2018; Bonface, 2020). The factors includes the managerial skills of the company, ensuring employee well-being, strategies for survival in the competitive environment, importance of teamwork and enforcing healthy relationship with other construction SME's.

Table 9 HOMOGENEITY TEST OF RESPONDENTS OPINION ON INSTIGATORS/DRIVERS OF CSR AND OPERATIONAL SUCCESS OF CONSTRUCTION SME'S. Analysis of Variance among Relative Variables [ANOVA Test]								
Professional	Test Traits	Sum of Squares	df	Mean Square	F	Sig.		
	Between Groups	0.023	10	0.002				
Architect	Within Groups	0.000	0					
	Total	0.023	10					
Builders	Between Groups	0.100	10	0.001				

	Within Groups	0.000	0		
	Total	0.100	10		
Quantity Surveyor	Between Groups	0.076	10	0.008	
	Within Groups	0.000	0		
	Total	0.076	10		
	Between Groups	0.031	6	0.005	
Engineer	Within Groups	0.000	0		
0	Total	0.031	6		

In the context of this study the measurement of variation among measured variables is necessary, therefore, the Test of homogeneity of respondents opinion on instigators/drivers of CSR in determining the operational success of construction SME's. Analysis of variance (ANOVA) test was carried out on the variables of Eleven (11) driver/success instigators variables. The variables were censored among all the professional types engaged in the study. Mean square score of each of the respondents were considered using P value 0.05 as benchmark parameters. It can be observed that mean scores of Architect, Builders and that of Structural/Civil Engineer were scored 0.02, 0.01 and 0.05 respectively. The P value of the four professionals were less than or equal to 0.05, therefore, there is no difference in their opinion, they has similar opinion and unified opinion in their ranking. Quantity surveyors opinion however differs since the mean value is greater than P value of 0.05. The outcome of the analysis shows that the professionals has demonstrated a great level of professional knowledge and experience and they were able to rate the variables objectively. The ranking and opinion are found to have close relationship and therefore, represents opinion of large percentage of the respondents. The instigators therefore can be relied upon in inducing higher productivity.

SWOT Analysis of the selected construction SME was carried out so as to identify areas of strength and weaknesses of the firms, with a view to identify the strength weakness and opportunity for improvement. Table 10 contain the parameters and with relative index calculated based on respondents scores of each parameter

Presentation of Report of SWOT Analysis Conducted on Professionals from SME.

Sustainable Construction SME (SWOT Analysis)

In contemporary term, SWOT stands for Strength, Weakness, Opportunity and Threats, and is defined as a strategic planning tool used to help an individual or company recognize strengths, weaknesses, opportunities and threats relevant to business or project development competition. In construction field, SWOT analysis is carried out to show the investors and contractors point of view at every stage of the construction process (Holmes, 1991). SWOT analysis is utilized to feature regions of a project that could be augmented to the advantage of the whole project (Kedogo, 2013). In settings of small and medium scale enterprises, carrying out a SWOT analysis is a vital part of the business strategic planning to help formalize a strategy so that an investor can start on the right foot and have an idea of the scope of focus. It is always important for established firms to carry out a SWOT analysis every 6-12 months, as different approaches need to be implemented to ensure the success of the company (Mekwunye, 2018). Since risk is visible in all areas of life, risk analysis and assessment, and risk management, is a general action based on common sense, knowledge, experience and the utilization of appropriate procedures (Holmes, 1991). In addition, the SWOT analysis session should have specific goals and the project manager is responsible for passing the necessary information to the other team members, to ensure the feedback and relevant views are taken into account during the project from the brainstorming process (Holmes, 1991).

Every construction firm should have a mission and SWOT analysis, that is compelling and strong to ensure that all workers operate in line with it. Typical examples of company strengths in construction are efficiency, training and expertise, working relationships with laborers and suppliers, among others. Weaknesses may be a pessimistic disposition towards modern methods of operation, poor per capital balance, limited scope of operation, among others. In addition, Opportunities for construction small and medium-sized businesses are helping to grow local industries, the opportunity to extend on a broad scale, and awareness on developments, among others. Possible threats could involve weak policy initiatives, a slowdown in the economy, low labor force and resources required for service, and others (Ezeabasili, 2015). It is fundamental for construction Small and Medium scale Enterprises to carry out SWOT analysis periodically by distinguishing company's Strengths, Weaknesses, Opportunities and Threats, company authority can have an appropriate evaluation of where company stands, what needs to change, where there is room for development and internal and external elements possible to impede on the success of the company and create disaster.

Table 10 SWOT ANALYSIS OF CONSTRUCTION SMALL SCALE ENTERPRISES			
Variables' Parameter	Relative Agreement Index[RAI]	Ranks	
Strength Parameters			
Possibility for expansion is highly promising	0.720	1^{st}	
It requires less capital to establish	0.717	2^{nd}	
It affords starting with humble beginning status	0.708	3 rd	
They engage in fast consumer goods	0.668	4^{th}	
Weakness parameter	R.A.I	Ranks	
Scope of operation is limited	0.749	1^{st}	
It allows for dictatorship in administration	0.720	2^{nd}	
They have low per capital income	0.694	3^{rd}	
There is restriction in the type of job they can undertake	0.689	4^{th}	
Opportunity parameters	R.A.I	Ranks	
They help develop grass root economy	0.768	1^{st}	
The tendency to transform into medium scale and high scale firm	0.734	2^{nd}	
There is great opportunity for new entrance into the industry to learn the trade	0.720	3 rd	
Opportunity to be nominated as a subcontractor	0.700	4^{th}	
Threat parameters	R.A.I	Ranks	
Economic recession	0.800	1^{st}	
Lack of operational capital	0.777	2^{nd}	
Force majorie e.g. Death of the director	0.769	3 rd	
Government policies	0.751	4 th	
Lack of labor force and material for operation	0.721	5 th	

Table 10 assesses the respondents view on the strengths, threat, weakness and opportunity to improve of SMES. The construction SME with possibility for expansion is highly promising as a factor was ranked highest rank with an R.A.I of 0.720, followed by requires less capital to establish with R.A.I of 0.717, it affords starting with humble beginning status ranking third with an R.A.I of 0.708 and with the lowest ranking of 0.668 R.A.I, they engage in fast consumer goods. In Table 10 the weaknesses identified in construction SME's was presented. Scope of operation is limited with the highest rank of 0.749 R.A.I, followed by it allows for dictatorship in administration with an R.A.I of 0.720, they have low per capital income having an RA.I of 0.694 and with the lowest rank; there is restriction in the type of job they can undertake with an R.A.I of 0.689. Similarly, Table 10 shows the opportunities for construction SME's in the construction industry, developing grass root economy as a factor has the highest rank of 0.768 R.A.I, followed by the tendency to transform into medium scale and high scale firms with an R.A.I of 0.734, there is great opportunity for new entrance into the industry to learn the trade having an R.A.I of 0.720 and with the lowest rank of 0.700 R.A.I, opportunity to be nominated as a subcontractor. This shows that years of relevance give an edge to be selected over a beginning or developing firm. The possible threats to construction SME's with economic recession was ranked with R.A.I of 0.800 followed by lack of operational capital having an R.A.I of 0.777 and in third position in the ranking is Force majorie e.g. death of the director with an R.A.I of 0.769. In fourth and fifth ranking position respectively are: government policies with an R.A.I of 0.751 and lack of labor force and material for operation with an R.A.I of 0.721. Corporate Social Responsibility (CSR) Model for Construction SME

Table 12				
CORPORATE SOCIAL RESPONSIBILITY (CSR) MODEL FOR CONSTRUCTION SME				
CSR Parameters	Bldr	Rank	Arch	Rank
Social benefit	0.829	1^{st}	0.832	1^{st}
Economic benefit	0.800	2^{nd}	0.813	2^{nd}
Identity creation	0.794	3 rd	0.809	4^{th}
Sustainable Value creation	0.789	4^{th}	0.812	3 rd
Environmental development	0.774	5^{th}	0.765	5^{th}
Technological and skill transfer	0.763	6^{th}	0.732	6^{th}
Sustainable Community development initiative	0.763	$7^{\rm th}$	0.732	6^{th}
Collaborative community decision	0.743	8^{th}	0.678	8^{th}
Niche creation	0.743	9^{th}	0.597	9^{th}
Leadership by community impact	0.735	10^{th}	0.532	11^{th}
Exemplary indigenous solution embracement	0.680	11^{th}	0.587	10^{th}
Value driven decision support system	0.675	12^{th}	0.587	10^{th}
Environmentally friendly product	0.554	13 th	0.554	12^{th}
Green and Sustainable environmental initiatives	0.554	13 th	0.554	12^{th}
Releasing Zero pollution to the immediate environment	0.511	15^{th}	0.489	14^{th}
Cultural affinity for sustainable initiatives	0.503	16^{th}	0.483	15^{th}

Legend: Bldr-Builder, Q.S—Quantity Surveyor, C.E—Civil Engineer, Arch—Architect.

Corporate social responsibility of the Construction SMEs was studied and presented in Table 12. In contemporary time, visionary companies are engaging in identity and niche creation, this is one of the survival strategies of notable construction giants of maintaining relevance this was supported in (Obiegbu, 2005; Haper, 1984; KP, 2019). In the context of the presentation in this study, survey of contemporary CSR practice was studied and typical CSR parameters that could assist SME growth was illustrated in the table. Some of the identified CSR parameters include the following: social benefit, economic benefit, identity creation, sustainable value creation, environmental development, technological and skill transfer and sustainable community development initiative, collaborative community decision, niche creation, leadership by community impact, exemplary indigenous solution embracement, value driven decision support system, environmentally friendly product, green and sustainable environmental initiatives, releasing zero pollution to the immediate environment and cultural affinity for sustainable initiatives. In a study carried out by (Wroblewski, 2018; Tekin, 2018; Cappa, 2019; Mekwunye, 2018) CSR was described as a creative approach towards creation of work environment harmony between construction firms and the host community. In (Tekin, 2018; Humanmetrics, 2020; Cappa, 2019), another perspective of CSR was cascaded from the point of view of internal environment of a construction company. The CSR can come in the form of incentive and welfare intervention of company's authority in the workers welfare. In the context of this study, a model was created from the factors presented in Table 14 using regression approach. The sixteen factors were subjected to factor rotation so as to ensure emergence of a representative factors and presented in Table 13. This follows the methods engaged in (Ezeabasili, 2015; Kedogo, 2013; Aigbavboa, 2014).

Table 13 FACTOR ROTATION TABLE OF CO-EFFICIENT				
Communalities and Component Matrix				
Corporate Social Responsibility Model Parameters	Initial	Extraction	Component Matrix	Factor Tag
Identity creation	1.000	0.970	0.985	F1

Environmental development	1.000	0.965	0.982	F ₂
Niche creation	1.000	0.943	0.971	F ₃
Economic benefit	1.000	0.942	0.971	F3
Sustainable value creation	1.000	0.940	0.969	F ₆
Sustainable Community development initiative	1.000	0.939	0.969	F ₆
Leadership by community impact	1.000	0.936	0.968	F_4
Green and Sustainable environmental initiatives	1.000	0.867	0.931	F ₇
Value driven decision support system	1.000	0.852	0.923	F ₈

Resultant Representative Factors

Factor 10.970F ₁ ;	Factor 20.965F ₂
Factor 30.942F ₃ + 0.940F ₃ ;	Factor 40.936F ₄
Factor 50.940F ₅ ;	Factor 60.940 F_6 + 0.939 F_6
Factor 70.867F ₇ ;	Factor 80.852F ₈

Extracted were extracted after subjected to factor rotation using Obilim factor and set at parameters with Eigen coefficient between 0 and 1.0. However, the factors with Eigen coefficient of between 0.920 and 1.00 were picked as representive factors. Eight factors were found to fit into the range and were extracted based on their component analysis generated. The factors can be combine in the order stated above. For instance, Factor F1 can be combined with F2,F3----F8 and paired as desirable. The model represents an indicator of what a firm can be doing per time and the component of their corporate social responsibility. The following form the kernel of variables that could aid in having sustainable SME well positioned for value delivery: Identity creation, Environmental development, Niche creation, Economic benefit, Sustainable value creation, Sustainable Community development initiative, Leadership by community impact, Green and Sustainable environmental initiatives and Value driven decision support system.

CONCLUSION AND RECOMMENDATION

This concluding chapter captures and explains the findings of this research work. The aim of the study is to carry out a comprehensive analysis of small and medium scale enterprises with a view to improving their operation efficiency and community development impact.

Conclusion

The study revealed the following conclusions made in correspondence with the aim of this research. The section was hinged on the result outcome obtained through the operationalization of objectives variables earlier set at the outset of this study. The outcome of the analysis of data presented as regards the propensity of SMEs to engage in Corporate Social Responsibility (CSR) to the environment and company's internal environment indicated strong consideration for inclusion of CSR as part of the operational procedure of construction SMEs. This view was backed up by study presented in (Wroblewski, 2018; Tekin, 2018; Cappa, 2019; Mekwunye, 2018) where CSR was described as a creative approach towards creation of work environment harmony between construction firms and the host community. In (Tekin, 2018; Humanmetrics, 2020; Cappa, 2019), another perspective of CSR was cascaded from the point of view of internal environment of a construction company. The CSR can come in the form of incentive and welfare intervention of company's authority in the workers welfare. Also, construction SME's are active in majority of construction works in the construction industry. This means that they make a significant impact on the economy of nations and the development of construction industry therefore the need to focus attention more than before on their strategic development. Variables that influences SME operations were deduced from the study as part of the study outcome to include negative and positive variable. Both negative and optimistic variables affect the success of the construction small and medium scale enterprises. The primary variables include financial issues, government policy, inadequate infrastructure, lack of creativity and lack of training and management skills. The construction industry was viewed as a dynamic market, where professionals are working to thrive. Similarly, performance indicators are needed to assist in signposting success therefore creating horizon for future performance, this was achieved in this study. The application of key performance indicators to determine the performance of a business is important. It aids in ensuring that the goals of the business are always being focused on and the appropriate factors that may influence the result can be measured. The study consequently present a framework or model that could assist in effective calibration, development and running of SME strategically with advocacy on the adoption of any framework suitable for a company to operate at its maximum capacity without exempting the satisfaction of employees.

Recommendations

The following recommendation is presented as part of the solution to the development of Small and medium scale enterprises with emphasis on construction sector.

- i. Government policies should be favorable to the construction SME's to afford them prompt access to financial assistance and all attendant components for optimal service delivery. For instance, provision of soft loans to small and medium scale enterprises, government guarantee long term loans to small and medium scale enterprises.
- ii. Capacity building is important for operators in the industry. Construction firms should invest on training and retraining of artisans and craftsmen for excellent performance.
- iii. Periodic evaluation should be carried out to regulate and ensure quality control in the sector. An internal platform should be created to weed out incompetent operators.
- iv. Construction firms should adopt motivation and incentives to reward high performers to ensure they keep us the good work
- v. Construction small and medium scale enterprises should be provided with opportunities to showcase their talents and not neglected because of low societal status. Every large company started at the bottom and developed itself to get to the top.

ACKNOWLEDGEMENT

Sincere appreciation to the Covenant University Center for Research Innovation and Discovery for the sponsorship of this study and members of Building Informatics Research Subcluster, Covenant University. Nigeria.

REFERENCES

Adebiyi, A.J.O. (2017). Performance of small and medium enterprises in lagos state.

Aigbavboa, C.O. (2014). Challenges facing black owned small and medium construction: A case study of nelspruit. Journal of Economics and Behavioural Studies

Almahfadi, A. (2019). The challenges faced by small businesses. SANA'A-YEMEN

Berger, J. (2020). Julius Berger Nigeria PLC.

Bloomberg. (2020).

Bonacorsi, S. (2009). Steps involved in Performing SWOT Analysis.

Bonface. (2020). Construction review online.

Cappa, & D'alberto, (2019). Cappa and D'alberto

Decker, F. (2018). bizfluent.

Ekpenyong, D.B. (1992). Small and medium scale enterprise in Nigeria: Their characteristics, problems and source of finance. *African Economic Research Consortium*.

Ezeabasili, A.N. (2015). Strategies for medium sized construction companies to survive the current economic conditions in Nigeria. *Global Journal Of Engineering Science And Researches*, 25-26.

Gbandi, E. (2014). Financing options for Small and Medium Enterprises (SMEs) in Nigeria. *European Scientific Journal*, 332.

Haper, M. (1984). Small business in the third world, John Wiley & Sons.

Holmes, M. (1991). Small business financial management practices in North America.

- Humanmetrics. (2020).
- Kedogo, B.K. (2013). Factors influencing growth and development of small and medium enterprises in kenya, A case of huruma division, nairobi county.
- KP,S. (2019).*Myinvestmentideas*.

Lani. (2010). Conduct and Interpret the Chi-Square test of independence by james lani.

- Mekwunye, U. (2018). Mondaq Al.
- Obiegbu, M.E.E. (2005). Statistics and qualitative methods for construction and business managers. The Nigerian institute of building, Lagos.
- Odediran, S.A. (2012). Business structure of indigenous firms in the Nigerian construction industry. *International Journal of Business Research & Management (IJBRM)*.
- Ohachosim, C.I. (2012). Financial challenges of Small and Medium-Sized Enterprises (SMEs) in Nigeria: The relevance of accounting information. *Review of Public Administration & Management*.
- Okafor, O.I. (2018). Analytical review of small and medium scale enterprises in Nigeria. *International Journal of Small Business and Entrepreneurship Research*, 35-36.
- Oladapo, I. (2016). Problems of construction industry in Nigeria.
- Oni, O.A. (2012). Development of small and medium scale enterprises: The role of Government and other Financial Institutions. *Arabian Journal of Business and Management Review*.
- SME Bank. (2017).
- Tekin, M.M. (2018). An application of kaizen in a large-scale business. International symposium for production research. Springer Nature Switzerland AG. 516-517.

Uk construction. (2018).

- Usman, B.N. (2016). *The role of construction Small and Medium Enterprises (SMEs) in economic development*. 46th National Conference/ Annual General Meeting of The Nigerian Institute of Building. Benin City.
- Vincent, O.D. (2015). The effect of SWOT analysis on project management in the Nigerian construction industry. Internantional Journal of physical and social sciences.

Wroblewski, T. (2018). Chron.