

AN EMPIRICAL INVESTIGATION OF CORPORATE SOCIAL RESPONSIBILITY IN ETHIOPIAN PRIVATE BANK INDUSTRY

*A Thesis Submitted to the School of Graduate Studies of Jimma University in Partial
Fulfillment of the Requirements for the Award of the Degree of Master of Business
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ABSTRACT

The objective of the study was to assess corporate social responsibility practices of Ethiopian Private Banks Industry's role and practices. The researcher adopts a descriptive research method and uses primary data which is collected using a structured questionnaire to purposively selected a single one appropriate corporate social responsibility executives. The data gathered from the primary source were analyzed by SPSS statistics 24 data analysis software and the output directly forwarded into the data analysis part of the study through basic statistics tools, table & percent to make simple and easy to understand the results to all knowledge levels. The respondent's analysis outcome revealed that the majority banks have a corporate social responsibility program or undertaken activity that would be considered as corporate social responsibility, and most of the census corporate social responsibility activity incorporated in their organizational policy and the CSR responsibility managed by public Realisation/ communication and Marketing & sales department of each bank respectively. Additionally, the main objective to engage in corporate social responsibility programs by the banks mainly to Good public image and benefit the local community and protection of environments. And above half of the community and stakeholders learn about the company's CSR programs through annual company reports and External Audited Report. Most respondents confirm their bank's involvement in CSR affects their bank's performance favorably. In the other corner of the data analysis outcome, the study suggests to look, Banks better to participate women's in their CSR activity and should protect third party interference, and also better to allocate budget and also make it compare and contrast with the actual performance.

***KEYWORDS:* CSR, MVO platform, Ethiopian Private Bank Industry**

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DECLARATION

I declare that the research Report entitled “AN EMPERICAL INVESTIGATION OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN ETHIOPIAN PRIVATE BANK INDUSTRY ” submitted to Research and Postgraduate Studies’ Office Of Business and Economics College is original and it has not been submitted previously in part or full to any University.

Date:_____

CERTIFICATION

This is to certify that TADESSE TSEGAYE has done the study on the topic; AN EMPIRICAL INVESTIGATION OF CORPORATE SOCIAL RESPONSIBILITY IN ETHIOPIAN PRIVATE BANK INDUSTRY. This study is authentic and has not been done before by any other researcher on the same topic.

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List of Abbreviations

ABH	Alliance for Better Health
CBE	Community Based Education
CSR	Corporate Social Responsibility
DTTP	Developmental Team Training Programme
EGP	Egyptian Pounds [Currency]
ESG	Economic, Social and Governance activity
EU	European Commission
FDRE	Federal Democratic Republic of Ethiopia
ISO	International Organization for Standardization
JU	Jimma University
NBE	National Bank Of Ethiopia
NGO	Non-Governmental Organizations
OECD	Organisation for Economic Co-operation and Development
RMB	Renminbi, name of Chinese currency [CN¥]
UAE	United Arab Emirates
UK	United Kingdom
USA	United States Of America
USD	United States Dollar [currency]
VCT	Voluntary Counseling and Testing

An Empirical Investigation of Corporate Social Responsibility in Ethiopian Private Bank Industry

CHAPTER ONE

Introduction

Corporate Social Responsibility[CSR] practices can be the best way to contribute to society and its people. Through regional or national charitable contributions and alike banks can help the community. Banks can get involved in the society and help it to progress by taking socially responsible works on behalf of the company such as investing in education programs for the poor and street children and support poor Senior citizens who are homeless and need care activities, refugees and other ones who need support like young entrepreneurs and inventors and they can also support a local charity making financial contributions to effective charitable projects. Also, it can provide food to poor students, Streets children, displaced local homeless groups, or to orphanages at a free of cost. And in linear the banks also can get profits through better risk management, employee loyalty and a higher reputation, create higher employee motivation, and superior performance levels, create positive publicity and/or increased brand recognition, attract new investors and new growth opportunities to enhance banks reputation and this leads to having a better economic and non-economic performance.

The Chapter encompasses some subchapters and tries to illustrate the subchapter's titles and synopsis specifically and precisely. It begins the Introduction and the next origin of the problem: denotes how the problem come up in my mind; background of the case area: tells about where the study intimate and the focus points of the case area; statement of the problem: trying to narrate about the problem or the gap rationally in Ethiopian context; Motivations and Rationale of the study: tells why the study focuses on the selected target group; Objective of the research: clearly shows the general and specific objectives of the study; Significance of the study: states the merits and expected users; Scope and Limitation of the study: identifies the scope area with concerned focus group limitation; Organization of the paper: states all the inclusive thesis Chapters synopsis concisely.

1.1. Background of study

The evolution of a concept of CSR begins as per Carroll cited in his work, the starting point can be considered G. Bowen's, "Social Responsible Businessman" which was published in 1953. It reflects the determination of the concept, as well as opportunities for further detailed study of the CSR. Subsequent were studies of CSR presented by K. Davis (1960), J. McGuire (1963), S. Network (1975), (Carroll A. B., 2008). Then, a paper written by Archie B. Carroll in 1979, *A Three Dimensional Conceptual model of Corporate Performance*, is generally accepted as the most relevant analysis of CSR. In his paper, Archie B. Carroll proposes a fourfold definition of CSR: "Corporate Social responsibility involves economic, legal, ethical and voluntary expectations/discretionary that the society has towards enterprises or firms at any time. (Carroll, 1979). In 1991 Carroll has redefined the term "voluntary actions" as "Philanthropic actions" (Carroll A. B., 1991). Once more, As William (2010) as cited in Bedada (2011) described that CSR is a complex area with an interdisciplinary focus which includes human rights, environmental responsibility, and diversity of management, sustainability, and philanthropy. CSR concerned with treating stakeholders of the firm ethically or responsibly. And it has taken as a solution for the main socio-economic problems of the developed and developing countries. (Bedada et al, 2011).

For instance, as per Vault [Vault.com] nominated Bank of America as of a 1st bank in 2015 and 2017 in Social responsibility initiatives and Euromoney magazine also has been recognized Bank of America as the World's Best Bank for Corporate Social Responsibility (CSR) in its 2017 Awards for Excellence. The bank of America has recorded earnings in 2018 USD 28.1 billion by incorporating beyond 200,000 staff who are engaged in all 4,411 branches around the globe and serving above 67 million customers including 26 million mobile users. The bank serving the community in its both economic and social operations in more than 35 countries throughout Europe, The Middle East, Africa, Asia Pacific, and the Americas. And it is a leading dealer in Foreign exchange cash, derivatives, electronic trading, and payment services in 151 currencies. Also, the bank giving philanthropic amounts to USD 200 million and 2 million hours were supporting local organizations by volunteered banks teammates in 2018 (EUROMONEY, 2018) (Bank of America).

ICBC bank from China also participating in various public service activities as like as caring for the disabled, environmental protection, a donation to education, and promotion and popularization of science. Moreover, it supported and encouraged its employees to contribute to the society in various forms, with total donations of RMB77.92million [Equivalent to USD 11,264,116.47] rather than

poverty alleviation loans and e-security fraud risk information system development amounts RMB 127 Billion and RMB 1.7 billion (ICBC BANK-CHINA).

From the other location, the Bank of Alexandria from Egypt has been hailed as the Middle East's best bank for corporate social responsibility (CSR) in 2018. The bank has considered as one of the largest private sector banks in the country and owns 8 percent of the market share in terms of deposits and has 180 branches in Egypt with over 1.5 million customers and the bank allocate over EGP 22 million [equivalent to USD 1,172,700] focusing on health, education, agriculture and sponsoring craftspeople. [DAILY NEWS EGYPT, Thursday, April 18, 2019] (Bank of Alexaderia).

Indeed, like other business sectors, the Ethiopian private banking Industry has a direct impact on society and the environment through the consumption of paper, energy, waste management, and means of transport used. The direct environmental impact can be reduced by keeping environmental security, limiting the consumption of energy and paper, ensuring good waste management, and requiring suppliers' to conform to environmental standards. But those are not the only community compensating remedies. Regarding this many scholars, WTO, ISO, EU, and others suggest firms should implement systematically and sustainably of Corporate Social Responsibility [CSR] to support the social development and safeguarding of the environment. As a result, they are supposed to become a social bank that fulfills their responsibility for society. (World Bank, 2017), (ISO, 2015).

The country, Ethiopia, the ability of the government to satisfy the social infrastructure needs [Water, Health-related issues, unemployment issues, Roads, Electric, caring environment, and others] might not be well good. Thus, this gap should be fulfilled or minimize into insignificance to build a socially and economically wellbeing society and enhancing equal income distribution in the country. So, the situation makes sure that the sustainability, reputation and competitive advantage of the private banks by induces their valuable CSR practices in the society minds as they [the society] take the Ethiopian private bank Industry member as a member of the community. Furthermore, the Ethiopian Private bank industry members also get an opportunity to get better information why, how and where, they invest their CSR practices for future, and the policymakers also got an input from the findings the research contribute practical experience data of the industry for further studies in the sector.

The Ethiopian Private Bank industry is an infant that has been born after the fall of the socialist regime of Dergue 1991. At the end of June 2018, the total capital of the banking industry reached 85.8 billion birrs, from this total private banks' capital share is around 39 percent. Also in 2017/2018 banks opened 500 new branches, as a result, bank branch to population stood at 1:20,286 people. This is the least ratio among sub-Saharan country's records. The share of private banks in total branch network accounts 68.8 percent and 35.3 percent of the bank branches were located in Addis Ababa (National Bank of Ethiopia, <https://www.nbe.gov.et>)

As a result, by acknowledging CSR's significance a majority of Ethiopian private Bank Industry members will have undertaken and or add more effort to social and environmental programs to benefit both itself and society.

1.2. Statement of Problem

In Ethiopia, now there is no standard and competent encouraging or compulsory policy or law, and as well as there is no particular study taken place in line with Ethiopian private Banks Industry CSR practices as a sector at all. This is a big problem to illustrate how Ethiopian private banks conduct their CSR practices, how much they invest in their CSR, how they manage it, how they report, and any other critical issues.

So, the unavailability of study papers in particular with private bank CSR practices has been made blurred the area. In her paper Dianna said, CSR is known by only scholars in education purpose but the concept is hidden from the businessman as well as the society (Diana, 2009). In line with this, the study trying to see most of the Ethiopian private banks' official website and most of them are not statting about their CSR activity. But Dashen Bank S.C listed its regular operational works as a CSR activity like employing[recutiment] of their staff, payments to government in the form of business corporate tax, and buying of government bonds.

The paper by Ermiyas Mamo as a tittle of "ASSESEMENT OF CORPORATE SOCIAL RESPONSIBILITY AT COMMERCIAL BANK OF ETHIOPIA: THE CASE OF ADDIS ABEBA CITY BRANCHES, (Mamo, 2017) find out the branches in Addis Abeba has a looser in terms of protects employees abuse, provided decent living wage, developing real skill and long term career, facilities are equal and fair working environment to all employees lower lending options to low income individuals and small business, less engage totally in Enviroment protection. But in consumer issues and human rights the concerened body [CBE-Addis Abeba Branches] are fully

social responsible. Neither the paper illustrate the critical stakeholders, driving forces, corporate social responsibility activity areas, CSR activities versus risk mitigate and any other concerns.

Another research by Meksea Gizaw as a title of “ASSESEMENT OF CORPORATE SOCIAL RESPONSIBILITY PRACTICE AND CHALLENGES: ENAT BANK S.CO” (MEKDES, 2019) outcomes by incorporating six aspects of CSR like CSR concept, CSR policy, CSR practice, CSR strategy, Challenges of CSR, Communications and contribution of CSR. The research concludes the bank is in the right track in the practice of CSR, and the community recognizes it from its CSR activities. And the drawback is the bank lacks proper communication channel for its CSR practice.

However, this paper aims at providing a review and assessment of 16 Ethiopian private bank industry members in the mix of quantitative & qualitative research approach on their corporate social responsibility practices to fulfill the constraint data gap by identifying five[5] areas of emphasis of CSR application and practice in the sector. These issues are perception toward CSR, drivers, impacts, CSR practices, and CSR reports. Besides, the paper tries to draw the general picture of CSR practices in the Ethiopian private bank industry sector nationally. By doing this, the study raises the need for researching private bank industry area with their CSR activity emerging and missing issues like sufficient data on CSR prior performance, how to plan and manage their CSR practices, the particular philanthropic areas where they invest, and other happenings will get competent answers to the current industry working environment that is derived from this empirical study practices. In addition to this, the research direction proposed in this paper may help to develop a better understanding of CSR and encourage CSR implementation in the Ethiopian private bank Industry. Accordingly, the research paper surely answers the burning questions that arise from the Ethiopian Private Bank Industry CSR practices.

1. Do the Ethiopian private banks have a CSR program or undertake activities that would be considered as CSR?
2. How they organize and manage the CSR activities in the Ethiopian private banks?
3. Does the Ethiopian private Bank involvement in CSR have any effect on their performance?

1.3 Objective of the Study

General Objective

The research investigates Corporate Social Responsibility [CSR] of Ethiopian Private Banks Industry's role and practices.

Specific Objectives

The thesis will investigate the following specific objectives:

- i) To acquire a subjective perception of CSR practices of Ethiopian private Banks at Head Office Level.
- ii) To find out the major areas where CSR activities are performed by private banks in Ethiopia at the Corporate level.
- iii) To compare and analyze their CSR activities of private Banks in Ethiopia at the corporate level.

1.4 Significance of the Study

There have been few studies on the impact of CSR in public sectors of Ethiopia as well as CSR practices in Commercial Bank in Addis Abeba Branches and in some private bank industry members individual level CSR practices, even those of fewer studies that focus on the individual industry member level and as well as CSR versus their company values like brand recognition and alike. As to the knowledge of the researcher, the study area of CSR at an Industry level is a current and burning issue and it is open and free.

Hopefully, the study will significantly help the private bank industry members to look inward their role in CSR practicing, activity areas, stake holders, Communication Channels, employees facility to sustain and reduce employee turnover, to set CSR policy and align with strategic policies and also helps them to compare and contrast their CSR practices among Industry-level based on the research finding.

Moreover, the members of the targeted area (Ethiopian Private Banks Industry) also identify the attributes of constraints, improper or out of place investment direction and over dumping investment to counteract to the discrepancies of the Ethiopian private Bank industry CSR practice.

Additionally, the research findings will enhance policymakers and Government Controlling Unit for their future purposes. And also the study used as a reference and a stepping stone for further researches.

1.5 Scope and Limitation of Study

The study focuses on the Ethiopian private banks CSR Practices like how they plan, manage, practice, and how they communicate their stakeholders through reports, In which area of charitable

tasks they invest, how their CSR practice develops their reputation and competitive advantage, and related questions at the corporate level. Due to the current Pandemic covid 19, peace insecurity, time limitation, geographical distance coverage , and related cost issues the research did not deep insight into every individual bank's branches, employees, and stakeholders at all. So the data analysis used to infer only the Ethiopian private bank Industry at Company level context factual matters. And it does not use for the generalization of the rest of the world. Furthermore, the study will face the difficulty of well-developed information on the area due to CSR is subjective and has no legal compulsory ground to implement as mandatory for private banks.

1.6 Organization of the Paper

Inclusively this study took five (5) chapters, starts with Chapter One comprises Introduction, Background of the Study, Statement of the problem, Objective of the study [Both General and Specific Objectives], Significance of the study, Scope and Limitation of the Study, and Organization of the Paper then Chapter two includes Literature reviews Introduction part and Conceptual framework , Chapter Three contain the Research Methodology Introduction part, Research design, Research Approach, Data Type and Source, Sample design, Target population, Sampling Techniques, Data Collection Method, Data Analysis Method, Reliability and Validity taste of data Collection Instruments, and Ethical Considerations, Later Chapter Four includes Results and discussion Part at the whole, and finally Chapter Five reveals the conclusion and recommendation part literally.

CHAPTER TWO

Literature Review

2.1 Introduction

The chapter tries to reveal the history of Corporate Social Responsibility in between era's thinking and practices among the sector as well as the the statusque . As such starts from the globe experience follows to our contenet Africa and narrate the our country Ethiopia Corporate Social responsibility enegagement and experiances of private bank Industry.

The concept of corporate social responsibility[CSR] seems to be new, but one can trace its practices back in history not. For example, the Holy Bible in Leviticus[ፊብራዊያን] 19: 9-10, has this to say: when you reap the harvest of your land, you shall not wholly reap the corners of your field, nor shall you gather the gleanings of your harvest. And you shall not glean your vineyard, nor shall you gather every grape of your vineyard; you shall leave them for the poor and the stranger: I am the Lord your God (From Nelson's NKJV Study Bible, 1997). The above law prevented the reapers from harvesting all crops from the field, but to leave some for the poor. This could be regarded as CSR in practice as the law had meant to the obeyed. (Eme Joel Efiiong, 2013) .

Corporate social responsibility is an outwards practice of responsibility towards the community and environment abundantly in self-regulation manner for the sake of win-win situation between the business entity to the social and environmental welfare through waste and pollution reduction, by contributing educational and social programs, and by earning adequate returns on the employed resources (Business Dictionary). The evolution of a concept of CSR passed certain stages. As per Carroll cited in his work the starting point can be considered G. Bowen's, "Social Responsible Businessman" which was published in 1953. It reflects the determination of the concept, as well as opportunities for the further detailed study of the CSR. Subsequent were studies of CSR presented by K. Davis (1960), J. McGuire (1963), S. Network (1975), (Carroll A. B., 2008).

Corporate Social Responsibility [CSR] is an abstract concept to a certain extent; no one could accurately define its borders yet. It does not present any uniform definition globally. Part of the problem with definitions has arisen because of the different interests represented. A business person may define CSR as a business strategy, an NGO activist may see it as greenwash while a

government official may see it as voluntary regulation. Besides, disagreement about the definition will arise from the disciplinary approach. For example, while an economist might consider the director's discretion necessary for CSR to be implemented at risk of agency costs, a law academic may consider that discretion to be an appropriate expression of what the law demands from directors. Due to this CSR has no single definition and it takes subjective and ambiguous intention in between. As such, let see some scholars and entities definition of corporate social responsibility

Table 1: *CSR definitions by different scholars*

Definition of Corporate Social Responsibility[CSR]	Reference
Entrepreneurs' obligations to promote policies; make decisions or follow lines of action desirable in terms of the society's objectives and values.	Bowen (1953)
For CSR to be accepted by an aware businessperson, it shall be structured in such a way as to cover the full range of corporate responsibilities. Four (4) forms of social responsibility constitute CSR: economic, legal, ethical, and philanthropic responsibility.	Carroll (1991)
CSR involves a commitment to improving community well-being through discretionary business practices and corporate resource contributions.	Kotler and Lee (2005)
CSR involves a company's voluntary integration of social and environmental concerns regarding its business operations and relationships with representatives (2001). It refers to the responsibility that companies have in	European Commission, 2001, European Commission, 2011

Definition of Corporate Social Responsibility[CSR]	Reference
structuring their impacts on society (2011).	

Source: (Sanclemente-Téllez, 2017)

When we see the above CSR definitions almost all are concerned with the society, environment, and all other stakeholder's sustainable benefit and development impartially with a line of company's economic and noneconomic benefit. But the scholars concentrated has been shifted through each decade. In the 1950s the primary focus was on businesses' responsibilities to society and doing good conduct for society. In the 1960s key events, people and ideas were instrumental in characterizing the social changes helped in during this decade. In the 1970s business managers applied the traditional management functions when dealing with CSR issues, while, in the 1980s, business and social interest came closer and firms became more responsive to their stakeholders. During the 1990s the idea of CSR became almost universally approved, also CSR was coupled with strategy literature and finally, in the 2000s, CSR became definitively an important strategic issue (Rosamaria & Padgett, 2011).

Once we realize the implementation of different countries has been their application universally.

In the USA, the Corporate Social Responsibility (CSR) team in the Bureau of Economic and Business Affairs leads the Department's engagement with U.S. businesses in the promotion of responsible and ethical business practices. The mission of the CSR office is to: Promote CSR to complement the Economic and Business Bureau & foreign policy mission of building economic security and fostering sustainable development at home and abroad. Also build working together with multinational companies, civil society, labor groups, environmental advocates, and others to encourage the adoption of corporate policies that help companies "do well by doing good."

In the UK, It is a part of Corporate Governance. The Companies Act 2006 has now added to those pressures by requiring directors to have regard to community and environmental issues when considering their duty to promote the success of their company and by the disclosures to be included in the Business Review. CSR is, now, an integral part of good governance, for bigger companies in particular.

In Europe, The CSR strategy is built upon guidelines and principles laid down by the United Global Compact, United Nations Guiding Principles on Business and Human Rights, ISO 26000 Guidance Standard on Social Responsibility, and OECD Guidelines for Multinational Enterprises. As European Commission, CSR emphasizes on: enhancing the visibility of CSR and disseminating good practices, Improving and tracking levels of trust in business, Improving self and co-regulation processes, enhancing market reward for CSR, Improving company disclosure of social and environmental information, further integrating CSR into education, training, & research also center the importance of national and sub-national CSR policies to a Better aligning European and global approaches to CSR.

In India, CSR has traditionally been seen as a philanthropic activity as the Indian tradition. it was an activity that was performed but not deliberated. In 2014, India became the first country in the world to have a mandatory CSR contribution legislation. This rule, which was applicable from the fiscal year 2014-15, also requires companies to set up a CSR committee consisting of their board members, including at least one independent director. The Act encourages companies to spend at least 2% of their average net profit in the previous three years on CSR activities.

Other countries, like France, South Africa, UAE, Saudi Arabia, almost all Scandinavian, and China have a mandatory reporting obligation on the amount spent on CSR activities. (Amartya, 2014).

When we see the African experience several studies have been done on corporate social responsibility said Amaeshi, as cited in Efiang (Eme Joel Efiang, 2013). Whereas these number of studies indicate that the understanding and practice of corporate social responsibility is related to the social and cultural life of the people. Though the research papers related to CSR in Africa are is not investigated in a good manner, even the available studies are conducted in a multinational company that resides in Africa land. (Thomas Kimeli Cheruiyot and Loice C.Maru, 2012).

Where in Ethiopia there are only few studies were done in CSR nither of specific area of Ethiopian Private Bank as an Industry. The researches focuses on either of Goverement bank, called Commercial Bank of Ethiopia or a single member of Private Bank Industry member that were not represent the clear picture of the Ethiopian Private Bank Industry at a whole. For instance The paper by Ermiyas Mamo as a tittle of “ASSESEMENT OF CORPORATE SOCIAL RESPONSIBILITY AT COMMERCIAL BANK OF ETHIOPIA: THE CASE OF ADDIS ABEBA CITY BRANCHES, (Mamo, 2017) find out the branches in Addis Abeba has a looser in terms of protects employees

abuse, provided decent living wage, developing real skill and long term career, facilities are equal and fair working environment to all employees lower lending options to low income individuals and small business, less engage totally in Environment protection. But in consumer issues and human rights the concerned body [CBE-Addis Abeba Branches] are fully social responsible. Neither the paper illustrate the critical stakeholders, driving forces, corporate social responsibility activity areas, CSR activities versus risk mitigate and any other concerns.

Another research by Meksea Gizaw as a title of “ASSESEMENT OF CORPORATE SOCIAL RESPONSIBILITY PRACTICE AND CHALLENGES: ENAT BANK S.CO” (MEKDES, 2019) outcomes by incorporating six aspects of CSR like CSR concept, CSR policy, CSR practice, CSR strategy, Challenges of CSR, Communications and contribution of CSR. The research concludes the bank is in the right track in the practice of CSR, and the community recognizes it from its CSR activities. And the drawback is the bank lacks proper communication channel for its CSR practice.

Likewise, in Ethiopia also studies reveal that there is no common to find out the specific form of corporate social responsibility practices in many business sectors also in the bank's sector too, the CSR not well developed. (BIMIR, 2016). And in her comparative case study, Diana C. Robertson wrote that CSR in Ethiopia is a concept known in the academics only, not well understood by the rest of the society (Diana, 2009).

2.2 Conceptual Frame of Reference

A frame of reference is a complex set of assumptions and attitudes which we use to filter perceptions to create meanings and hence understand the situation. The frame can include beliefs, schemas, preference values, culture, attitudes, mental models, and so on which we use to perceive a situation. The frame significantly affects how we infer the meanings of perception or situation outcome. (Dictionary.com)

Tversky and Kahneman (1981) define a decision frame as ‘the decision-makers conception of the act, outcomes, and contingencies associated with a particular choice.’

While losing frame reference might result change common beliefs, values, and other deep systems and bias our understanding and judgment.

Thus, the researcher adapts or customizes with insignificant editing basically on MVO platform¹, CSR frame of reference 2012 because the reference incorporates a wide and detailed global common binding agreements and international guidelines² through its basic two pillars called International CSR standards and Operational CSR principles.

A. International CSR standards

Those standards should induce different particulars of the organization in its regular operation activity throughout life.

- I. Human Rights: - Human rights include economic, social, and cultural rights, as well as civil and political rights. Labor rights and the rights of the community are also considered to be universal human rights. The most fundamental human rights are recorded in the Universal Declaration of Human Rights, which in turn serves as the basis for two UN treaties, namely the International Covenant on Civil and Political Rights and the International Covenant on Economic, Social and Cultural Rights.
- II. Land rights and natural resources: - When buying or using land and other natural resources in developing countries or countries with weak governance, the property rights and customary laws of the population must be respected. The purchase of land or the use of natural resources must be compensated adequately. In situations where there is a lack of clarity regarding property rights, international conventions and guidelines such as the UN Declaration on the Rights of Indigenous People and the UN Resolution concerning the Right to Food are to be upheld in the considerations. The UN Basic Principles and Guidelines on Development-based Displacement and Evictions describe the conditions that must be met for an eviction to take place. In all cases, alternative housing must be made available.
- III. Labor rights: - Labor-related human rights have been laid down in the Universal Declaration of Human Rights (UDHR). The ILO has further elaborated on labor rights

¹ The MVO Platform is a network of civil society organizations and trade unions which are active in the area of responsible business conduct, corporate accountability and Corporate Social Responsibility (CSR). The MVO Platform was founded in 2002 to improve and strengthen cooperation between civil society organizations and to present a common voice in the political arena. In addition, the MVO Platform addresses the corporate sector itself through the CSR Frame of Reference.

² The MVO Platform is also a founding member of the European Coalition for Corporate Justice (ECCJ). ECCJ is a European coalition of over 250 organizations from 15 countries working on corporate accountability. Through ECCJ, the MVO Platform undertakes policy influencing activities at the EU level. More information can be found on the ECCJ website.

by developing conventions and recommendations. These address the following subjects: non-discrimination; freedom of association and recognition of the right to collective bargaining; prohibition of all forms of forced labor and prohibition of child labor.

- IV. Consumer rights; - Consumer rights are not acknowledged as universal human rights in legal terms. However, the UN Guidelines for Consumer Protection¹¹ do state that enterprises are expected to respect consumer rights, in particular where these concern the right to health and the right to life. These UN guidelines were expanded in 1999 to include stipulations regarding sustainable consumption. They also call on governments to protect against dangers that threaten the health or safety of consumers, to provide information to enable consumers to make choices, and to provide effective damage compensation. Additionally, they call for sustainable consumption and freedom of association for consumer groups.
- V. Environmental treaties: - Objectives in the areas of the environment and sustainable development were formulated at an international level in the Rio Declaration of 1992 (to be reviewed in 2012), the Convention on Biological Diversity (1992), and the Kyoto Protocol (1997). The UN World Conference of Johannesburg in 2002 also emphasized the role of the private sector in sustainable development. A great number of specific treaties and conventions detail the responsibilities that enterprises have for the effects of their activities on air, water, soil, climate, ecosystems, biological diversity, and health. As a result of these international treaties, enterprises have the important responsibility of striving to achieve maximum energy reduction by reducing energy needs and by implementing maximum energy efficiency. Enterprises must also make optimal use of sustainable energy, where possible. Enterprises must take steps to minimize the negative effects of their activities, and they must report to all stakeholders and enter into dialogue with them.
- VI. Animal welfare; - ISO 26000 establishes respect for animal welfare as an integral part of CSR and refers to the Terrestrial Animal Health Code (2010) of the World Organization for Animal Health. Animals that are kept or used by humans, must not suffer from:

- Thirst, hunger and incorrect diet
- Physical and physiological distress

- Pain, injuries, and illnesses
- Fear and chronic stress
- Restrictions in exhibiting the natural behavior specific to their species.

When using animals for scientific purposes, the three ‘R’ principles apply (Replacement of animal tests by other methods of obtaining information; Reduction in the number of animal tests; Refinement of the methods of using the animals for tests).

VII. Economic aspects; - In addition to the social and environmental impact of enterprises’ activities, CSR also relates to the economic aspects of the business. Distinct international conventions and agreements have been established in various areas: anti-corruption, open competition, property rights, and taxation. The OECD Guidelines³ for Multinational Enterprises and ISO 26000⁴ also provide several guidelines for the economic aspects of CSR.

- a. Corruption: The -Enterprises must refrain from bribery and corruption. This has been set out in the OECD Guidelines for Multinational Enterprises and the United Nations Convention against Corruption (2003).
- b. Open competition: - Enterprises must comply with rules that allow fair opportunities to all market parties. From a development perspective, the MVO Platform attaches particular importance to preventing market dominance and unfair competition towards small enterprises, including farmers in developing countries. It is vital to prevent abuse of dominant market positions and the types of agreement that limit trade and competition; limit innovation and effectiveness, and reduce (profit) margins of market and chain parties.
- c. Taxation: -The OECD Guidelines for Multinational Enterprises contains stipulations regarding taxation. Developing countries lose out on huge revenues because of the

³The Organization for Economic Co-operation and Development (OECD) was established in 1961 as a forum for governments to share experiences and seek solutions to common economic and social problems. Today, approximately 50 industrialized and emerging-economy countries have joined the OECD as members or adherents.

⁴ Any private or public organization wishing to establish the scope of its social responsibility according to the criteria of the ISO 26000 standard must begin by reflecting on 7 central issues:

Organizational governance; Human rights; Labor practices; Environmental responsibility; The fairness of organizational practices; Consumer and consumer protection issues; Involving and developing communities

tax evasion activities of multinational enterprises. Responsible taxation practices should form part of CSR policy.

- VIII. Investment: - Capital providers such as banks, investors, and financiers are responsible, directly and indirectly, for the social effects of the capital they provide. Capital providers should contribute to economic development in the real sector of the economy and contribute to a sustainable society and reduction of unequal distribution of wealth. Important standards in this area include the UN Principles for Responsible Investment, the Equator Principles, and the 2011 edition of the Performance Standards of the International Finance Corporation (IFC).

B.Operational CSR Principles

The MVO Platform considers the following principles essential for achieving the effective operationalization of CSR.

- I. Multi-stakeholder approach: - identifying all stakeholders, charting their interests, and involving them in the formulation, execution, and external control of CSR is an essential condition for the credibility and effectiveness of CSR policy. A multi-stakeholder approach is desirable at all levels.
- II. Good governance: - CSR policy, and the integration of this policy in the business operations, starts with a commitment from the corporate board of the enterprise. This board must support the principles as laid out in ISO 26000. The board and management of an enterprise are responsible for the incorporation of the CSR policy throughout the entire business operations and the supply chain.
- III. Implementation: policy, management system, and integration in the organization: - As is the convention with quality and environment systems, a good CSR management system will consist of a policy for the integration of CSR into all relevant aspects of company policy. It is recommended that a CSR policy should be recorded in a separate code of conduct or policy declaration.
- IV. Supply chain approach:- International production and supply chains are becoming more complex through the increased outsourcing of production processes and other corporate activities. Production is often outsourced to countries where there is a

higher risk of violating the norms discussed in this Frame of Reference. Due diligence is, therefore, a central concept in the supply chain approach. Supply chain responsibility policy starts with a good knowledge of the production or service chain and with charting any violations or risks present along that chain. Operations must be structured so that CSR standards can be met. A thorough risk and impact analysis can help establish priorities and indicate which CSR risks are particularly relevant, how to prevent them and which plans need to be developed to achieve compliance with the standards as quickly as possible. Sector cooperation is often a requirement for this objective.

- V. External control: - An independent verification process is a final step in an effectively implemented CSR policy. The quality, usefulness, and credibility of the steps taken by the enterprise and the management system developed for this purpose are enhanced by an independent evaluation of the CSR approach, as well as of the results thereof. Independent verification is not only a technical affair, requiring the input of one or more experts; it should also enable all stakeholders, the employees and the local community to test the CSR policy against reality. Independent verification should be carried out by an organization that can form an independent judgment and has the confidence of all relevant stakeholders.
- VI. Transparency and reporting: - An enterprise is expected to be transparent about its CSR policy and to provide accountability for its performance in the area of CSR. The following principles concerning transparency and reporting are based on the UN Guiding Principles for Business and Human Rights. These are also relevant to the broader CSR agenda.
- VII. Grievance procedure: - Part and parcel of the CSR policy is the development of mechanisms to solve arguments that can arise between the enterprise and stakeholders. ISO 26000 and the UN Guiding Principles for Business and Human Rights provide criteria in terms of structuring these mechanisms. The procedure should meet the following core criteria: legitimacy; accessibility; predictability; equality; compatibility with internationally acceptable rights; transparency; and it must also be used as a source of continuous learning. Company's grievance

procedures are an important supplement to the stakeholder dialogue and collective bargaining, but may never be used to replace these legitimate processes.

- VIII. Corporate citizenship: - Corporate citizenship comprises activities or investments in (local) environments, for specific target groups and/or social goals that are not directly linked to the core activities of an enterprise. It is one way in which companies can contribute to social goals such as the UN Millennium Development Goals (MDGs). Corporate citizenship can be an important addition to the CSR policy, but may not be used to replace it.

CHAPTER THREE

Research Methodology

3.1 Introduction

This chapter elaborates on the detailed research design and Approach of the study. It explains the population of the study, sample size, sampling technique, data type & source, instrument of data collection, method of data analysis & Ethical considerations to be applied over the course of the study.

3.2. Resrarch Design

The choice of this research design depended on its objectives of the study, the available data sources, the cost and availability of obtaining the data and the availability of time. Accordingly, this study employed both descriptive type of research design. Based on the definition of Adams, Hafiz, Raeside and White (2007), descriptive research is aimed at describing phenomena and is not particularly concerned with understanding why behavior is the way it is. It doesn't involve changing or modifying the situation under investigation. Since objective of this study is to assess corporate social responsibility [CSR] practices in the Ethiopian Private Banks Industry, descriptive type of research design is more appropriate. The study chooses the descriptive design because it can be explained as a statement of affairs that they are at present also observing and describing the behavior of the subject matter Ethiopian private banks corporate social responsibility practices that the researcher having no control over the variables

3.3 Research Approach

In this study the approach of the researches was mixed (quantitative and qualitative) approaches. The reason for quantitative approach is that, the research questions deal with issues that require both deep understanding as well as facts on the study population Saunders, (2009). The approach is also useful to overcome any kind of data inadequacy and to to compensate the weakenss of the one with the other.

3.4. Data type and sources

In this study both primary and secondary data sources were used. The data source of the research paper primarily relies on secondary data obtained from NBE [National Bank of Ethiopia], Each Ethiopian private banks reports, Bulletins, published and unpublished sources, Data from ERCA [Newly divides into Ethiopian Revenue Authority and Customes Commission study. But the unavailability and insufficiency data from the secondary sources the researcher emphasizes to the primary data through structured questionnaire and presented to all individual Ethiopian Private Bank Industry players and who manage their respective company CSR activity purposively

3.5 Sample Design

3.5.1. Target Population

Population collective term used to describe the total quantity of cases of the type which are the subject of the study. It can consist of objects, people and even events Walliman, (2011). Since population constitutes the totality of units about which the research intends to study, the population for the study comprises all the particulars.

3.5.2. Sampling Technique and sample size

Size of the sample refers to the number of items to be selected from the universe to constitute a sample (kothari, 2004). The size of sample should neither be excessively large, nor too small. It should be optimum. An optimum sample is one which fulfills the requirements of efficiency, representativeness, reliability and flexibility. Thus, the study used census sampling technique since the size of the population small in size.

3.6. Data collection Methods/Instruments

For this research questionnaire was chosen to be the method of collecting data in this research, since the questionnaire is probably the most widely used data collection technique for conducting surveys. The questionnaire was developed to answer research questions and meet the research objectives and it was distributed to a sample of selected respondents of banks of the head office. The questionnaire was developed to answer research questions and meet the research objectives.

3.7. Data Analysis Methods

After collecting the distributed questionnaire, data were properly organized and codified. Following this, the coded data were fed to SPSS Version 20 software program. The data were analyzed using descriptive statistics (such as frequency and percentage) to describe the

demographic characteristics. In addition to this, a descriptive analysis was also conducted on the practices of corporate social responsibility in Ethiopian private bank industry.

3.8 Reliability and Validity test of data collection instruments

Validity is the extent, to which data accurately reflects what they are meant to reflect, i.e., the instrument measures what is supposed to measure. Accordingly, the questionnaire has been developed on the basis of previous studies and review of related literatures and standard questions in order to increase its validity. Besides, the researcher discussed with the advisor about the questionnaires before it was distributed in order to assure the validity of the study. According to Khotari (2004), reliability refers to consistency, where internal consistency involves correlating the responses to each question in the questionnaire with those other questions in the questionnaire. One of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. According to Pallant (2005), the Cronbach's alpha coefficient of scales should be at least 0.70 and the higher the better. Therefore, the results for reliability test of Cronbach's Alpha Coefficients are above 0.7. Hence, it can be concluded that each variable represents a reliable and valid construct.

3.9. Ethical considerations

The researcher addressed ethical considerations of confidentiality and privacy throughout the research process. A written guarantee was given to the respondents that their names will not be revealed in the questionnaire and the research report. Moreover, the participants were given a verbal and written description of the study, and informed consent was obtained before the survey. Participation in the study was made only voluntarily and also they were assured that the responses will be kept confidentially and only be used for the purpose of this study.

CHAPTER FOUR

Results and Discussions

4.1 Introduction

This Chapter is the major and principal part of the research and it encompasses and summarizes the findings of the study as well as interpretations and /or discussion of the results. Where the results or outcomes questionnaire analysis and triangulation from different sources are an integral source interpretation findings of empirical and qualitative research to asses the Ethiopian Private Bank Industry CSR activity. Accordingly, the results from the questionnaire made with those of the Ethiopian Private Bank Industry CSR practitioner officials and executives results are presented as follows.

4.2 Result Interpretation

This section of the study reveals the Ethiopian Private Banks Industry CSR practices in general and as well as assess who undertake the activities and responsibility, did CSR incorporated in their policy or strategic plan, how it is organized and managed, CSR objective, how they communicate their stakeholders, CSR effect on Banks performance, where they allocate their CSR investment, the model what they follow as a code of conduct, and the driving forces using the questionnaires developed and distributed to the respondents.

In this section, the primary data collected through the questionnaire from 16 Ethiopian private Bank Industry member representative officials and executives are well described and interpreted. The presentation begins with respondent profiles who are practitioners of CSR in their Banks, and in between the demographic data comes to find out the respondent's differentiation in respect of differences in Gender, Age, Education background. Followed this, the assessment of CSR practice, effect on performance, reporting, and all other incorporated parameters in the questionnaire were shown.

4.3 Respondents profile- Gender

Table2: Gender information of the respondents

	Frequency	Percent [100%]	Valid percent
Male	16	100	
Female	0	0	

Totals	16	100	
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[source: Respondents data 2019]

All 16 (100%) respondents were found, Male. No one even a single Females were not found as a respondent. A growing of good governance and good Corporate social responsibility practice shall include gender equality issues as a corporate commitment for the society as well as organization. However, Musammet Ismat Ara Begum in his paper called Corporate Social Responsibility and Gender Commitments of Commercial Banks in Bangladesh said, the gender commitments within a corporate Social Responsibility framework and concentrate more on economic and political gains than mainstream gender practices from an ethical point of view (Begum, 2018). Gender difference has been examined widely within the behavior literature. Women and Men play a different role and exhibit varying behaviors in society because they are socialized in different ways. (Patino A, Kaltcheva VD,Pitta V,Winsor RD, 2014). As such banks participate women's in their CSR practices as well as CSR management to include their valuble contribution as well.

4.4 Age of Respondent

Table3: Respondents Age distribution table

	Frequency	Percent	Valid Percent
18-30	6	37.5	37.5
30-50	10	62.50	62.5
>50	-	-	
Totals	16	100	100

[Source: Respondents data 2019]

From the table; 6 out of 16 (37.5%) residents were between 18-30 years old and no one responds beyond 50 years old and the remaining 10 out of 16 respondents are inbetween 30-50 years range. Most likely, It has been shown that CSR has a positive impact on employee attitudes. However, not all employees may react equally strongly to CSR practices. Thus when individuals perceive their future time is more limited, they prioritize emotional meaningful social goals, such as generativity, emotional intimacy, and feelings of social embeddedness. On the contrary, when individuals perceive their future time as more expansive, they prioritize instrumental social goals, such as knowledge acquisition and status attainment. In contrast, as individuals grow older, their future time

perspective becomes more limited (Carstensen, et al, 1999). So staff who have the oldest shall be better to manage CSR practices.

4.5 Respondents in Educational Backgrounds

Table4: Respondents Educational Qualification table

	Frequency	percent	Valid Percent
High school	-	-	
Diploma	-	-	
First Degree	7	43.8	43.8
MA/Ph.D.	9	56.3	56.3
Other	-	-	
Totals	16	100	100

[Source: Respondents data 2019]

First degree holders constitute 7 out of 16 census which is 43.8% and the remaining respondents have MA/Ph.D. were 9 in numbers and 56.3 in percent. Studies show that CSR executive's educational backgrounds closely related and indicate their CSR performance. CEOs [excutives] educational specialization in Masters's level, Business Administration (MBA), and Science (MSc) were ranking better than compared from who have low-level education status (Huang, 2012) . So Companies better to do through more educated and or specialized staff to ranked their CSR practice outcome.

4.6 Respondents Work Experience within the Bank

Table5: Respondents Work Experience list table

	Frequency	percent	Valid percent
0-4 years	4	25	25
5-10 years	9	56.3	56.3
>10 years	3	18.8	18.8
Totals	16	100	

[Source: Respondents data 2019]

As per the respondents, data shown in table 4 out of 16(25%) are worked 0-4 years, 9 out of 16 (56.3%) respondents have 5-10 years of experience within the bank and 3 of 16 (18.8%) have a solid beyond 10 years of experience within the bank. As such old staff or long term employees are most likely loyal and they reflect a stable work environment and they induce to improve morale and transfer valuable support to new employees. Surely, employees who have been with the company for many years have considerable knowledge of the company's culture and its product and services. In contrast, long term employees have rich experience in many changes within the workplace and consequently understand what works and what doesn't. So the bank sector players must pay attention to the engagement of those long term employees in their CSR practice to get a better outcome.

4.7 Does the Bank have a corporate Social Responsibility program or undertake activities that would be considered as CSR?

Table6: Banks CSR [Undertake activities] would be considered as CSR .

	Frequency	Percent	Valid percent
Yes	15	93.75	93.8%
No	1	6.25	6.3%
Do Not Know	-	-	
Totals	16	100	

[Source: Respondents Data 2019]

Sources from the data analysis table 15 out of 16 (93.75%) respondents confirm that their bank has or undertake activities that would be considered as CSR, whereas the remaining 1 (6.25%) respondents replied there were not took any activity that would be considered as CSR. Starts from the past decade the country experiencing steadily fast economic growth and this leads to one of the investment destinations for local and foreigners. Thus, Companies whose doing in Ethiopia interested to implement CSR activities. (Anteneh, Mamenie and Collins G.Ntim, 2020)

4.8 Is your Social Corporate Responsibility Activities Incorporated into your organization policy and or your bank strategic plan?

Table7: The table shows whether CSR incorporated or not in the Bank's policy or strategic plan.

	Frequency	Percent	Valid Percent
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Yes	14	87.5	87.5
No	1	6.3	6.3
Don't Know	1	6.3	6.3
Totals	16	100	100

[Source: Respondents data 2019]

The analysis data table shows 14(87.5%) of the respondents were confirmed that their banks have a corporate social responsibility program or undertake activities were incorporated into their policy and or strategic plan, 1(6.3%)respondent was not incorporated their CSR in their policy and or strategic plan and the remaining 1(6.3%) were do not know whether it is incorporated or not. Corporate social responsibility refers to strategies that company's employ to conduct their business as ethical, society friendly, and beneficial to the community in doing there's work (Deepika Dhingra and Rama Mittal, 2014). Business organizations striving to get growth through profitability but take an account and responsibility for the impact of their activities on stakeholders by their CSR activities. Thus, this CSR activity strategy better to incorporate and align with Bank's corporate strategy to move forward effectively and efficiently manner.

4.9 In Which Organizational Function or Department Does The Responsibility for CSR Programs or Activities Lie?

Table8: CSR activity Responsible Organizational Function or Departement Table.

	Frequency	Percent	Valid percent
Human Resource	-	-	
Public Relation/Communication	9	56.25	56.3
Marketing and Sales	7	43.75	43.8
Corporate Affairs	-	-	
Operations Management	-	-	
Totals	16	100	100

[Source: Respondents Data 2019]

The data analysis findings show 9 (56.25%) respondents were their CSR activity or programs were managed by the Public Relations/ Communication department and the other 7 (43.75%) were led by the Marketing and Sales Department. The concept of departmentalization is employees can develop skills in-depth and progress within a department as they master more skills, and grasp some merits

such as, specialization, fixing responsibility, management development, optimum utilization of resources, and facilities for better control and alike. So, CSR is better to undertake specifically by its related function.

4.10 How is CSR organized in your Bank?

Table9: How is CSR organized in your bank

	Frequency	Percent	Valid percent
We Have CSR Manage	3	18.8	20
We Have a CSR Committee	8	50	53.3
We Have a Board Member with specific responsibility for CSR policy	1	6.3	6.7
We have CSR Director	2	12.5	13.3
We do not have a specific Responsibility for our CSR policy/ plan.	1	6.3	6.7
No response	1	6.3	
Totals	16	100	100

[Source: Respondents Data 2019]

The table illustrates banks CSR organized through; 3 of 16 (18.8%) were by CSR Manager, 8 of 16 (50%) by CSR committee in the banks, a one who have Board Member with specific responsibility for CSR, one who has no specific responsibility for CSR policy/plan and non-respondents constitute 1 (6.3%) each and the remaining 2 (12.5) respondents were their CSR organized by CSR director. An author of Corporate Social Responsibility: An Implementation Guide for Business said like any successful management strategy a CSR process or activity needs both high-level management vision and support, and buy-in all levels of the company. For this reason, a CSR leadership team would include a representative from the board of directors and top management or owners, as well as volunteers from the various unit within the firm that are affected by or involved in CSR issues. Other representatives could be senior personnel from human resources, environmental service, health and safety, community relation, legal affairs, Finance and Marketings, and Communications. (Hohnen, 2007) So the finding of 50% of the respondents that CSR organized and managed by the CSR Committee is very close to the book guideline.

4.10 Please rank these stakeholders in order of importance for your company CSR activities implementation (1= most important, 10= least important)

- Customer,
- Government,
- Supplies
- Employees,
- Investors
- NGOs,
- Media Communities
- Business Coalitions
- National Bank of Ethiopian
- Ethiopian Banks Association

4.10. 1 Customer

Table10: Customer rate by Each bank in their CSR implementation

Rate	Frequency	percent	Valid percent
1	6	37.5	42.9
2	2	12.5	14.3
4	2	12.5	14.3
5	2	12.5	14.3
9	1	6.3	7.1
10	1	6.3	7.1
Non Respondent	2	12.5	
Totals	16	100	100

[Source: Respondents Data 2019]

The analysis result shows the banks (respondents) rate customer in their CSR implementation are 6 of 16 (37.5%) respondents rate as 1, 2 (12.5%) respondents rate as second, 2 (12.5%) respondents each rated fourth and Fifth, 2 respondents rated as ninth and Tenth and the remaining 2 are counted as non-respondents.

4.10.2 Government

Table 11: Government rated by the respondents in their CSR implementation

Rate	Frequency	percent	Valid Percent
1	5	31.3	35.5
2	1	6.3	7.7
4	2	12.5	15.4
6	2	12.5	15.4
7	3	18.8	23.1
Non Responds	3	18.8	
Totals	16	100	100

[Source: Respondents Data 2019]

Government rated by 5 (31.3%) respondents as First, 1 (6.3%) as second, 2(12.5%) as fourth, another 2(12.5) respondents as sixth, 3(18.8%) respondents as seventh and the rest 3(18.8%) are non-respondents.

4.10.3 Suppliers

Table12: Suppliers rank by respondents for their CSR implementations.

Rank	Frequency	Percent	Valid Percent
3	2	12.5%	15.4
4	1	6.3%	7.7
5	3	18.8	23.1
6	2	12.5	15.4
7	1	6.3	7.7
8	2	12.5	15.4
9	1	6.3	7.7
10	1	6.3	7.7
Non Respondents	3	18.8	
Totals	16	100	100

[Source: Respondents Data 2019]

Here 2(12.5%) respondents ranked as third, 1(6.3%) as fourth, 3(18.8%) as fifth, 2(12.5%) as sixth, 1(6.3%) as seventh, 2(12.5%) as eight and two individuals each ranked ninth and tenth and 3(18.8%) are non-respondents.

4.10.4 Employees

Table 13: Employees ranked by Respondents in their CSR implementation table.

Rank	Frequency	Percent	Valid Percent
1	4	25	26.7
2	6	37.5	40
3	3	18.8	20
7	1	6.3	6.7
10	1	6.3	6.7
Non Respondents	1	6.3	
Totals	16	100	100

[Source: Respondents Data 2019]

4(25%) respondents ranked as first, 6(37.5%) ranked as second, 3(18.8%) ranked as three, 2 respondents ranked as each seventh and tenth and the remaining 1 (6.3%) were non-respondent.

4.10.5 NGO's

Table 14: NGO rated by the respondents in their CSR implementation.

Ranks	Frequency	Percent	Valid Percent
1	2	12.5	15.4
2	3	18.8	23.1
3	2	12.5	15.4
4	1	6.3	7.7
6	2	12.5	15.4
7	2	12.5	15.4
8	1	6.3	7.7
Non Respondents	3	18.8	
Totals	16	100	100

[Source: Respondents Data 2019]

The findings from the analysis table show 2(12.5%) rated as first, 3(18.8%) as second, 2(12.5) as three, 1(6.3%) as fourth, 2(12.5) as sixth, 2(12.5%) as seventh, 1(6.3%) as eighth and the last 3(18.8%) were non-respondents.

4.10.6 Investors

Table 15: Investors rate by the respondents in their CSR implementation.

Rank	Frequency	Percent	Valid Percent
3	2	12.5	15.4
4	3	18.8	23.1
5	4	25	30.8
6	1	6.3	7.7
7	1	6.3	7.7
8	1	6.3	7.7
10	1	6.3	7.7
Non Respondents	3	18.8	
Totals	16	100	

[Source: Respondents data 2019]

According to the table results 2(12.5%) ranked as third, 3(18.8) as fourth, 4(25%) as fifth, 4 respondents each ranked as sixth, seven, eighth and tenth, while other 3(18.8%) non responds.

4.10.7 Media Communities

Table 16: Media Communities rank by the respondents in their CSR implementation.

Rank	Frequency	Percent	Valid Percent
1	1	6.3	7.7
2	1	6.3	7.7
3	2	12.5	15.4
5	3	18.8	23.1
6	2	12.5	15.4
7	3	18.8	23.1
10	1	6.3	7.7
Non Respondents	3	18.8	
Totals	16	100	

[Source: Respondents 2019 data]

As we see in table 3(18.8%) were non-respondents, 3(6.3%) each rated as first, second and tenth, 2 respondents also ranked as third and another 2 rated as Sixth, additionally, the remaining 3 of 6(18.8%) each were individually ranked as Fifth and Seventh.

4.10.8 Business Coalitions

Table 17: Business Coalitions ranked by the respondents in their CSR implementation table.

Rank	Frequency	Percent	Valid Percent
3	1	6.3	8.3
5	1	6.3	8.3
8	4	25	33.3
9	4	25	33.3
10	2	12.5	16.7
Non Respondent	4	25	
Totals	16	100	

[Source: Respondents 2019 data]

One respondent ranked as third(6.3%), another one ranked as fifth(6.3), four respondents ranked as eighth(25%), another four ones ranked as ninth(25%), two also ranked as tenth(12.5) and other is non-respondent of the census.

4.10.9 National Bank Of Ethiopia

Table 18:National Bank of Ethiopia ranked by respondents in their CSR implementations Table

Rank	Frequency	Percent	Valid Percent
3	2	12.5	16.7
6	2	12.5	16.7
8	2	12.5	16.7
9	3	18.8	25
10	3	18.8	25
Non Respondent	4	25	
Totals	16	100	

[Source: Respondents data 2019]

Two respondents were ranked as third(12.5%), another two ranked as sixth(12.5%), an additional two ranked as eighth(12.5%) and three respondents have ranked it as ninth(18.8%) and another three respondents ranked as tenth(18.8%). Whereas 4 respondents from the census keep silent.

4.10.10 Ethiopian Banks Associations

Table 19: Ethiopian Banks Association ranked by respondents in their CSR implementation.

Rank	Frequency	Percent	Valid Percent
3	2	12.5	15.4
4	2	12.5	15.4
5	1	6.3	7.7
8	1	6.3	7.7
9	2	12.5	15.4
10	5	31.3	38.5
Non Respondents	3	18.8	
Totals	16	100	

[Source: Respondents data 2019]

Two respondents ranked as 3(12.5%), another two respondents ranked as fourth(12.5%) one and another one each ranked as fifth and eighth, two respondents ranked as ninth, the last five respondents ranked as tenth(31.3%) but the remaining gap census from all respondents are non-respondents (18.8%). The stakeholder dimensions suggested by (Dahlsrud, 2008) identify from some articles and journals focused on different stakeholder groups: Consumers were the dominant stakeholder's category and employees and community come next.

5 What is your Bank's Main Objective to Engage in Corporate Social Responsibility Programs?
Only one

Table 20: Main Objective of Bank respondents reason why they engage in CSR table.

Particulars	Frequency	Percent	Valid Percent
Good Public image[A]	6	37.5	37.5
Marketing and Advertising Strategy[B]	2	12.5	12.5

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Benefit local community and Protection of Environment	6	37.5	37.5
Productivity and Business Opportunity	1	6.3	6.3
All	1	6.3	6.3
Totals	16	100	

[Source: Respondents data 2019]

Many numbers of respondents were categorized their reason why they engage in CSR are 6 were for Good Public Image(37.5%), another 6 respondents were for Benefit of Community and Protection of Environment (37.5%), 2(12.5%) responders their reason for Marketing and Advertising, 1(6.3%)respondents assure their reason as Productivity and Business opportunity and the remaining 1 (6.3%) were said for all particulars. While (Mathias, 2017) article findings which are worked on Commercial Bank of Ethiopia Philanthropic donations during 2011/2012 and 2012/2013 have been made ETB 2,164,410.92 and ETB 3,316,452.68 on average distribution of Health 25.5%, Education 3.1% and Community Development 71.4%. So the result looks the same with this research finding well.

6. How Can Stakeholders (like Employees, Customers, And Community) Learn About The Company's Corporate Social Responsibility Programs?

Table 21: Banks reporting channel to their stakeholders' table.

Reporting channel	Frequency	percentage	Valid Percent
Annual Company Report	8	50	50
External Audited Report	2	12.5	12.5
Audited Company Report	1	6.3	6.3
Annual/Social sustainability Report	1	6.3	6.3
Other(Mass Media &Social Media)	2	12.5	12.5
Non Respondent	2	12.5	
Totals	16	100	100

[Source: Respondents data 2019]

From the analysis, stakeholders of the bank sector get about their company's Corporate Social responsibility thorough 8(50%) from Annual Company Report, 2(12.5%) from company's Audited

Report, 1(6.3%) from Audited Company Report, 1(6.3%) from Annual/Social Sustainability Report and 2(12.5) were non-respondents. In line with this (Ishmael Botshabelo, Mebekomize and D.Phtshwane, 2017) identify and found that a significant number of banks in Botswana are involved in CSR activities and report such engagements in their annual reports.

8. Does the Organization's Involvement in CSR have any effect on the Bank's performance?

Table 22: Bank's CSR involvement effect on their performance table.

Particulars	Frequency	percent	Valid Percent
Yes	14	87.5	87.5
No	2	12.5	12.5
Do not Know	-	-	
Totals	16	100	

[Source: Respondents data 2019]

Significantly 14(87.5%) respondents assure their bank's involvement in CSR has been an effect in their performance while the remaining 2(12.5%) respondents argued and condemn the effect of CSR practices on their performance. The research findings from (Kumar, 2016)said organizational performance influenced positively by a greater extent of CSR activities of Bangladesh Banks. And one more article based on an international sample of 184 banks in 41 countries over the 2009-2015 period found that the CSR of banks is positively related to their efficiency (Sanna Belasri, Mathieu Gomes, Guillaume Pijourlet, 2020).

9. If "Yes" What is the Nature of the Effect?

Table 23: Nature the effect of CSR practice by the bank's table.

Particulars	Frequency	Percent	Valid Percent
Favorable	13	81.3	92.9
Unfavorable	1	6.3	7.1
Non Respondents	2	12.5	
Totals	16	100	100

[Source: Respondents data 2019]

As per table 13(81.3%) respondents acknowledged as favorable the effect of CSR practice in their bank's performance, 1(6.3%) has been valued as unfavorable and 2(12.5%) were Non-respondent on the issue.

10. What benefit plans Does your company offer to Employees?

1. Training and Capacity Building
2. Personal Loan Facility
3. Education Sponsorship and facility and or Canteen
4. All

Table 24: Banks benefit plan that provides to their Employees table.

Particulars	Frequency	Percent	Valid Percent
Training and Capacity Building	1	6.3	6.3
Personal Loan Facility	1	6.3	6.3
Educational Sponsorship Facility and or Canteen	-	-	6.3
1 and 2	1	6.3	6.3
All	13	81.3	75
Totals	16	100	

[Source: Respondents data 2019]

Three respondent, each responds their benefit plan as Training Programm and Capacity Building(6.3%), Personal Loan facility(6.3%) and both (6.3%) and all others banks provide all listed benefit plan to their Employees which constitute 13(81.3%) of the census data. As we know employee benefit plans are an important part of any business to attracting and retaining talented employees by offering competitive benefits packages. As such foreign banks offer some benefits that are required by law. The statement brought from US Bank from its website reveals the bank offer Health Insurance, Dental Insurance, Vision Insurance, Lie Insurance, Accidental Death and Dismemberment Insurance, Maternity and Paternity Leave, Pension plan, Vacation and Paid Time off, Volunteer Time off, Tuition Assistance and other benefit packages. Also, FIRST BANK from the US and Merchant Bank from the UK and any other banks have been providing a benefit plan to their employees.[<http://usbank.com>]

11. What type of Project Activities has your Bank assisted in the local community?

- 1.Roads/Transport
2. Social facilities
- 3.Health and Welfare

4.Utilities	5.Sports Facilities	6. Skills Training/Education
7.2 & 3	8. 2,3 & 4	9. 2,3,5 & 6
10. All		

Table 25: Assisted projects by the bank for local Communities table.

Benefit Plans	Frequency	percent	Valid Percent
Roads/Transport	1	6.3	6.7
Social Facilities	4	25	26.7
Health and Welfare	2	12.5	12.5
Utilities	-	-	
Sport Facilities	1	6.3	6.7
Skills Training /Education	1	6.3	6.7
2 and 3	1	6.3	6.7
2,3 and 4	1	6.3	6.7
2,3,5 and 6	1	6.3	6.7
All	3	18.8	20
Non Respondents	1	6.3	
Totals	16	100	100

[Source: Respondents Data 2019]

The table shows the respondents data what the banks assisted the projects to enhance the local community are Road s/Transport 1(6.3%), Social Facilities 4(25%), Health welfare 2(12.5%), Sports Facilities 1(6.3%), Skills Training/Education 1(6.3%), Social facility and Health Welfare together 1(6.3%), Social Facility, Health Welfare and Utilities 1(6.3%), Social Facilities, Health and Welfare, Sports Facility and Skills Training /Education 1(6.3%), respondents that their Banks that assisted all activities were 3(18.8%) and the rest 1(6.3%) were Non-respondents of the census.

12. Which of the following measures has your Company Adopted to Reduce Environmental Impact?

Table 26: The table shows that banks adopt CSR to reduce Environmental Impact.

Environmental Impact Reducing Measures	Frequency	percent	Valid Percent
Energy Saving	1	6.3	6.7
Mobility Management	3	18.8	20

Sustainable Packaging	2	12.5	13.3
Development of Environmental Friends input/Products	4	25	26.7
Management of Environmental System	1	6.3	6.7
Seedling Plantation	2	12.5	13.3
1,3 and 5	1	6.3	6.7
Other	1	6.3	6.7
Non Respondent	1	6.3	
Totals	16	100	100

[Respondents data 2019]

Banks adopted measures to reduce the environmental impact which are response through their nominated respondents as Energy Saving 1(6.3%), Mobility Management 3(18.8%), Sustainable packaging 2(12.5%), Development of Environmental Friends Input/ Products 4(25%), Management of Environmental System 1(6.3%), Seedling Plantation 2(12.5%), Mix of 1,3 and 5 1(6.3%), Other 1(6.3%) and 1(6.3%) were Non-respondent.

13. Is “Your” / The Sector Code of Conduct Modelled on International, National, or Industry Standards?

Table 36: Maintained Code of conduct Table.

Code of Conduct Model	Frequency	Percent	Valid Percent
International	3	18.8	18.8
National	2	12.5	12.5
Industry	3	18.8	18.8
1 and 2	1	6.3	6.3
2 and 3	2	12.5	12.5
1,2 and 3	5	31.3	31.3
Totals	16	100	100

[Source: Respondents Data 2019]

3(18.8%) of the respondents follow International standards as a Code of Conduct, 2(12.5%) maintain National standards as a code of conduct model, 3(18.8%) were fellow Industry standards, 1(6.3%) maintain a mix of International and National standards together, 2(12.5%) looks a mix of

National and Industry standards and the remaining 5(31.5%) of the respondents were maintained their code of conduct with a mix of all International, National, and Industry practice Standards. A study on Corporate Social Responsibility Standards and Reportings: Conventional Banks versus Islamic Banks' findings reveal conventional banks follow universal standards in measuring and reporting their performance. (Khan, 2018)

14. Does the Bank Corporate Social Responsibility Activities Improve Organizational Productivity?

Table 27: Banks CSR Activities Improvement of organizational Productivity table

	Frequency	Percent	Valid Percent
Yes	13	81.3	81.3
No	2	12.5	12.5
Do Not Know	1	6.3	6.3
Totals	16	100	100

[Source: Respondents Data 2019]

The analysis table states 13(81.3%) of the total census were confirm that their CSR activities in their bank improve the Banks productivity, 2 (12.5%) were responded as doubt the improvement of productivity that arises from their CSR activity and the remaining 1(6.3%) were do not know the impact on their productivity.

15. Do you think your bank social Responsibility initiative has an impact on Ethiopian and its Community Development?

Table 28: Banks CSR initiates on Ethiopian and its Community Development table.

	Frequency	Percent	Valid Percent
Yes	14	87.5	87.5
No	1	6.3	6.3
Do Not Know	1	6.3	6.3
Totals	16	100	

[Source: Respondents data 2019]

Exactly, 14(87.5%) of the respondents believe their bank Corporate Social Responsibility initiative has been an impact on the Ethiopian and its Community development whereas 1(6.3%) were thinking as “No” initiative on an impact on Ethiopian and its Community development and the

remaining 1(6.3%) were not known CSR initiative on an impact on Ethiopian and its Community development at all. A conclusion of a sample study shows that the role of corporate social responsibility [CSR] in community development in Tanzania where reveals that companies had contributed significantly to community development through CSR initiatives between 2001-2005 by multinational Corporations alone spent USD 20.94 million for various community development projects through CSR. (Flavianus B.Ng'eni eta al., 2015).

16. Does your bank have a suitable arrangement for health and safety and welfare that provide sufficient protection for Employees?

Table 29: Banks have suitable health and safety and welfare to provide Employees Protection table.

	Frequency	Percent	Valid Percent
Yes	14	75	75
No	4	25	25
Do Not Know	-	-	
Totals	16	100	

[Source: Respondents data 2019]

The analysis table shows 14(75%) of the respondent's Bank have suitable arrangements for health, Safty, and welfare that provide sufficient protection for employees. Whereas 4(25%) of the respondents assured the lack of suitable arrangements for health and safety and welfare to provide sufficient protection for their employees.

17. Does your Bank work together with the stakeholders or is your company Accountable for other Companies or Authority need to address an issue related to Corporate Social Responsibility?

Table 30: Banks work together with the stakeholders and or Accountable Authority to address their CSR.

	Frequency	Percent	Invalid Percent
Yes	6	37.5	40
No	4	25	26.7
Do Not Know	5	31.3	33.3
Non Respondents	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

Banks work together with the stakeholders and or Banks Accountable for other Companies or Authority need to address an issue related to Corporate Social Responsibility constitutes 6(37.5%) and whose are not done with their stakeholders and or Accountable Authorities were counted 4(25%) of the census and whose do not know totally about the concern constitute 5(31.5%) of the census and the remaining were non-respondents.

18. Does the Government intervene in your corporate Social Responsibility Activities?

Table 31: Government intervention in Banks CSR activities table.

	Frequency	Percent	Valid Percent
Yes	1	6.3	6.3
No	13	81.3	81.3
Do Not Know	2	12.5	12.5
Totals	16	100	

[Source: Respondents data 2019]

Respondents whose assure the interference of the Government in Banks Corporate Social Responsibility activities constitutes only 1(6.3%) of the census and others who has confirmed that the Government has not interfered in their Banks Corporate Social Responsibility counted 13(81.3%) and the remaining 2(12.5%) were do not know whether it happens or not the Government interference in banks CSR activities.

19. If yes, how often?

Table 32: Government Interference frequency in Banks CSR activity table.

	Frequency	Percent	Valid Percent
Quite Often	6	37.5	75
Not Offen	2	12.5	25
Non Respondents	8	50%	
Totals	16	100	100

[Source: Respondents data 2019]

Respondents constitute 6(37.5%) of the census were reported as quite often the Government interference in the Banks Corporate Social Responsibility activities and apart from the census 2(12.5%) assures Government has not been intervened in their Banks Corporate Social Responsibility activities and the non-respondents of the census accounted half or 8(50%) of the total population.

21. Please Rank how important are each of the following Motivating factors for your company CSR?

A. Does CSR policy improve competitiveness?

Table 33: Table for a CSR policy improve competitiveness

	Frequency	percent	Valid Percent
Very Important	8	50	50
Important	4	25	25
Moderately Important	4	25	25
Totals	16	100	100

[Source: Respondents data 2019]

As per the data analysis table, 8(50%) of the respondents believe that a CSR policy improves competitiveness as a very important and 4(25%) said as important, the remaining 4(25%) seen as moderately Important that the CSR policy improve competitiveness.

B. Does CSR give us Social and Political legitimacy?

Table 34: Table for the rating of CSR overtake social and political legitimacy.

	Frequency	Percent	Valid Percent
Very Important	8	50	53.3
Important	5	31.5	33.3
Moderately Important	1	6.3	6.7
Unimportant	1	6.3	6.7
Non Respondent	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

The data analysis table shows 8(50%) of the census replied as CSR give a social and political legitimacy very importantly, 5(31.5%) as responded Importantly, 1(6.3%), another 1(6.3%) replied Moderately important and Unimportant respectively and the remaining 1(6.3%) were non-respondent.

C. Does CSR improve our financial performance?

*Table 35:*Table rated CSR improves of Finacial performance.

	Frequency	percent	Valid Percent
Very Important	7	43.8	43.8
Important	2	12.5	12.5
Moderately Important	5	31.5	31.3
UnImportant	2	12.5	12.5
Totals	16	100	100

[Source: Respondents data 2019]

As per the data analysis result 7(43.8) rated as the CSR improve the financial performance very importantly, 2(12.5%) replied as Importantly improve the CSR, for firms financial performance, 5(31.5%) also responded as moderately important that the CSR improve the financial performance of the bank and on the contrary, 2(12.5%) repudiated that the CSR improves of the Finacial performance. The study analyzed the impact of corporate social responsibility[CSR] reporting on the financial performance of Indian companies by using secondary data of 50 manufacturing companies from 2011 to 2017. The result suggested that there exists a significant relationship between CSR performance and financial performance. Thus, CSR not only improves profitability and performance but also improves the firm's social value and reputation. (Mohammed Umar et al., 2019).

D. CSR is moral “The Right Thing to Do”?

*Table 36:*Table showing CSR is moral “The Right Thing to Do”.

	Frequency	Percent	Valid Percent
Very Important	12	75	75
Important	1	6.3	6.3

Moderately Important	3	18.8	18.8
Totals	16	100	100

[Source: Respondents data 2019]

The analysis table shows 12 of 16 [75%] of the census confirm as very importantly, 1of 16[6.3%] said importantly and the remaining 3 of 16[18.8%] Moderately important.

E. Does CSR mitigate risks?

*Table 37:*Table shows rated for CSR mitigate risk.

	Frequency	Percent	Valid Percent
Very Important	6	37.5	37.5
Important	3	18.5	18.8
Moderately Important	6	37.5	37.5
Unimportant	1	6.3	6.3
Totals	16	100	

[Source: Respondent data 2019]

From the table 6(37.5%) of the respondent believes that CSR mitigates risks very importantly, 3(18.5%) respond as CSR mitigate risks as importantly, also 6(37.5%) as moderately importantly CSR mitigate risks and 1(6.3%) of the respondent responded unimportant that CSR mitigates risks.

The CSR reports of TD, RBC, JPMorgan Chase, and Bank of America reveal that these are evolving their CSR strategies to address and improve social, economical, and environmental conditions in their markets and social and environmental performance of the customers. None of the banks, however include CSR issues in their formal risk management program. That said, their CSR disclosure suggests that they are beginning to understand the degree to which community economic, social, and environmental health improves their balance sheets and risk profiles. (Strandberg)

F. Does CSR help to improve the company Image?

Table 38: Table that illustrates CSR improves the company image rate.

	Frequency	Percent	Valid Percent
Very Important	12	75	75
Important	4	25	25

Totals	16	100	100
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[Source: Respondents data 2019]

The analysis result showed 12(75%) of the respondent confirmed that the CSR helps to improve the Company image as very important and 4(25%) of the census were responded as CSR helps to improve the company image importantly. CLEVER ISM an online magazine on its January 13, 2016 prints on the matter issue written by Martin Luenendonk. He said first and most the business goal is to deliver good value for money and provide competitive quality products and services followed by providing good after-sales support, customer service, involvement in advocacies and civic causes, and generally performing acts that demonstrate how the company cares about their customers, the environment, and the society as a whole. To remind you companies with good social responsibility policies get more and better media coverage, so that is already one way to advertise their company. Getting good press through doing good works is considered by businesses to be one of the best ways to advertise and build a better company image. (Luenendonk, 2016)

G.CSR enhances company innovation?

*Table 39:*Table for rated of CSR enhances company Innovation.

	Frequency	Percent	Valid Percent
Very Important	5	31.3	31.3
Important	4	25	25
Moderately Important	3	18.8	18.8
Unimportant	4	25	25
Totals	16	100	

[Source: Respondents data 2019]

Those who said Very importantly, CSR enhanced the company innovation accounts 5(31.3%), 4(25%) responded Importantly, 3(18.8%) believed as moderately important and 4(25%) of the census repudiated the importance of CSR enhances the company innovation. Most studies confirm what CSR practices enabled them to pursue innovation performance. A study taken place with the conceptual model of 298 companies in China, the result demonstrates that the positive influence of community and environmental CSR has been led a better on service innovation performance. (Lan Li eta al., 2019).

H. CSR Contributes to solving social and environmental problems?

*Table 40:*The table shows the rated of CSR contribution in solving social and environmental problems.

	Frequency	Percent	Valid Percent
Very Important	10	62.5	62.5
Important	4	25	25
Unimportant	2	12.5	12.5
Totals	16	100	100

[Source: Respondents data 2019]

From the analysis data of the respondents, 10(62.5%) were responded as very importantly CSR contributes to solving social and environmental problems, 4(25%) replied as importantly and the last 2 (12.5%) respondents were keeping silent.

I. Does CSR increase employee motivation and organizational commitment?

*Table 41:*Table that shows the rate for CSR increases employee motivation and organizational Commitment.

	Frequency	Percent	Valid Percent
Very Important	5	31.3	33.3
Important	5	31.3	33.3
Moderately Important	3	18.8	20
Unimportant	2	12.5	13.3
Non Respondent	1	6.3	
Totals	16	100	100

[Source: Respondent data 2019]

The table illustrates that 5(31.3%) respondents were confirmed as CSR increases employee motivation and organizational commitment very importantly, other 5(31.3) respondents also responds as importantly CSR increase employee motivation and organizational commitment, 3(18.8%) were responded as moderately important and 2(12.5%) were denied the importance of the CSR to increase employees motivation and organization commitment and the last 1(6.3%) were non-respondents of from the census. A company's profitability determined by the productivity of its employees. Increased labor productivity through better-motivated staff or lower absenteeism rates

through improved health care provisions and hence reduced labor costs can easily compensate for the expense incurred. So improving the general living conditions of the workforce provides opportunities for cost reduction and employee commitment. (Tatjana Chahoud eta al., Feburary 2007)

J. Does CSR enhances our reputation?

*Table 42:*Table for rated CSR enhances the reputations.

	Frequency	Percent	Valid Percent
Very Important	9	56.3	56.3
Important	5	31.3	31.3
Moderately Important	2	12.5	12.5
Totals	16	100	100

[Source: Respondents data 2019]

The table showed that 9(56.%) of the respondents very importantly CSR enhances our reputation, 5(31.3%) said importantly CSR enhances our reputations and 2(12.5%) of the respondents responded moderately important that CSR enhances their bank reputations. Where many studies have looked at CSR as a response to social pressure or simply as a cost of doing business, few have examined how it can be leveraged to provide benefits and mitigate harm. A study by Migle Sontaite from Vytautas Magnus University, Kaunas, Lithuania the results of his paper show that CSR has been one of the most important drivers of corporate reputations. (Sobtaite-Petkeviciene, 2015)

K. CSR Prevents and /or mitigates new regulations

Table 43: CSR prevents and/or mitigates new regulations rated table.

	Frequency	Percent	Valid Percent
Very Important	1	6.3	6.7
Important	4	25	26.7
Moderately Important	5	31.5	33.3
Unimportant	5	31.5	33.3
Non Respondent	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

As per the analysis table shown above 1(6.3%) of respondent believe CSR can prevent and /or mitigates new regulations very importantly, 4(25%) of the census part responded importantly CSR

prevents and /or mitigates new regulations while 5(31.5%)responded as moderately important that CSR prevents and or mitigates new regulations and the contrary 5(31.5%) of the respondents well said as CSR has been unimportant to prevent and or mitigates new regulations and the last 1(6.3%) were non-respondents. The researcher tried to get sufficient formal information on CSR has mitigated new regulations or not. Unfortunately, there were no supportive evidential materials.

L. CSR Satisfies NGOs and pressure groups in society?

Table 44: Rated table for CSR satisfies NGOs and the Pressure group of Society.

	Frequency	Percent	Valid Percent
Very Important	5	31.3	33.3
Important	5	31.3	33.3
Moderately Important	3	18.8	20
Unimportant	2	12.5	13.3
Non Respondents	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

The findings from the respondents clearly stated 5(31.3%) part of the census very importantly CSR satisfy NGO's and pressure groups in society, another 5(31.5%) has been replied as importantly CSR satisfy NGO's and pressure groups in society and additionally 3(18.8%) were moderately important that CSR satisfies NGO's and pressure groups in society, while 2(12.5%) of the census were believed unimportantly CSR satisfy NGO's and pressure groups in Society and the last remaining 1(6.3%) were non-respondents.

22. Which are in your opinion problems related to the development of initiatives in the field of CSR by your bank? [Use level of Importance]

A.Lack of Knowledge

Table 45: Table a lack of knowledge problem in CSR development Initiative.

	Frequency	Percent	Valid Percent
Very basic	2	12.5	12.5
Basic	7	43.8	43.8
Moderately basic	3	18.8	18.8
Unbasic	1	6.3	6.3

tade

Do not Know	3	18.8	18.8
Totals	16	100	100

[Source: Respondents Data 2019]

From the table analysis lack of knowledge problems are the basic issue in the development of the initiative in CSR practice for 2(12.%) of respondents very importantly/ basically, 7(43.8%) of the respondents urged that a lack of knowledge in practicing CSR is importantly/ problems in the development of CSR initiative, 3(18.8%) were said moderately important/basic problem in CSR development initiatives. while 1(6.3%) were inversely responded as a lack of knowledge is unimportant/Not basic Problem in CSR development initiative and the remaining 3(18.8%) were not know a lack of knowledge effect in their CSR development. Lack of knowledge not only in CSR but also in all activities barriers to success.

B.Lack of institutions assistance

Table 46: Table rate for a lack of Institution's assistance in CSR development initiative.

	Frequency	Percent	Valid Percent
Very basic	2	12.5	13.3
Basic	5	31.5	33.3
Moderately Baic	5	31.5	33.3
Unbasic	3	18.8	20
Non-respondent	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

From the table 2(12.5%) of the respondents replied as lack of institutions assistance is a problem in CSR development Very importantly /basically, 5(31.5%) also responded as basically/Importantly lack institutions assistance is a problem in the development of CSR initiative and another 5(31.5%) responded lack of institution assistance brought a problem in the development of CSR initiative moderately and the remaining 1(6.3%) were non-respondent of the total census population. Likewise, the loss or lack of support and assistance made the gap in performance.

C.Lack of Specific legislation CSR

*Table 47:*Table rated for lack of specific legislation CSR as a problem.

	Frequency	Percent	Valid Percent
Very basic	1	6.3	6.7
Basic	6	37.5	40
Moderately Basic	5	31.3	33.3
Unbasic	3	18.8	20
Non Respondent	1	6.3	
Total	16	100	100

[Source: Respondents data 2019]

As per the analysis table 1(6.3%) of the respondents replied as lack of specific CSR legislation is a very basic problem in practicing, 6(37.5%) of the respondent also responded lack of specific CSR legislation has been the basic problem, additionally, 5(31.3%) respondent replied moderately basic the lack of specific CSR legislation in practicing while 3(18.8%) of the census inversely responded as lack of specific CSR legislation has Not basic problem in CSR practice and the remaining 1(6.3%) were non-respondent.

D.Business benefit not immediate

Table 48: Table rated for not immediate business benefit from CSR.

	Frequency	Percent	Valid Percent
Very Basic	5	31.3	31.3
Basic	3	18.5	18.8
Moderately Basic	5	31.3	31.3
Unbasic	1	6.3	6.3
Do not know	2	12.5	12.5
Totals	16	100	

[Source: Respondents data 2019]

From the analysis table, 5(31.3%) respondent were replied as the business benefit arises from CSR activity very basically not immediate, 3(18.5%) of the respondent replied, basically the business benefit from CSR activity is not immediate, 5(31.3%) of the respondents responded as moderately basic that the business benefit from CSR activity not immediate,1(6.3%) of the respondent replied

as Not basic for the business benefit from CSR not immediate and while the remaining 2(12.5%) did not knowers whether it is immediate or not.

E. High Costs

*Table 49:*Table for the rate of CSR high cost.

	Frequency	Percent	Valid Percent
Very Basic	5	31.5	33.3
Basic	3	18.8	20
Moderately basic	4	25	26.7
Not basic	1	6.3	6.7
Do not Know	2	12.5	13.3
Non Respondent	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

According to the analysis data result table,5(31.5%) responded CSR brought high cost very basically, 3(18.8%) replied CSR used high cost as basically, and 4(25%) responded moderately basic that CSR needs high cost, 1(6.3%) of the respondent think CSR Not basic that use high cost and 2(12.5%) of the respondent were do not know whether CSR uses high cost or not and the remaining 1(6.3%) accounted non-respondent from the total census population.

F.Lack of Corporate Skill

Table 50: Lack of Corporate Skill in CSR practice rated table.

	Frequency	Percent	Valid Percent
Very Basic	2	12.5	13.3
Basic	5	31.3	33.3
Moderately Basic	5	31.3	33.3
Unbasic	2	12.5	13.3
Do not Know	1	6.3	6.7
Non Respondent	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

The results from the table shows, 2(12.5%) of the respondent replied as lack of corporate skill is a very basic problem in the development of CSR, 5(31.3%) responded as lack of corporate skill is a basic problem in development initiative in the field of CSR, another 5(31.5%) also responded as lack of corporate skill results problem in the development of the initiative in CSR, 2(12.5%) were replied as the lack of corporate skill brought un basic problem in the development of CSR initiative and the remaining 2 each (6.3%) did not know and Non-Respondent respectively.

G. Little Impact on Social and Environmental Business

Table 51: Rated CSR little impact on Social and Environmental Business

	Frequency	Percent	Valid Percent
No	10	62.5%	66.7
Do not Know	5	31.3	33.3
Non-respondent	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

From the table 10(62.5%) respondents replied as the development of CSR were not a little impact on social and environmental business, and 5(31.3%) of the respondent responded as they do not know a little impact on social and Environmental business that happens in their CSR development and the remaining 1(6.3%) were non-respondent from the census.

H. Insufficient Interest of the Company

Table 52: Table rated of Insufficient Interest of the Company in CSR

	Frequency	Percent	Valid Percent
No	7	43.6	46.7
Do not Know	8	50	53.3
Non Respondent	1	6.3	
Totals	16	100	100

[Source: Respondents data 2019]

Results from the analysis table 7(43.6) respondents replied as there is insufficient interest in their companies to practice CSR activities, and 8(50%) of the respondents responded as they do not

know whether it happens insufficient interest or not in adopting CSR in their banks and the remaining 1(6.3%) were non-respondents.

CHAPTER FIVE

Conclusions and Recommendations

5.1 Conclusions

Sustainable business growth and reputation are associated with care for the community, the markets as well as the environments and the whole stakeholders. To days customers almost expect companies to be socially responsible. As such CSR does not give immediate results while the benefits come later through better reputations, an increasing number of customers, good public image, and others will boost the Bank sales as well as the profitability and also safe and secure their property from public violence and natural disaster.

Banks' CSR practices play a decisive role in the reduction of society's poorness, motivate national innovation, keeps gender equality, make peace of mind for their workers, maintain professionalism, and those shifts the Bank, as well as the country, developed. Thus, from the study of Ethiopian private bank industry members, CSR practice was managed by the male staff might be considering the female ones to maintain an equal opportunity for all. And those actors better to be old staff to understand their CSR goal well and shall be good their educational status also at least first-degree graduates.

In line with this, Banks better have a CSR policy that aligns with their strategic plan and should be assigned a responsible department who manage their CSR practices and addressed their stakeholders. Furthermore, banks CSR practices performance is better to analyze its effect on their main operation performance or profitability, how to maintain Public image and reputations, on their stakeholder's dimensions, how to solving in social and environmental problems, how improving employee motivation, innovation and organization commitment and as well as should be check and balance in between plan with their actual performance to maintain a positive consequence and those all collectively assure the banks to have socially and politically legitimate and safe from risk.

Shortly, the CSR policy and the managers by themselves should be free from lack of knowledge, lack of the institution assistance, lack of corporate skill, and better to have specific CSR legislation and also the managers and office politics should impartial with decisions of CSR allocation areas, groups or societies and the data's related to their practices. To conclude, this research provides an information source to the industry CSR practice and fulfill the data gap in the sector as well as a stepping stone for future studies.

5.2 Recommendations

To day's the concept of CSR is well-known globally and maintained extensively in developed countries but here in Ethiopia its an almost new concept for most business companies. The fact that CSR is a moral principle that doing the right thing concerned with environmental protection, improving social welfare and quality of life, and enhancing business sustainability by its self.

As such from the study findings, Banks better to assure the involvement of females staff in managing their CSR practices to show clearly gender equality and equal opportunity for all. And CSR practices are better managed by the CSR committee who has collaboration with internal and external members who have sufficient knowledge and impartial with CSR allotment areas, societies, and any other concern that has arisen conflict of interest. Additionally, Bank's CSR policy should be aligned with its specific strategic plan and it's CSR plan, practice, and evaluation should be separate from Bank's direct operation works to minimize and limit the management's power and office politics interference. And those guides to quality CSR practice and reporting.

The government is also better to establish regulation on CSR practices and reporting of the business companies as a mandatory and also better to reduce its formal and/or informal interference in banks CSR practices but must support the banks CSR activity through different mechanisms like CSR costs taken as a deduction from their profit tax, and any other separate or combined remedies.

To conclude, the bank's management and the government should work together to make the CSR practices valuable and sustainable by dismantling the problems and rectify the barriers and as well as introducing knowledge or awareness and maintain the regulatory framework.

5.3 Limitation and Future Research Directions

Prior research data insufficiency in the sector of CSR practice in Ethiopia specifically in the private Bank's Industry and additionally limited time and knowledge of the researcher brought a cumbersome problem to undertake this study. As a result, it is difficult to get well-developed literature as well as a research direction that reflects the gap.

Also, mysterious data-keeping arrangements and management by the private Bank Industry players and insufficiency[absence] of secondary data were a critical problem to triangulate the respondent's analysis results with that of one. Furthermore, the researcher trying to make Focus group discussions with selected from the Ethiopian private Bank Industry members. But it is not taken place yet due to a lack of cooperation.

The practice of CSR in Ethiopian private Bank Industry players is not clear and open. This leads the situation were discouraged the researcher who has involved in the study. But the title and the area, as well as the gap, hopefully, fulfilled by the coming researchers.

So, the institutions like Universities, Donors, who support researchers and also the Private Bank Industry players would be better to support the researchers either financially or by providing available data in the area will make a better outcome from the new researchers. Finally, this study also can be a stepping stone for future studies.

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Annexes

Questionnaire

Research on: An Empirical Investigation of CSR in the Ethiopian Private Bank Industry.

BANK NAME : _____

PLEASE PUT ✓ IN THE BOX FOR YOUR CHOICE AND GIVE A DESCRIPTION IF ANY

Q 1-4 Details of the respondent

1. GENDER.

MALE FEMALE

2. AGE:

18 - 30 30 – 51 50 AND ABOVE

3. EDUCATIONAL QUALIFICATION:

HIGH SCHOOL , DIPLOMA , BSc /BA , MBA/Ph.D. OTHER

4. HOW LONG HAVE YOU BEEN WITH THIS BANK?

0 – 4 YRS , 4 – 10 YRS 10 AND ABOVE

5. DOES YOUR BANK HAVE A CORPORATE SOCIAL RESPONSIBILITY PROGRAM OR UNDERTAKE ACTIVITIES THAT WOULD BE CONSIDERED AS CSR?

[Please note that this may be called corporate citizenship/corporate responsibility/ethical business... in your company]

YES NO DO NOT KNOW

6. IS YOUR SOCIAL CORPORATE RESPONSIBILITY ACTIVITIES INCORPORATED INTO YOUR ORGANIZATION POLICY AND OR YOUR BANK STRATEGIC PLAN?

YES NO DO NOT KNOW

7. If “YES “IN WHICH ORGANISATIONAL FUNCTION OR DEPARTMENT DOES THE RESPONSIBILITY FOR CSR PROGRAMS ACTIVITIES LIE?

- HUMAN RESOURCE
- PUBLIC RELATIONS/COMMUNICATIONS
- MARKETING AND SALES
- CORPORATE AFFAIRS
- OPERATIONS MANAGEMENT
- OTHER (PLEASE SPECIFY) _____

8. HOW IS CSR ORGANIZED IN YOUR BANK?

(Please choose ALL that apply)

- WE HAVE A CSR MANAGER
- WE HAVE A CSR COMMITTEE
- WE HAVE A BOARD MEMBER WITH SPECIFIC RESPONSIBILITY FOR CSR POLICY
- EACH FUNCTION DIRECTOR (E.G. HUMAN RESOURCE DIRECTOR) HAS RESPONSIBILITY FOR OUR CSR POLICY
- WE DO NOT HAVE A BOARD MEMBER WITH SPECIFIC RESPONSIBILITY FOR OUR CSR POLICY OR PLAN
- OTHER (please specify)

9. PLEASE RANK THESE STAKEHOLDERS IN ORDER OF IMPORTANCE FOR YOUR COMPANY’S CSR ACTIVITIES IMPLEMENTATION

(Please enter a number next to each stakeholder: 1=most important, 10=least important)

CUSTOMERS

GOVERNMENT

SUPPLIERS

EMPLOYEES

NGOs

INVESTORS

MEDIA COMMUNITIES

BUSINESS COALITIONS

NATIONAL BANK OF ETHIOPIA

ETHIOPIAN BANKS ASSOCIATIONS

10. WHAT IS YOUR BANK MAIN OBJECTIVE TO ENGAGE IN CORPORATE SOCIAL RESPONSIBILITY PROGRAMS? ONLY ONE.

- A. GOOD PUBLIC IMAGE
- B. MARKETING AND ADVERTISING STRATEGY
- C. REDUCING GOVERNMENT PRESSURE AND IMPROVEMENT OF SECTOR IMAGE WITH THE REGULATORS
- D. EMPLOYEE SATISFACTION
- E. BENEFIT LOCAL COMMUNITY & PROTECTION OF ENVIRONMENT
- F. IMPROVE COMPETITIVE ADVANTAGE,
- G. PRODUCTIVITY AND BUSINESS OPPORTUNITY
- H. GAIN SUPPORT OF COMMUNITIES, MARKET & STAKEHOLDER

11. HOW CAN STAKEHOLDERS (LIKE EMPLOYEES, CUSTOMERS, AND COMMUNITY AND OTHERS) LEARN ABOUT THE COMPANY'S CORPORATE SOCIAL RESPONSIBILITY PROGRAMS?

ANNUAL COMPANY REPORT EXTERNALLY AUDITED REPORT

AUDITED COMPANY REPORT ANNUAL/SOCIAL SUSTAINABILITY REPORT

OTHER (PLEASE SPECIFY)

12. DOES THE ORGANIZATION'S INVOLVEMENT IN CSR HAVE ANY EFFECT ON THE BANK'S PERFORMANCE?

YES, NO DONOTKNOW

IF "YES" WHAT IS THE NATURE OF THE EFFECT?

FAVOURABLE UNFAVOURABLE

14. WHAT BENEFIT PLANS DOES YOUR COMPANY OFFER TO EMPLOYEES?
TRAINING AND CAPACITY BUILDING PERSONAL LOAN FACILITY EDUCATION
SPONSORSHIP FACILITY CANTEEN

OTHER PLEASE SPECIFY : _____

13. WHAT TYPE OF PROJECTS ACTIVITIES HAS YOUR BANK ASSISTED TO THE LOCAL COMMUNITY?

ROADS/TRANSPORT SOCIAL FACILITIES HEALTH AND WELFARE
UTILITIES SPORTS FACILITIES SKILLS TRAINING/EDUCATION

OTHER PLEASE SPECIFY : _____

14. WHICH OF THE FOLLOWING MEASURES HAS YOUR COMPANY ADOPTED TO REDUCE ENVIRONMENTAL IMPACT?

ENERGY SAVING WATER RECYCLING

MOBILITY MANAGEMENT (CARPOOLING, CAR SHARING) SUSTAINABLE
PACKAGING

DEVELOP OF ENVIRONMENTAL FRIENDS INPUTS/PRODUCT LIFE CYCLE
ASSESSMENT PROCESS

MANAGEMENT OF ENVIRONMENTAL SYSTEM USE OF RENEWABLE RESOURCES

OTHERS (specify) _____

15. IS 'YOUR' /THE SECTOR CODE OF CONDUCT MODELLED ON INTERNATIONAL, NATIONAL OR INDUSTRY STANDARDS?

(Please tick ALL that applies).

- a. INTERNATIONAL
- b. NATIONAL
- c. INDUSTRY
- d. OTHER (please specify)

16. DOES THE BANK CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES IMPROVE THE ORGANIZATIONS PRODUCTIVITY?

YES NO DO NOT KNOW

17. DO YOU THINK YOUR BANK SOCIAL RESPONSIBILITY INITIATIVE HAS AN IMPACT ON ETHIOPIAN AND ITS COMMUNITY DEVELOPMENT?

YES NO DO NOT KNOW

18. DOES YOUR BANK HAVE A SUITABLE ARRANGEMENT FOR HEALTH & SAFETY AND WELFARE THAT PROVIDE SUFFICIENT PROTECTION FOR YOUR EMPLOYEES?

YES, NO DO NOT KNOW

IF YES, HOW : _____

19. DOES YOUR BANK WORK TOGETHER WITH THE STAKEHOLDERS OR IS YOUR COMPANY ACCOUNTABLE FOR OTHER COMPANIES OR AUTHORITY NEED TO ADDRESS AN ISSUE RELATED TO CORPORATE SOCIAL RESPONSIBILITY?

YES NO DO NOT KNOW

IF YES, FOR WHICH ORGANIZATION/GOVERNMENTAL ENTITY
:_____

20. DOES GOVERNMENT INTERVENE IN YOUR CORPORATE SOCIAL RESPONSIBILITY
ACTIVITIES?

YES NO DO NOT KNOW

21. IF YES, HOW OFTEN?

VERY OFTEN , QUITE OFTEN OFTEN NOT OFTEN

22. WHAT ARE THE MAIN INTERNAL AND EXTERNAL DRIVING FORCE TO PRACTICE
CSR IN YOUR BANK'S (PLEASE LIST SOME)

INTERNAL DRIVING FORCES

A.

B.

EXTERNAL DRIVING FORCES

C.

D.

23. PLEASE RANK HOW IMPORTANT IS EACH OF THE FOLLOWING MOTIVATING
FACTORS FOR YOUR COMPANY CSR?

1. VERY IMPORTANT 2. IMPORTANT 3. MODERATELY IMPORTANT 4. UNIMPORTANT

A. CSR POLICY IMPROVES COMPETITIVENESS

1 2 3 4

B. CSR GIVES US SOCIAL AND POLITICAL LEGITIMACY 1 2 3 4

C. CSR IMPROVES OUR FINANCIAL PERFORMANCE

1 2 3 4

D. CSR IS MORALLY 'THE RIGHT THING TO DO'

1 2 3 4

E. CSR MITIGATES RISKS

1 2 3 4

F. CSR HELPS IMPROVE THE COMPANY'S IMAGE

1 2 3 4

G. CSR ENHANCES COMPANY INNOVATION

1 2 3 4

H. CSR CONTRIBUTES TO SOLVING SOCIAL AND ENVIRONMENTAL PROBLEMS

1 2 3 4

I. CSR INCREASES EMPLOYEE MOTIVATION AND ORGANIZATIONAL COMMITMENT

1 2 3 4

J. CSR ENHANCES OUR REPUTATION

1 2 3 4

K. CSR PREVENTS AND/OR MITIGATES NEW REGULATIONS
 1 2 3 4

L. CSR SATISFIES NGOS AND PRESSURE GROUPS IN SOCIETY
 1 2 3 4

24. WHICH ARE IN YOUR OPINION PROBLEMS RELATED TO THE DEVELOPMENT OF INITIATIVES IN THE FIELD OF CRS BY YOUR BANK?

[LEVEL OF IMPORTANCE]

A. LACK OF KNOWLEDGE 1 2 3 4 5

B. LACK OF INSTITUTION ASSISTANCE 1 2 3 4 5

C. LACK OF SPECIFIC LEGISLATION CSR 1 2 3 4 5

D. BUSINESS BENEFITS NOT IMMEDIATE 1 2 3 4 5

E. HIGH COSTS 1 2 3 4 5

F. LACK OF CORPORATE SKILL 1 2 3 4 5

G. LITTLE IMPACT ON SOCIAL AND ENVIRONMENTAL BUSINESS
 Yes Average No

H. INSUFFICIENT INTEREST OF THE COMPANY
 Yes Average No

Frequency Table

AGE OF RESPONDENT

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	18-30	6	37.5	37.5	37.5
	30-51	10	62.5	62.5	100.0
	Total	16	100.0	100.0	

EDUCATIONAL QUALI.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid BSc/BA	7	43.8	43.8	43.8
MBA/PhD	9	56.3	56.3	100.0
Total	16	100.0	100.0	

YEARS

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-4 YEARS	4	25.0	25.0	25.0
4-10 YEARS	9	56.3	56.3	81.3
10 YEARS AND ABOVE	3	18.8	18.8	100.0
Total	16	100.0	100.0	

DOES THE BANK HAVE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	15	93.8	93.8	93.8
NO	1	6.3	6.3	100.0
Total	16	100.0	100.0	

RESPONSIBILITY

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	14	87.5	87.5	87.5
NO	1	6.3	6.3	93.8
DON'T KNOW	1	6.3	6.3	100.0
Total	16	100.0	100.0	

IF 6 IS YES

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid PUBLIC	9	56.3	56.3	56.3
MARKETIN G	7	43.8	43.8	100.0

Total	16	100.0	100.0	
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CSR ORGANIZATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CSR MANAGER	3	18.8	20.0	20.0
	CSR COMMITTEE	8	50.0	53.3	73.3
	BOARD MEMBER	1	6.3	6.7	80.0
	DIRECTOR	2	12.5	13.3	93.3
	NO BOARD MEMBER	1	6.3	6.7	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		
	Total				
	System				
	Total				

Q9_CUSTOMERS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	37.5	42.9	42.9

tade

	2	2	12.5	14.3	57.1
	4	2	12.5	14.3	71.4
	5	2	12.5	14.3	85.7
	9	1	6.3	7.1	92.9
	10	1	6.3	7.1	100.0
	Total	14	87.5	100.0	
Missing System		2	12.5		
Total		16	100.0		
	Total				
	System				
	Total				

Q9_GOV

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	31.3	38.5	38.5
	2	1	6.3	7.7	46.2
	4	2	12.5	15.4	61.5
	6	2	12.5	15.4	76.9
	7	3	18.8	23.1	100.0
	Total	13	81.3	100.0	

Missing System	3	18.8		
Total	16	100.0		
	Total			
	System			
	Total			

Q9_SUPP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	12.5	15.4	15.4
	4	1	6.3	7.7	23.1
	5	3	18.8	23.1	46.2
	6	2	12.5	15.4	61.5
	7	1	6.3	7.7	69.2
	8	2	12.5	15.4	84.6
	9	1	6.3	7.7	92.3
	10	1	6.3	7.7	100.0
	Total	13	81.3	100.0	
Missing System		3	18.8		
Total		16	100.0		
	Total				
	System				

	Total				
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Q9_EMP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	25.0	26.7	26.7
	2	6	37.5	40.0	66.7
	3	3	18.8	20.0	86.7
	7	1	6.3	6.7	93.3
	10	1	6.3	6.7	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		
	Total				
	System				
	Total				

Q9_NGO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	12.5	15.4	15.4

tade

2	3	18.8	23.1	38.5
3	2	12.5	15.4	53.8
4	1	6.3	7.7	61.5
6	2	12.5	15.4	76.9
7	2	12.5	15.4	92.3
8	1	6.3	7.7	100.0
Total	13	81.3	100.0	
Missing System	3	18.8		
Total	16	100.0		
	Total			
	System			
	Total			

Q9_INV

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	12.5	15.4	15.4
	4	3	18.8	23.1	38.5
	5	4	25.0	30.8	69.2
	6	1	6.3	7.7	76.9

tade

7	1	6.3	7.7	84.6
8	1	6.3	7.7	92.3
10	1	6.3	7.7	100.0
Total	13	81.3	100.0	
Missing System	3	18.8		
Total	16	100.0		
Total				
System				
Total				

Q9_MEDIA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	6.3	7.7	7.7
	2	1	6.3	7.7	15.4
	3	2	12.5	15.4	30.8
	5	3	18.8	23.1	53.8
	6	2	12.5	15.4	69.2
	7	3	18.8	23.1	92.3
	10	1	6.3	7.7	100.0

tade

Total	13	81.3	100.0	
Missing System	3	18.8		
Total	16	100.0		
Total				
System				
Total				

Q9_BUSI

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	6.3	8.3	8.3
	5	1	6.3	8.3	16.7
	8	4	25.0	33.3	50.0
	9	4	25.0	33.3	83.3
	10	2	12.5	16.7	100.0
Total		12	75.0	100.0	
Missing System		4	25.0		
Total		16	100.0		
Total					
System					
Total					

Q9NATIO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	12.5	16.7	16.7
	6	2	12.5	16.7	33.3
	8	2	12.5	16.7	50.0
	9	3	18.8	25.0	75.0
	10	3	18.8	25.0	100.0
	Total	12	75.0	100.0	
Missing	System	4	25.0		
Total		16	100.0		
	Total				
	System				
	Total				

Q9_ETHIOPIAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	2	12.5	15.4	15.4
	4	2	12.5	15.4	30.8
	5	1	6.3	7.7	38.5

tade

8	1	6.3	7.7	46.2
9	2	12.5	15.4	61.5
10	5	31.3	38.5	100.0
Total	13	81.3	100.0	
Missing System	3	18.8		
Total	16	100.0		
Total				
System				
Total				

MAIN OBJECTIVE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid GOOD PUBLIC IMAGE	6	37.5	37.5	37.5
MARKETING AND ADVERTISING STRATEGY	2	12.5	12.5	50.0
BENEFIT LOCAL COMMUNITY	6	37.5	37.5	87.5
PRODUCTIVITY AND BUSINESS OPPORTUNITY	1	6.3	6.3	93.8
12578	1	6.3	6.3	100.0

Total	16	100.0	100.0	
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HOW TO LEAR CSR

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid ANNUAL COMPANY REPORT	8	50.0	50.0	50.0
EXTERNALLY AUDITED REPORT	2	12.5	12.5	62.5
AUDITED COMPANY REPORT	1	6.3	6.3	68.8
ANNUAL/SOCIAL SUSTAINABILITY REPORT	1	6.3	6.3	75.0
OTHER	2	12.5	12.5	87.5
8	1	6.3	6.3	93.8
15	1	6.3	6.3	100.0
Total	16	100.0	100.0	

INVOLVEMENT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	14	87.5	87.5	87.5

tade

DON'T KNOW	2	12.5	12.5	100.0
Total	16	100.0	100.0	

IF YES FOR 12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FAVOURABLE	13	81.3	92.9	92.9
	UNFAVOURABLE	1	6.3	7.1	100.0
	Total	14	87.5	100.0	
Missing	System	2	12.5		
Total		16	100.0		
	Total				
	System				
	Total				

BENEFIT PLANS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TRAINING AND CAPACITY BUILDING	1	6.3	6.3	6.3
	PERSONAL LOAN	1	6.3	6.3	12.5

FACILITY				
12	1	6.3	6.3	18.8
123	1	6.3	6.3	25.0
1234	12	75.0	75.0	100.0
Total	16	100.0	100.0	

PROJECT ACTIVITY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ROADS/TRANSPORT	1	6.3	6.7	6.7
	SOCIAL FACILITIES	4	25.0	26.7	33.3
	HEALTH AND WELFARE	2	12.5	13.3	46.7
	SPORTS FACILITIES	1	6.3	6.7	53.3
	SKILLS TRAINING/EDUCATION	1	6.3	6.7	60.0
	23	1	6.3	6.7	66.7
	234	1	6.3	6.7	73.3
	2356	1	6.3	6.7	80.0
	123456	3	18.8	20.0	100.0
	Total	15	93.8	100.0	

tade

Missing System	1	6.3		
Total	16	100.0		
Total				
System				
Total				

REDUCING IMPACT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid ENERGY SAVING	1	6.3	6.7	6.7
MOBILITY MANAGEMENT (CARPOOLING, CAR SHARING)	3	18.8	20.0	26.7
SUSTAINABLE PACKAGING	2	12.5	13.3	40.0
DEVELOPE OF ENVIRONMENTAL FRIENDS INPUTS/PRODUCT	4	25.0	26.7	66.7
MANAGEMENT OF ENVIRONMENTAL	1	6.3	6.7	73.3
OTHER	1	6.3	6.7	80.0
SEEDLING	2	12.5	13.3	93.3

PLANTATION				
135	1	6.3	6.7	100.0
Total	15	93.8	100.0	
Missing System	1	6.3		
Total	16	100.0		
Total				
System				
Total				

CODE OF CONDUCT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid INTERNATIONAL	3	18.8	18.8	18.8
NATIONAL	2	12.5	12.5	31.3
INDUSTRY	3	18.8	18.8	50.0
12	1	6.3	6.3	56.3
23	2	12.5	12.5	68.8
123	5	31.3	31.3	100.0
Total	16	100.0	100.0	

IMPROVEMENT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0	2	12.5	12.5	12.5
YES	13	81.3	81.3	93.8
DON'T KNOW	1	6.3	6.3	100.0
Total	16	100.0	100.0	

HAS IMPACT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0	1	6.3	6.3	6.3
YES	14	87.5	87.5	93.8
NO	1	6.3	6.3	100.0
Total	16	100.0	100.0	

WELFARE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0	4	25.0	25.0	25.0
YES	12	75.0	75.0	100.0

Total	16	100.0	100.0	
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WORK TOGETHER/ACCOUNTABLE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	6	37.5	40.0	40.0
	NO	4	25.0	26.7	66.7
	DON'T KNOW	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		
	Total				
	System				
	Total				

INTERVENE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	1	6.3	6.3	6.3
	NO	13	81.3	81.3	87.5

tade

DON'T KNOW	2	12.5	12.5	100.0
Total	16	100.0	100.0	

IF 20 IS YES

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid QUITE OFTEN	6	37.5	75.0	75.0
NOT OFTEN	2	12.5	25.0	100.0
Total	8	50.0	100.0	
Missing System	8	50.0		
Total	16	100.0		
Total				
System				
Total				

INTERNAL DRIVING FORCE

	Frequency	Percent
Missing System	16	100.0

EXTERNAL DRIVING FORCE

	Frequency	Percent
Missing System	16	100.0

RANK OF MOTIVATING FACTORS/CSR IMPR

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	8	50.0	50.0	50.0
IMPORTANT	4	25.0	25.0	75.0
MODERATELY IMPORTANT	4	25.0	25.0	100.0
Total	16	100.0	100.0	

CSR GIVES SOCIAL AND PLO. LEG

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	8	50.0	53.3	53.3
IMPORTANT	5	31.3	33.3	86.7
MODERATELY IMPORTANT	1	6.3	6.7	93.3
UNIMPORTANT	1	6.3	6.7	100.0
Total	15	93.8	100.0	

tade

Missing System	1	6.3		
Total	16	100.0		
Total				
System				
Total				

Q23C

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	7	43.8	43.8	43.8
IMPORTANT	2	12.5	12.5	56.3
MODERATELY IMPORTANT	5	31.3	31.3	87.5
UNIMPORTANT	2	12.5	12.5	100.0
Total	16	100.0	100.0	

Q23D

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	12	75.0	75.0	75.0
IMPORTANT	1	6.3	6.3	81.3
MODERATELY IMPORTANT	3	18.8	18.8	100.0

tade

Total	16	100.0	100.0	
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Q23E

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	6	37.5	37.5	37.5
IMPORTANT	3	18.8	18.8	56.3
MODERATELY IMPORTANT	6	37.5	37.5	93.8
UNIMPORTANT	1	6.3	6.3	100.0
Total	16	100.0	100.0	

Q23F

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	12	75.0	75.0	75.0
IMPORTANT	4	25.0	25.0	100.0
Total	16	100.0	100.0	

Q23G

	Frequency	Percent	Valid Percent	Cumulative
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tade

				Percent
Valid	VERY IMPORTANT	5	31.3	31.3
	IMPORTANT	4	25.0	56.3
	MODERATELY IMPORTANT	3	18.8	75.0
	UNIMPORTANT	4	25.0	100.0
	Total	16	100.0	100.0

Q23H

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY IMPORTANT	10	62.5	62.5
	IMPORTANT	4	25.0	87.5
	UNIMPORTANT	2	12.5	100.0
	Total	16	100.0	100.0

Q23I

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY IMPORTANT	5	31.3	33.3

tade

	IMPORTANT	5	31.3	33.3	66.7
	MODERATELY IMPORTANT	3	18.8	20.0	86.7
	UNIMPORTANT	2	12.5	13.3	100.0
	Total	15	93.8	100.0	
Missing System		1	6.3		
Total		16	100.0		
	Total				
	System				
	Total				

Q23J

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	9	56.3	56.3	56.3
IMPORTANT	5	31.3	31.3	87.5
MODERATELY IMPORTANT	2	12.5	12.5	100.0
Total	16	100.0	100.0	

Q23K

	Frequency	Percent	Valid Percent	Cumulative
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tade

					Percent
Valid	VERY IMPORTANT	1	6.3	6.7	6.7
	IMPORTANT	4	25.0	26.7	33.3
	MODERATELY IMPORTANT	5	31.3	33.3	66.7
	UNIMPORTANT	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		
	Total				
	System				
	Total				

Q23L

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY IMPORTANT	5	31.3	33.3	33.3
	IMPORTANT	5	31.3	33.3	66.7
	MODERATELY IMPORTANT	3	18.8	20.0	86.7
	UNIMPORTANT	2	12.5	13.3	100.0
	Total	15	93.8	100.0	

tade

Missing System	1	6.3		
Total	16	100.0		
Total				
System				
Total				

Q24A

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	2	12.5	12.5	12.5
IMPORTANT	7	43.8	43.8	56.3
MODERATELY IMPORTANT	3	18.8	18.8	75.0
UNIMPORTANT	1	6.3	6.3	81.3
5	3	18.8	18.8	100.0
Total	16	100.0	100.0	

Q24B

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	2	12.5	13.3	13.3
IMPORTANT	5	31.3	33.3	46.7

	MODERATELY IMPORTANT	5	31.3	33.3	80.0
	UNIMPORTANT	3	18.8	20.0	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		
	Total				
	System				
	Total				

Q24C

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY IMPORTANT	1	6.3	6.7	6.7
	IMPORTANT	6	37.5	40.0	46.7
	MODERATELY IMPORTANT	5	31.3	33.3	80.0
	UNIMPORTANT	3	18.8	20.0	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		
	Total				

	System				
	Total				

Q24D

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY IMPORTANT	5	31.3	31.3	31.3
	IMPORTANT	3	18.8	18.8	50.0
	MODERATELY IMPORTANT	5	31.3	31.3	81.3
	UNIMPORTANT	1	6.3	6.3	87.5
	5	2	12.5	12.5	100.0
	Total	16	100.0	100.0	

Q24E

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERY IMPORTANT	5	31.3	33.3	33.3
	IMPORTANT	3	18.8	20.0	53.3
	MODERATELY IMPORTANT	4	25.0	26.7	80.0
	UNIMPORTANT	1	6.3	6.7	86.7
	5	2	12.5	13.3	100.0

tade

Total	15	93.8	100.0	
Missing System	1	6.3		
Total	16	100.0		
Total				
System				
Total				

Q24F

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid VERY IMPORTANT	2	12.5	13.3	13.3
IMPORTANT	5	31.3	33.3	46.7
MODERATELY IMPORTANT	5	31.3	33.3	80.0
UNIMPORTANT	2	12.5	13.3	93.3
5	1	6.3	6.7	100.0
Total	15	93.8	100.0	
Missing System	1	6.3		
Total	16	100.0		
Total				
System				

	Total				
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Q24G

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	10	62.5	66.7	66.7
	DON'T KNOW	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		
	Total				
	System				
	Total				

Q24H

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	7	43.8	46.7	46.7
	DON'T KNOW	8	50.0	53.3	100.0
	Total	15	93.8	100.0	

Missing System	1	6.3		
Total	16	100.0		
	Total			
	System			
	Total			