



**EVALUATING THE SOCIAL IMPACT OF ACCESS BANK
(GHANA)'S CORPORATE SOCIAL RESPONSIBILITY
ACTIVITIES ON COMMUNITY ENGAGEMENT: A CASE
STUDY OF MADINA, ACCRA**

BY

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DECLARATION BY STUDENT

I hereby declare that this research is a result of my original research and that, no part of it has been presented for another degree in this university or any other higher education institute. I further declare that all the sources that I have used or quoted have been indicated and acknowledged using complete references.

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CERTIFICATION BY SUPERVISOR

This Dissertation/Thesis has been prepared and presented under my supervision according to the guidelines for supervision and formatting of a Dissertation/Thesis laid down by the University of Media, Arts, and Communication, UniMAC.

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ABSTRACT

Corporate Social Responsibility (CSR) has become an essential element of sustainable business practices, bridging the gap between economic objectives and societal development. This study investigates the CSR initiatives of Access Bank (Ghana), with a focus on their social impact, levels of community engagement, and long-term sustainability. The research adopts a qualitative case study approach to explore the experiences and perceptions of key stakeholders, including community members, direct beneficiaries, and Access Bank employees. By delving into the practical application of the bank's CSR strategies, this study provides a nuanced understanding of how CSR initiatives contribute to community development. The data collection process involved semi-structured interviews and focus group discussions (FGDs) with participants selected through purposive sampling. This approach ensured the inclusion of individuals with direct knowledge or experience of the bank's CSR efforts. Thematic analysis was employed to process and interpret the data, allowing for the identification of key themes and patterns. Central themes included the effectiveness of education and health-related CSR projects, the extent of community involvement in planning and decision-making, and the sustainability of these initiatives over time. The findings indicate that Access Bank (Ghana)'s CSR initiatives have made significant contributions to societal development, particularly in education and healthcare. Programs such as scholarships and free health screenings have addressed critical community needs, fostering social and economic empowerment. These initiatives align with the shared value framework, which emphasizes the integration of social and business objectives to create mutual benefits for organizations and communities. However, the study identified several gaps that hinder the full realization of these benefits. Key issues include limited community involvement in the design and implementation of CSR projects, insufficient awareness among community members, and challenges related to the sustainability of these initiatives. Stakeholders expressed the need for more inclusive decision-making processes and improved communication strategies to ensure that CSR activities align more closely with community needs. The study offers several recommendations to enhance the effectiveness and impact of CSR initiatives. These include fostering stakeholder engagement through participatory approaches, establishing collaborative partnerships with local organizations, and implementing capacity-building programs to empower communities. Furthermore, integrating CSR into the bank's core business strategies and adopting standardized metrics for evaluating outcomes are suggested as critical steps for ensuring the long-term sustainability and relevance of CSR efforts. This research contributes to the existing body of knowledge on CSR by providing practical insights for financial institutions and other industries. It emphasizes the importance of balancing economic objectives with societal development, offering a framework for creating sustainable and impactful CSR initiatives.

Keywords: Access Bank Ghana, Community Development, Community

Empowerment, Community Engagement, Corporate Philanthropy, Corporate Social Responsibility.

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DEDICATION

This work is dedicated to my family, whose unwavering love, encouragement, and belief in my abilities have been a source of constant motivation. It is also dedicated to the countless community members who inspire efforts toward meaningful social change, reminding us that the true measure of success lies in the positive difference we make in the lives of others.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

Chapter One outlines the foundation of the study on the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities on community engagement in Madina. It presents the background, problem statement, research objectives, research questions, significance, scope, and limitations of the study. The chapter establishes the relevance of CSR in promoting community development and highlights the importance of community engagement in ensuring the effectiveness and sustainability of CSR initiatives. Thus, focusing on Access Bank (Ghana)'s CSR activities from 2019 to 2023, the chapter sets the stage for a comprehensive analysis of the bank's community engagement strategies and their social impact.

1.2.1 Background to the Study

The growing importance of Corporate Social Responsibility (CSR) in business strategy is evident in its impact on consumer behavior and brand perception (Deep, 2023; Christopher, 2013; He, 2014). Consumers are more likely to support socially responsible companies, even at a premium, and this shift in behavior has forced companies to reevaluate their practices and strategies (Deep, 2023). The perceived fit between consumers' values and CSR activities influences consumer loyalty (Christopher, 2013), and the legal and ethical responsibilities of brands can enhance

brand loyalty through positive functional and symbolic images (He, 2014). The concept of CSR revolves around the idea that businesses have a responsibility beyond profit-making to contribute positively to society and the environment. Over the past few decades, there has been a growing recognition of the importance of CSR activities, driven by increasing awareness and expectations from stakeholders including customers, employees, investors, and regulators (Carroll, 1999). Studies consistently shows that companies actively engaging in CSR can benefit from enhanced brand loyalty, improved corporate reputation, and increased profitability (Jusuf, 2023; Lu, 2020; Mai, 2021). These benefits are particularly significant when firms focus on environmental, ethical, philanthropic, and legal CSR activities (Mai, 2021). Furthermore, despite the increased costs associated with CSR, firms may still experience higher profits due to the credibility and commitment that CSR activities can signal to consumers (Goering, 2010).

Access Bank's integration of CSR into its core operations aligns with the growing recognition of CSR as a key driver of socioeconomic development in Nigeria (Akinde, 2020; Adegbite, 2015). The bank's focus on education, healthcare, environmental sustainability, and community development reflects the diverse range of activities that can enhance business performance and profitability (Eze, 2021). The relationship between CSR activities and brand perception is well-documented in academic literature. Studies have shown that consumers tend to develop favorable attitudes towards brands that are perceived to be socially responsible (Bhattacharya & Sen, 2004). This positive perception often translates into increased consumer loyalty and preference, which can ultimately affect a company's profitability. The mechanisms behind this include enhanced trust, emotional connection, and the alignment of consumer values with those of the brand (Du, Bhattacharya, & Sen, 2010). The impact

of CSR content on consumer behavior is particularly pertinent. Social media platforms like Instagram provide companies with the ability to reach a vast and diverse audience, allowing for real-time interaction and feedback.

1.2.2 Corporate Social Responsibility Strategy

Corporate Social Responsibility (CSR) has evolved from charitable giving to a crucial aspect of corporate strategy, driven by increasing public awareness and stakeholder pressure (Ghai, 2024; Low, 2014). CSR embodies initiatives that benefit society alongside profit maximization, addressing environmental sustainability, ethical supply chain management, and societal challenges (Ghai, 2024). Companies integrate CSR into their strategies to enhance reputation, foster employee engagement, and create both social and corporate value (Gazzola & Colombo, 2014). The expectation-reality gap between society and businesses has led corporations to take CSR seriously, recognizing its potential as a strategic advantage in expanding market share and enhancing customer loyalty (Low, 2014). Globally, companies are adopting CSR in response to stakeholder demands, competition for global markets, and social needs (Nasrullah & Rahim, 2014). The COVID-19 pandemic has further influenced the CSR landscape, prompting regulatory amendments and emphasizing corporate accountability (Ghai, 2024).

In the contemporary business environment, CSR initiatives are diverse, ranging from environmental sustainability projects to community development programs. Companies engage in activities such as reducing carbon emissions, promoting fair trade, supporting education, and improving healthcare access. These efforts not only enhance the company's reputation but also contribute to the well-being of the communities they operate in (Carroll, 1991; Kotler & Lee, 2005). CSR is also linked to

the Sustainable Development Goals (SDGs) established by the United Nations. Companies like Access Bank Ghana align their CSR activities with these global goals to ensure their contributions are part of a larger effort to achieve sustainable development. This alignment helps companies make a meaningful impact on issues such as poverty, inequality, and climate change (United Nations, 2015).

1.2.3 The role of Community Engagement on Corporate Social Responsibility Activities

Community engagement has a critical element in the successful implementation and sustainability of Corporate Social Responsibility (CSR) initiatives. Engaging with the community not only enhances the legitimacy and acceptance of CSR activities but also ensures that these initiatives align with the genuine needs and interests of the local population. According to Bowen, Newenham-Kahindi, and Herremans (2010), effective engagement involves proactive dialogue and collaboration with community members, which fosters mutual understanding and trust. This trust is essential for the long-term success of CSR projects as it minimizes resistance and enhances community support. Moreover, companies that actively engage with their communities are more likely to be perceived as socially responsible and ethical, leading to a strengthened corporate reputation (Muthuri, Moon, & Idemudia, 2012).

Community engagement in corporate social responsibility (CSR) activities is crucial for ensuring relevance and sustainability of initiatives. Research indicates that community involvement in CSR comprises four main spheres; donations, employee voluntarism, projects, and partnerships (Deigh et al., 2016). Philanthropy, while often viewed as ad hoc, is found to be an essential component of CSR (Deigh et al., 2016).

To enhance community participation, gamification of CSR activities can be employed, leveraging human core motivations for voluntary and continued involvement (Khan et al., 2019). This approach aligns with the need for sustainability-focused CSR strategies that require daily commitment and community engagement. A study by Greenwood (2007) asserts that stakeholder engagement, including community involvement, can lead to more effective CSR strategies and improved stakeholder relations, ultimately benefiting both the corporation and the community. In addition, businesses can benefit from participating in multisector collaborative watershed initiative partnerships to improve stakeholder engagement outcomes (Ring, 2021). Thus, integrating stakeholder theory with CSR, the Triple Bottom Line, and shared value concepts, companies can develop a sustainable community engagement Framework that helps resolve conflicting views and redefines the business case for stakeholder engagement (Ring, 2021). Community engagement drives innovation and creativity in CSR activities. When companies collaborate with community members, they can tap into local knowledge and expertise, leading to innovative solutions to social and environmental challenges (Porter & Kramer, 2011).

1.2.4 History of Access Bank and CSR activities in Ghana

Access Bank Ghana, a subsidiary of Access Bank Plc headquartered in Nigeria and commenced its operations in Ghana in 2009 following the acquisition of Intercontinental Bank Ghana. This acquisition was a strategic move as part of Access Bank's broader expansion plans across Africa, aiming to strengthen its presence in key markets. The merger was completed in 2012 after receiving approval from the Bank of Ghana. This integration enhanced Access Bank's footprint in Ghana, significantly

increasing its branch network and customer base, ([MyJoyOnline](#)). Access Bank Ghana has demonstrated a strong commitment to Corporate Social Responsibility (CSR) through a variety of initiatives that have significantly impacted numerous communities across the country. One of the key facets of Access Bank's CSR efforts is its Employee Volunteering Programme (EVP), which was launched in 2010. This program empowers employees to contribute their skills, ideas, and resources to community development projects. In 2016, over 1,300 employees participated in various social interventions, impacting more than 160 communities nationwide. These initiatives focused on critical areas such as education, health, environment, sports, arts, and culture. The EVP has directly improved the lives of approximately 8,000 people, with an additional 4,000 benefiting indirectly (Access Bank Ghana, 2016).

Access Bank's CSR projects are closely aligned with the United Nations' Sustainable Development Goals (SDGs), particularly Goals 2, 3, 4, 6, 8, 10, and 13. This alignment ensures that the bank's efforts contribute meaningfully to national development objectives. For instance, the adoption of the Tetteh Ocloo State School for the Deaf by an all-female staff group within the bank provided essential support for the refurbishment of classrooms and dormitories. Other notable projects include partnerships with local organizations to promote blood donation and breast cancer awareness, as well as support for various educational and healthcare institutions (Access Bank Ghana, 2016).

In addition to the EVP, Access Bank has been recognized for its broader CSR initiatives. In 2016, the bank was voted "Outstanding Business Sustainability" by the Karlsruhe Sustainable Finance awards, highlighting its significant contributions to sustainable development (Access Bank Ghana, 2016). More recently, Access Bank

Ghana was honored with Euromoney's Market Leader for Corporate Social Responsibility, reflecting its ongoing commitment to CSR. The bank's initiatives have included support for the government's tree planting campaign, sponsorship of the Division One League of the Ghana Football Association, and efforts to promote STEM education. The Sandal More initiative, which addresses both educational and environmental challenges, is another example of the bank's dedication to social responsibility (Access Bank Ghana, 2023).

1.3 Problem Statement

A range of studies have highlighted the positive impact of CSR activities on brand perception and customer behavior. Kim (2020) found that CSR activities enhance corporate image and customer citizenship behavior, leading to long-term relationships. Alomenu (2015) further supported this, showing that CSR activities positively influence corporate clients' patronage. Zayyad (2020) emphasized the mediating role of brand credibility in the relationship between CSR and patronage intentions. The proliferation of social media, Instagram has emerged as a powerful platform for businesses to communicate their CSR activities. Previous studies indicate that CSR can significantly influence consumer attitudes and behaviors (Fatma, Rahman, & Khan, 2015). Research on the impact of CSR activities on consumer perceptions and patronage in Ghana suggests that these initiatives can positively influence both corporate clients' patronage (Alomenu, 2015) and consumer perception (Kojo, 2014). Despite these efforts, there is limited empirical evidence on the social impact of these activities and their effectiveness in enhancing the bank's relationship with the communities it serves. Access Bank (Ghana) has been actively involved in various CSR activities, including educational programs, health initiatives, and environmental

sustainability projects. These initiatives are designed to address critical societal needs and contribute to the overall development of the community (Access Bank Ghana, 2023). However, there is a lack of comprehensive data and analysis on the outcomes of these initiatives, particularly from the perspective of the community members who are the intended beneficiaries. Previous studies suggest that effective CSR can enhance a company's reputation, build customer loyalty, and improve employee satisfaction (Carroll & Shabana, 2010). Moreover, community engagement through CSR can lead to positive social change and economic development (Kotler & Lee, 2005). Despite these potential benefits, the specific social impacts of Access Bank (Ghana)'s CSR efforts have not been thoroughly investigated. This gap in research hinders the ability to measure the true effectiveness of these initiatives and to identify areas for improvement.

1.4 Research Objectives

The general objective of this study is to assess the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities on corporate community involvement.

1. To examine the level of community involvement and engagement resulting from Access Bank (Ghana)'s CSR activities.
2. To identify the strengths and areas for improvement in Access Bank (Ghana)'s CSR strategies to enhance their social impact.
3. To measure the long-term sustainability and outcomes of Access Bank (Ghana)'s CSR projects in the community.

1.5 Research questions

2. To what extent do Access Bank (Ghana)'s CSR activities foster community involvement and engagement?
3. What are the strengths and weaknesses of Access Bank (Ghana)'s current CSR strategies, and how can they be improved to maximize their social impact?
4. What are the long-term sustainability and outcomes of Access Bank (Ghana)'s CSR projects within the community?

1.6 The Scope of the Study

The study focuses specifically on Madina, a suburb of Accra, Ghana. Madina is selected due to its significant socio-economic characteristics and the presence of Access Bank (Ghana) operations within the community. The study covers a retrospective assessment of Access Bank (Ghana)'s CSR activities over the past four years (2019-2023). This timeframe allows for the examination of trends and changes in CSR initiatives and their impact on corporate community involvement. The study also unearths into Access Bank (Ghana)'s CSR strategies, policies, and frameworks related to community involvement. This includes an assessment of the objectives, target beneficiaries, and implementation strategies of CSR initiatives in Madina, Accra.

1.7 Significant of the study

This study will fill a gap in the existing literature on Corporate Social Responsibility (CSR) and community involvement in Ghana. While there is extensive research on CSR's general impact on communities, there is a lack of focused studies on the specific activities of financial institutions like Access Bank (Ghana). This research will contribute new knowledge to the fields of business ethics, community development and will serve as a foundation for future research in these areas.

1.9.1 Organization of study

The study is organized into five chapters, each contributing to a structured exploration of the research topic. Chapter One introduces the study, presenting the background, problem statement, research objectives, research questions, significance, scope, and limitations. This chapter establishes the context and sets the stage for the analysis. Chapter Two focuses on the literature review and theoretical framework. It examines existing studies on CSR and community engagement, introduces key theoretical perspectives such as Stakeholder Theory and the Triple Bottom Line, and establishes the conceptual framework guiding the research.

Chapter Three outlines the research methodology. It describes the qualitative approach, case study design, data collection methods, and analysis techniques employed to achieve the study's objectives. Ethical considerations and the rationale for selecting the research site and participants are also discussed. Chapter Four presents the findings and analysis. This chapter interprets the data collected through interviews and focus group discussions, highlighting key themes related to community involvement, the strengths and weaknesses of Access Bank's CSR strategies, and the sustainability of its

initiatives. Chapter Five concludes the study with a discussion of findings, recommendations, and conclusions. It integrates insights from the analysis with existing literature, suggesting practical ways to enhance the effectiveness of CSR activities. The chapter also identifies avenues for future research and reflects on the study's contributions to the field.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a review of the literature related on Corporate Social Responsibility (CSR) and its social impact on community engagement. The review examines key theoretical frameworks, conceptual framework, and empirical studies.

2.1 Review of Related Literature

The study by Çelik et al. (2019) explores the Corporate Social Responsibility (CSR) activities of businesses operating in Ghana, specifically focusing on how these initiatives contribute to community development (CD). The findings reveal that the selected companies engage in various CSR activities that promote CD. These companies primarily focus on education, healthcare, and individual empowerment within the community. Another research was carried out to investigate the implementation of CSR through programs like "Cooperative Academic Education." It found out that CRS can integrate students with productive work experience, fostering human resource development (Permana, 2021). Among Ghanaian SMEs, CSR has been found to play a significant role in improving enterprises' access to financial resources. According to Ansong (2017), SMEs that engage in CSR activities are generally more successful in securing external funding. The study found out that this positive relationship is largely due to the enhanced reputation and reduced operational risks that CSR activities confer on a company. Owusu and Hinson (2019) argue that "while CSR activities alone can improve a company's financial standing, the involvement of stakeholders significantly enhances this effect. The study indicates that when

companies actively engage stakeholders such as customers, employees, and community members in their CSR initiatives, they build stronger, trust-based relationships.” The literature again has that within the banking sector and among Small and Medium Enterprises (SMEs) in Ghana, Mensah, Agyapong, & Nuerterey (2017) study reveals a significant positive relationship between CSR initiatives and various organizational outcomes, including employee commitment, access to finance, and stakeholder engagement. One study focusing on the rural and community banks in Ghana demonstrated that CSR activities have a direct and positive impact on organizational commitment among employees. Employees who perceive their organizations as socially responsible tend to exhibit higher levels of commitment to their organizations. This commitment often manifests in reduced turnover rates and increased job satisfaction. The findings also demonstrated that the effect of CSR on organizational commitment is particularly strong among employees with higher educational levels and longer tenures within the organization, indicating that these factors may amplify the perceived benefits of CSR initiatives (Mensah, Agyapong, & Nuerterey, 2017). In a study on CSR in Indonesia, Rudito et al. (2023) demonstrated that social capital contributed significantly to the success of community empowerment programs. The researchers argue that CSR initiatives that leveraged existing social capital were more successful in engaging the community and promoting long-term sustainability and that these programs increased participation by building trust, fostering motivation, and creating a sense of unity among community members. The study further reveals that “social capital enabled knowledge sharing, which helped ensure that CSR programs were well-implemented and aligned with the community’s needs”. Hess et al. (2002) investigate how businesses use their resources and expertise to address social issues while simultaneously benefiting the company. The study found out that alignment of CSR

with business objectives ensures that both the company and the community benefit, making CSR a win-win situation which the research posited that CSR initiatives tied to a company's core strengths are more likely to succeed and have a lasting impact on the community and the business. As van Rekom et al. (2013) argue, "if organizations want to strategically embrace CSR to achieve a sustainable positioning of their corporate brand and long-term positive benefits for society, CSR initiatives should come forth from their core business processes". This win-win approach makes social initiatives more sustainable and beneficial for all stakeholders involved.

Magdalena et al. (2018) study investigates how CSR activities at PT. BNI, a financial institution in Indonesia, contribute to community welfare by involving stakeholders in economic, social, environmental, and spiritual dimensions. The researchers found that community engagement had a positive impact on both the welfare of the community and the sustainability of the company it ensures that CSR initiatives are not only beneficial to the community but also aligned with the company's mission and values. Studies reveal that "CSR actions aligned with economic, legal, ethical, and philanthropic principles can foster community support, improve institutional image, and ensure business resilience", (Mangoni et al., 2024). In a closely related study done Manohar (2019) which focus on the essential alignment between Corporate Social Responsibility (CSR) and Social Impact Assessment (SIA) for sustainable development and it found that CSR has evolved from mere charity and philanthropy to a more structured approach involving community initiatives that are closely aligned with the company's core business strategy.

2.1 Theoretical Framework

2.1.1 Stakeholder Theory

Stakeholder Theory, introduced by Freeman in 1984, represents a significant departure from the traditional shareholder-centric view of business, which prioritized maximizing shareholder wealth above all else. Freeman argued that for a company to achieve sustainable success, it must account for the interests and needs of all its stakeholders entities or individuals who are directly or indirectly impacted by the company's actions. These stakeholders include not only shareholders but also employees, customers, suppliers, communities, and the environment (Freeman, 1984). This theory emphasizes the interconnectedness between a business and its stakeholders, proposing that companies exist within a network of relationships. Decisions made by a company can have far-reaching consequences, affecting various stakeholders in different ways. For example, an environmentally unsound business practice might lead to financial savings in the short term but could damage the company's reputation and alienate environmentally conscious customers in the long term. Conversely, adopting sustainable practices may enhance brand loyalty and attract new customers, illustrating the mutual benefits of considering stakeholder interests (Crane, 2020).

Freeman's work challenges the narrow view that a company's primary responsibility is to its owners or shareholders. Instead, it posits that businesses have ethical and social obligations to their stakeholders. Companies are not isolated entities; they operate within broader social, economic, and environmental contexts. By aligning their goals with the interests of stakeholders, businesses can build trust, foster loyalty, and create a sense of shared value (Freeman et al., 2004). This approach also highlights the strategic advantages of stakeholder engagement. Companies that actively involve

stakeholders in their decision-making processes often experience stronger relationships, reduced conflicts, and enhanced reputation. For instance, involving employees in organizational decisions can improve morale and productivity, while engaging with communities can lead to greater acceptance of corporate activities (Muthuri, Moon, & Idemudia, 2012).

In today's interconnected world, where consumers and societies demand greater accountability from businesses, Stakeholder Theory provides a framework for balancing profitability with ethical responsibility. It encourages companies to adopt a holistic perspective, recognizing that their long-term success is tied to their ability to generate value not just for shareholders, but for all stakeholders impacted by their actions (Freeman & Liedtka, 1997).

2.1.3 Assumptions of Stakeholder Theory

One of the fundamental assumptions of Stakeholder Theory is that businesses operate within a network of relationships with various stakeholders who are interconnected. Decisions made by the firm can have significant implications for these stakeholders, and their actions, in turn, can affect the firm's performance (Crane, 2020). This interconnectedness means that, "companies must consider the interests and well-being of all stakeholders in their strategic planning and decision-making processes".

Also, stakeholder theory assumes that businesses can create mutual benefits for both the company and its stakeholders. Thus, addressing the needs and concerns of stakeholders, companies can build trust, loyalty, and support, which can lead to a more sustainable and successful business model. This mutual benefit extends beyond financial gains to include social, environmental, and ethical considerations (Freeman et al., 2004). Another key assumption is that businesses are not just vehicles for generating

profits but are also responsible for creating value for all their stakeholders. This value creation is not limited to financial returns but includes contributions to the social and environmental well-being of the community. The theory posits that long-term success is achieved by creating and distributing value among all stakeholders.

Stakeholder theory assumes that businesses have moral and ethical obligations to their stakeholders. It goes beyond legal requirements and suggests that companies should operate in ways that are fair, transparent, and considerate of the rights and interests of all affected parties (Gong, 2011). This ethical dimension emphasizes that companies should engage in practices that respect the dignity and rights of individuals and communities.

Lastly, the theory assumes that stakeholders are diverse, with varying interests, needs, and expectations. These include primary stakeholders such as employees, customers, and shareholders, as well as secondary stakeholders like the community, government, and the environment (Maj, 2015; Frandsen, 2018). Companies must recognize and manage these diverse interests to achieve a balanced approach to stakeholder engagement.

2.1.4 The Relevance of Stakeholder Theory to the Study

Stakeholder Theory is highly suitable for underpinning the study on Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities and community engagement because it emphasizes the importance of considering the interests and well-being of all stakeholders affected by a company's actions. This theory suggests that businesses should not only focus on maximizing shareholder value but also create value for a broader range of stakeholders, including employees, customers, local communities, and the environment. In the context of Access Bank, applying stakeholder theory allows for a comprehensive evaluation of how the bank's CSR initiatives impact these various groups, ensuring that their needs, concerns, and benefits are thoroughly assessed. This is particularly relevant when analyzing community engagement efforts, as the theory encourages meaningful involvement and dialogue with community members, leading to more effective and ethically responsible CSR practices.

Again, stakeholder theory provides important framework for assessing the ethical and strategic dimensions of Access Bank's CSR activities. The theory posits that businesses have moral and ethical obligations to operate in a way that respects the rights and interests of all stakeholders, going beyond mere legal compliance. Thus, using this theory, the study can examine how Access Bank's CSR initiatives contribute to sustainable development and long-term value creation for both the bank and its stakeholders. This includes evaluating the bank's approach to managing stakeholder expectations, addressing social and environmental challenges, and aligning its CSR activities with broader societal goals.

2.1.5 Triple Bottom Line Theory

The Triple Bottom Line (TBL) theory was propounded by Elkington (1997). The concept was introduced for businesses to measure their success not only in terms of financial performance but also in terms of their social and environmental impact. The theory seeks to advocate for a new approach to corporate accountability that is beyond profit maximization. The TBL theory challenges the traditional focus on economic outcomes alone, suggesting that companies should also account for the social and environmental consequences of their activities.

2.1.6 Assumptions of the Triple Bottom Line Theory

The basic assumption of TBL theory is that a company's performance should be evaluated based on three key dimensions: economic (profit), social (people), and environmental (planet) Isil & Hernke, (2017). This assumption expands the traditional single bottom line of financial profit to include social and environmental considerations, suggesting that true business success is measured by a company's ability to generate positive outcomes in all three areas. TBL theory assumes that economic, social, and environmental factors are interdependent and should be managed in an integrated manner. It argues that "long-term financial success is inherently linked to a company's social and environmental practices" Solovida & Latan, (2021). For instance, a business that invests in community development and environmental sustainability is likely to build a stronger brand, foster customer loyalty, and achieve greater long-term profitability. The theory is grounded in the assumption that businesses have a responsibility to contribute to sustainable development. This involves meeting the needs of the present without compromising the ability of future generations to meet their own needs. TBL encourages companies to adopt sustainable practices that reduce

environmental impact, promote social well-being, and ensure economic viability over the long term. Again, TBL assumes that companies should be accountable and transparent about their impact on society and the environment (Azeez, 2020). This includes disclosing information related to social and environmental performance in addition to financial results. Thus, being transparent, companies can build trust with stakeholders, including customers, employees, investors, and the community.

Another core assumption of TBL theory is that businesses create value not just for shareholders but for a broader group of stakeholders, including employees, customers, communities, and the environment (Madsen & Stenheim, 2022). This value creation is not solely measured in monetary terms but also in terms of social and environmental benefits. The theory suggests that companies can achieve a competitive advantage by addressing the needs and concerns of these stakeholders.

2.1.7 The Relevance of Triple Bottom Line (TBL) to the Study

The TBL theory is ideal to underpin the study of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities and community engagement because it emphasizes a holistic evaluation of a company's impact across three key dimensions: economic, social, and environmental. Thus, using TBL, the study can comprehensively assess how Access Bank's CSR initiatives not only contribute to its financial performance but also how they affect the social welfare of the communities they engage with and the environment. This theory aligns with the need to understand the full range of the bank's impact, beyond mere profit generation, by evaluating how its CSR activities promote social development, such as education, healthcare, and economic empowerment, as well as environmental stewardship through sustainable practices. The TBL framework provides a structured approach to measure and report on these multiple

facets, ensuring that the bank's contributions are analyzed in terms of their overall sustainability and long-term benefits to society, which is essential for understanding the various true social impact of their CSR efforts.

2.2 Conceptual Framework

2.2.1 Social Impact

Social impact for the purposes of this study refers to the effects of an organization's actions on the well-being of the community and society at large (Migliavacca, 2016). When evaluating CSR activities, social impact involves examining both direct and indirect outcomes of programs aimed at enhancing education, health, economic empowerment, and environmental sustainability (Wood, 1991). Clarkson (1995) emphasizes that, "to fully understand social impact, one must adopt a comprehensive perspective that includes both quantitative metrics, like the count of beneficiaries, and qualitative elements, such as shifts in community attitudes and behaviours". Evaluating these aspects is vital to determining CSR effectiveness, as it "reveals the extent to which these initiatives contribute to the overall well-being and progress of the community." This approach provides deeper understandings into the true value of CSR, emphasizing the lasting changes brought about in communities over time.

2.2.2 Corporate Social Responsibility (CSR) Activities

Corporate Social Responsibility activities represent the efforts made by companies to go beyond their economic and legal obligations and proactively address social and environmental concerns (Dinu, 2011). These activities can range from economic initiatives, such as providing financial support to small businesses or offering microfinance services, to social welfare programs that focus on education and health, as well as environmental sustainability efforts like reducing carbon emissions and

promoting renewable energy (Carroll, 1991). In this framework, CSR is viewed as a strategic tool that aligns with a company's core objectives while delivering positive outcomes for society. (Porter & Kramer, 2006), “the success of CSR initiatives depends on how well they are integrated into the company’s overall strategy and how effectively they address the needs of the community”. Thus, contributing to economic development, enhancing social welfare, and promoting environmental sustainability, CSR activities can create a lasting impact on the communities they aim to serve.

2.2.3 Community Engagement

Community engagement is a critical component of effective CSR, emphasizing the importance of involving local stakeholders in the planning, implementation, and evaluation of CSR initiatives Gazzola & Colombo, (2014). This involvement starts with local consultations, ensuring that the unique perspectives, experiences, and needs of the community are fully integrated into the design and planning of projects. Such an approach makes certain that CSR activities are not only appropriate to the context but also genuinely address the community's most pressing concerns. As Gazzola and Colombo (2014) suggest, CSR's effectiveness largely hinges on this alignment with local realities. Collaborating with community members, local organizations, and leaders is central to this process. These partnerships are not just about gathering input; they are about fostering a shared sense of purpose. When companies engage deeply with local stakeholders, they encourage a collective ownership over the projects, which strengthens the initiative's relevance and sustainability. Freeman (1984) emphasized that "involvement of community stakeholders contributes to a heightened sense of agency, transforming passive recipients into active contributors to social change." Open channels of communication form the base of successful community engagement. Dialogue is needed for maintaining transparency and trust, as it allows companies to

receive important feedback, adjust their strategies, and make improvements based on community visions. This feedback enhances the immediate impact of CSR projects and contributes to the long-term success. Morsing and Schultz (2006) observed that maintaining a consistent and honest conversation with community members increases the legitimacy of CSR efforts and reinforces the perception that the company is genuinely committed to positive social impact. Empowering communities through engagement does not just enhance the company's image; it builds a stronger foundation for lasting change (Amran et al., 2013). When local stakeholders feel a sense of ownership over CSR activities, they are more likely to support, sustain, and advocate for these projects even after a company's direct involvement has diminished. This participatory approach underlines the belief that the path to sustainable social change is not in imposing solutions but in co-creating them with those most affected.

2.2.4 Integration of Concepts

The integration of Social Impact, Corporate Social Responsibility (CSR) Activities, and Community Engagement within a conceptual framework provides organizations with a robust approach to fostering sustainable development and addressing community-specific needs. This framework acknowledges that CSR efforts are not isolated acts of goodwill but are interconnected with the broader goals of creating a lasting, positive impact on society. As Maignan and Ferrell (2004) argue, “CSR activities reach their fullest potential when designed and implemented with active participation from the community”. This ensures alignment with local needs, fostering initiatives that resonate more deeply with community members and thus stand a better chance of long-term success. Community involvement allows organizations to go beyond superficial or generic CSR activities. Thus, collaborating with community stakeholders, organizations gain deeper understanding into the specific issues that residents face, such

as local economic challenges, environmental concerns, or social inequalities. This collaborative approach, as Matten and Crane (2005) suggest, is essential for identifying pressing issues and developing tailored solutions. Such targeted interventions reflect a partnership-based CSR model that not only addresses immediate needs but also supports community empowerment and resilience (Pearce & Doh, 2005). Again, integrating social impact goals with CSR and community engagement can transform the traditional view of CSR from a series of philanthropic gestures to a dynamic process that drives genuine social change (Vitolla et al. 2017). The organization thus shifts its role from a benefactor to a collaborative partner, working alongside community members to foster social and environmental progress. This integrated framework can support comprehensive evaluations, allowing organizations to measure not only financial performance but also the social returns on their investments.

2.3 Chapter Summary

This chapter offered a comprehensive exploration of the foundational concepts and theories critical to understanding the social impact of Corporate Social Responsibility (CSR) activities and community engagement. It began with an in-depth discussion of CSR, tracing its evolution from a philanthropic gesture to a strategic tool that integrates social and environmental considerations into the core operations of businesses. CSR is now recognized not only for its ethical implications but also for its capacity to enhance brand reputation, foster customer loyalty, and contribute to sustainable development by addressing societal challenges such as poverty, education, and health. The chapter also examined the theoretical underpinnings of CSR, focusing on Stakeholder Theory and the Triple Bottom Line (TBL) framework. Stakeholder Theory underscores the importance of considering the interests and needs of all stakeholders ranging from employees and customers to communities and the environment—rather than solely

prioritizing shareholders. This perspective highlights the interconnectedness between businesses and their stakeholders, suggesting that mutual value creation is essential for long-term success. The TBL framework complements this by advocating for a balanced approach that measures organizational success across economic, social, and environmental dimensions, emphasizing sustainability as a guiding principle. The role of community engagement was a central theme, with the chapter emphasizing its critical importance in ensuring the relevance, acceptance, and sustainability of CSR initiatives. Effective engagement fosters trust, builds relationships, and ensures that CSR activities align with the genuine needs of the community. Through involving stakeholders in decision-making, companies can co-create solutions that not only address immediate challenges but also empower communities for long-term development.

Additionally, the chapter highlighted Access Bank Ghana's CSR activities, including initiatives in education, health, and environmental sustainability, which align with the United Nations Sustainable Development Goals (SDGs). It discussed the bank's focus on creating shared value through targeted interventions that address pressing community needs. The chapter concluded by identifying gaps in research, particularly in evaluating the social impact of CSR from the perspective of community members. These insights set the stage for subsequent chapters, which will delve deeper into analyzing the effectiveness and sustainability of CSR strategies, particularly those of Access Bank Ghana. The discussion emphasizes the need for robust frameworks to measure and enhance the social value created by CSR initiatives, ensuring that they contribute meaningfully to societal development.

CHAPTER THREE

THEORETICAL FRAMEWORK AND RESEARCH

METHODOLOGY

3.0 Introduction

This chapter details the methodological framework adopted to address the research objectives and questions. A robust methodology was essential to ensure the credibility and reliability of the findings, particularly in understanding the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) initiatives. It outlines the systematic approach taken to collect and analyse data, enabling a comprehensive exploration of how the bank's CSR activities influence community engagement and development. The methodology includes a detailed explanation of the research approach and design, which were chosen to align with the study's qualitative nature. This involves identifying the population of interest, selecting appropriate sampling techniques, and employing suitable data collection tools to ensure rich and diverse perspectives. The inclusion of stakeholders directly and indirectly impacted by the CSR initiatives facilitated a multidimensional understanding of the programs' effectiveness and sustainability. Furthermore, this chapter discusses the analytical framework employed to interpret the data and derive meaningful insights. Ethical considerations, which are fundamental to the integrity of any research, are also addressed to highlight the steps taken to protect participants' rights and ensure confidentiality. Collectively, these methodological components provided the foundation for a rigorous and insightful investigation into Access Bank's CSR activities.

3.1 Research Approach and Design

This study adopted a qualitative research approach to investigate the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities and their role in fostering community engagement. A qualitative approach was deemed appropriate because it provides the tools to explore and interpret the experiences, attitudes, and perceptions of individuals affected by the bank's CSR initiatives. Unlike quantitative methods, which focus on numerical analysis, qualitative research enables the collection of rich, descriptive data, allowing for a deeper understanding of the nuanced ways in which CSR activities influence communities and stakeholders. The qualitative approach facilitated an exploration of the social dimensions of CSR, such as community involvement, stakeholder relationships, and the perceived effectiveness of the initiatives. This approach also allowed participants to share their unique experiences and perspectives in their own words, offering insights into how the bank's strategies align with community needs and expectations. Prioritizing context and meaning, the qualitative framework helped uncover the human and social impact of the CSR activities, which might be overlooked by purely statistical analyses.

To achieve a focused and in-depth understanding, the research was designed as a case study centered on Access Bank's CSR activities. Case studies are particularly effective in examining complex social phenomena within their real-life context, making them an ideal choice for this research. This design enabled a comprehensive analysis of the bank's CSR initiatives, their implementation, and their effects on various stakeholders. Through this approach, the study investigated the unique challenges, successes, and long-term sustainability of the programs, providing a detailed and contextualized understanding of the impact of CSR practices on community development. The case

study design also allowed for the integration of multiple data sources, including interviews, focus group discussions, and document reviews. This triangulation of data enhanced the credibility and depth of the research findings. Thus, focusing on Access Bank, the study examined into detailed account of how a single organization's CSR initiatives could influence community engagement, providing deeper understanding that may be applicable to similar institutions and contexts.

The chosen research design was selected to address the research objectives effectively and align with the nature of the phenomenon under study. This approach prioritizes depth and context, allowing the study to gather descriptive data that reveals the ways CSR activities impact community engagement and stakeholder relationships, areas that cannot be fully captured through numerical analysis. The case study design was appropriate because it focuses on examining real-life situations in specific settings. It provided an avenue to closely examine Access Bank's CSR initiatives, their implementation, and their outcomes, enabling a focused analysis of how these activities meet community needs and expectations. This design made it possible to assess the bank's programs comprehensively and understand their effectiveness and sustainability. The inclusion of various data collection methods, such as interviews, focus group discussions, and document reviews, further strengthened the study. This combination ensured the reliability of the findings by drawing from multiple perspectives and data points. It also allowed the research to address different aspects of the CSR activities, ensuring that the study captured a full picture of the bank's engagement with its stakeholders.

3.2 Population

The population for this study included stakeholders directly or indirectly affected by Access Bank (Ghana)'s CSR activities. These stakeholders included community members who have engaged with or benefited from the bank's CSR initiatives, employees involved in implementing these programs, and other groups indirectly impacted by the bank's activities. This diverse population provided a holistic understanding of the social impact of the bank's CSR efforts and their role in community engagement. Including multiple stakeholder groups, the research aimed to capture varied perspectives and insights that reflect the diverse nature of CSR impacts. Community members represented a crucial segment of the population, as they are the primary beneficiaries of CSR initiatives. Their experiences and perceptions were essential for evaluating the relevance and effectiveness of the programs. In addition, Access Bank employees provided insights into the design, implementation, and internal challenges associated with CSR activities. This inclusion of internal stakeholders helped link organizational strategies with community outcomes, offering a more integrated understanding of the initiatives.

The study's population was not limited to direct participants of the programs but also considered individuals indirectly impacted by the bank's CSR activities. For example, families and local businesses that benefited from improved community resources indirectly contributed valuable perspectives. This broad scope was critical for evaluating the ripple effects of CSR activities, which often extend beyond the immediate participants to affect wider community networks. Targeting a diverse population, the study ensured that it captured a wide range of experiences and perceptions. This approach enhanced the validity and depth of the findings, as the data reflected the multifaceted nature of CSR impacts on community development. It also

facilitated a more nuanced analysis, uncovering both strengths and challenges in Access Bank's CSR strategies.

3.3 Sample and Sampling Technique

This study employed purposive sampling to select participants with direct knowledge or experience of Access Bank's CSR activities. Purposive sampling, a non-probability method, allows researchers to deliberately choose participants who are well-positioned to provide detailed and relevant insights. This approach was particularly appropriate for this qualitative study, as it ensured the inclusion of individuals whose experiences aligned with the research objectives (Patton, 2015).

The sample comprised two primary groups: community members and Access Bank employees. Community members were selected based on their involvement in or benefit from the bank's CSR initiatives. This includes 25 participants in total, comprising the 15 community members who have directly participated in or benefited from Access Bank's CSR initiatives, 10 Access Bank employees, including individuals involved in the planning, implementation, and evaluation of CSR activities. This distribution ensures a balanced representation of external and internal stakeholders, providing diverse perspectives to comprehensively analyse the social impact of the bank's CSR activities. The sample size is guided by the principle of data saturation to ensure sufficient depth and breadth of information. This group provided firsthand accounts of the programs' impact on their lives, including the extent to which they felt engaged and empowered by the activities. On the other hand, Access Bank employees involved in CSR program planning and implementation were selected to offer insights into the organization's goals, challenges, and successes. The principle of data saturation guided the determination of sample size. Data collection continued until no new

information or themes emerged, ensuring that the findings were comprehensive and reflective of the population's views. This approach avoided unnecessary data collection while ensuring sufficient depth and breadth of information to address the research questions. Purposive sampling allowed the study to focus on participants who were most relevant to the research objectives.

3.4 Data Collection Process

The primary data collection methods employed in this study were semi-structured interviews and focus group discussions (FGDs). Semi-structured interviews allowed for in-depth exploration of participants' experiences and perspectives while maintaining a focus on key research questions. This method provided flexibility to adapt questions based on participants' responses, fostering a more interactive and insightful dialogue (Kvale & Brinkmann, 2009). Focus group discussions (FGD) were conducted with community members to facilitate the sharing of diverse perspectives on Access Bank's CSR activities. FGDs encouraged participants to reflect on their collective experiences, enabling the identification of common themes and insights about the programs' effectiveness and impact. This group dynamic often prompted deeper discussions, uncovering viewpoints that might not emerge in individual interviews. A mobile phone recorder was used to capture the interviews and FGDs, ensuring accurate data collection. The recordings were transcribed for analysis, preserving the authenticity of participants' voices and enabling a detailed examination of their responses. This combination of methods facilitated a robust exploration of the research questions, providing both depth and breadth of understanding.

3.5 Data Analysis and procedure

Thematic analysis was employed to analyse the data collected from interviews, FGDs, and documents. This method involves identifying patterns and themes within the data, enabling the researcher to interpret and draw meaningful conclusions about the participants' experiences and perceptions (Braun et al., 2016). The flexibility of thematic analysis made it suitable for this qualitative study, as it allowed for both inductive and deductive approaches to identifying themes. The data analysis process began with the transcription of audio recordings into written form. This step was essential for organizing the data and preparing it for in-depth examination. Transcriptions were carefully reviewed to ensure accuracy and to identify initial patterns and recurring ideas related to the research objectives.

Next, the researcher applied coding to categorize data into meaningful segments. Codes were grouped into broader themes, such as community engagement, program effectiveness, and stakeholder perspectives. These themes were analysed to identify connections, variations, and overarching patterns that addressed the research questions. The final stage of analysis involved interpreting the themes to draw conclusions about the social impact of Access Bank's CSR activities. This step highlighted the strengths, challenges, and long-term implications of the initiatives, providing a comprehensive understanding of their role in community development. The use of thematic analysis ensured a systematic and detailed approach to examining the data, contributing to the study's overall rigor and depth.

3.6 Ethical Considerations

Ethical clearance was obtained from the University of Media Arts and Communication-Institute of Journalism (UniMAC-IJ) to ensure that the study adhered to institutional and professional standards. This approval was crucial for safeguarding the rights and well-being of participants and maintaining the integrity of the research process (Afshar et al., 2011). Informed consent was obtained from all participants prior to their involvement in the study. They were fully briefed on the research's purpose, their roles, and their rights, including the option to withdraw at any point without any repercussions. This transparency helped build trust and encouraged open and honest participation. Confidentiality and anonymity were maintained throughout the study. Personal identifiers were removed from the data, and all information was securely stored with restricted access. These measures ensured that participants' privacy was protected, fostering a safe environment for sharing sensitive or personal experiences. The researcher also adhered to ethical guidelines regarding data reporting and dissemination. Findings were presented in a manner that accurately reflected participants' views, ensuring their voices were respected and represented responsibly. This commitment to ethical research practices reinforced the credibility and integrity of the study.

3.7 Chapter Three Summary

Chapter Three outlines the research methodology employed to investigate the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities on community engagement in Madina. The chapter begins by establishing the research approach and design, highlighting the adoption of a qualitative case study framework. This approach was selected to enable an in-depth exploration of the bank's CSR

strategies and their effects on both the community and internal stakeholders. A qualitative methodology was deemed suitable for capturing the lived experiences, perceptions, and attitudes of participants, which quantitative methods might overlook.

The chapter provides a detailed description of the study population, which includes community members who have benefited from or been affected by Access Bank's CSR activities, as well as employees involved in designing and implementing these programs. This diverse population was chosen to ensure a holistic understanding of the CSR initiatives and their impact. Purposive sampling was employed to select participants who could provide relevant insights, focusing on those with direct experience or knowledge of the bank's CSR efforts. Data collection methods included semi-structured interviews and focus group discussions (FGDs). Semi-structured interviews provided flexibility to explore individual perspectives deeply, while FGDs encouraged dynamic exchanges of ideas and reflections among community members. The use of audio recordings and subsequent transcriptions ensured accurate and detailed data for analysis. The chapter emphasizes the use of thematic analysis as the primary method for data analysis. This approach involved coding and categorizing the data to identify patterns and themes related to community engagement, CSR effectiveness, and sustainability. Themes such as community involvement in decision-making, awareness of CSR initiatives, and the long-term impact of these projects were central to the analysis. Ethical considerations were also discussed extensively. The researcher obtained ethical clearance from the University of Media, Arts, and Communication, ensuring that the study adhered to professional standards. Informed consent was sought from all participants, and measures were taken to maintain confidentiality and anonymity. These ethical practices enhanced the credibility and integrity of the research.

Overall, Chapter Three provides a robust methodological framework, laying the groundwork for analyzing the social impact of Access Bank's CSR initiatives. The rigorous design ensures that the findings are reliable and contribute meaningfully to understanding how CSR activities can foster community development and engagement. This methodology equips the study with the tools needed to address its objectives and answer the research questions effectively.

CHAPTER FOUR

DATA PRESENTATION, SUMMARY OF FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents an in-depth analysis and discussion of the data gathered during the study on the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities. The analysis is guided by the study's research questions, focusing on community involvement and engagement, the strengths and areas for improvement in Access Bank's CSR strategies, and the long-term sustainability and outcomes of these initiatives. Themes were identified through a qualitative approach, drawing from focus group discussions with community members and semi-structured interviews with Access Bank employees.

4.2.1 Research Objective 1: Limited Community Involvement in Decision-Making

One key theme emerging from the data is the limited involvement of the community in the decision-making process for Access Bank's CSR initiatives. While there are mechanisms like town hall meetings and consultations, responses from community members suggest that these efforts are not consistently implemented or perceived as sufficient. Participants highlighted the need for greater community involvement in the planning and execution stages, which could enhance the relevance and acceptance of CSR initiatives.

Participant 3 from the community focus group noted, "Not really. I think they just come in, do their project, and leave. We do not really get to participate in the decision-making process."

Participant 1 shared, "I did attend a town hall meeting where they asked for our input on their CSR initiatives. So, maybe they're starting to involve us more."

From the employee perspective, the CSR Manager mentioned that they conduct needs assessments and engage stakeholders, which reflects an effort to bridge the gap between organizational intentions and community expectations.

Respondent 1 stated, "We conduct a needs assessment to identify areas where we can make the most impact. We also engage with local stakeholders and community leaders to understand their priorities."

Empirical evidence emphasizes the importance of stakeholder engagement in CSR initiatives. For instance, Freeman and Liedtka (1997) argue that active participation of community stakeholders ensures CSR initiatives address local needs effectively, fostering trust and long-term collaboration. Similarly, O'Riordan and Fairbrass (2014) emphasize that participatory planning reduces perceptions of top-down interventions, increasing the likelihood of success.

4.4.1 Community Awareness and Participation in CSR Projects

Another important theme is the community's awareness of and participation in Access Bank's CSR activities. Participants were able to identify key programs, such as educational support initiatives and health campaigns. However, participation appears to be limited to those who are directly targeted or able to access the initiatives.

Participant 2 mentioned, "I know they have a program that supports education. They donated some computers to our local school last year."

Participant 3 added, "Yes, and they also have a health initiative. I attended a free health screening event they organized a few months ago."

From the employees' perspective, education and economic empowerment initiatives were highlighted as effective strategies.

Respondent 2, the Branch Manager, noted, "Our scholarship programs and financial literacy initiatives have made a real difference in the lives of many young people."

Studies indicate that awareness and inclusive participation are key drivers of CSR effectiveness. Carroll and Shabana (2010) highlight that CSR programs should not only align with business goals but also foster inclusive participation to maximize social impact. Furthermore, Kotler and Lee (2005) suggest that awareness campaigns targeting underserved populations ensure that CSR benefits reach a wider demographic, thus amplifying its societal relevance. These insights suggest that Access Bank could adopt targeted outreach and communication strategies to improve inclusivity.

4.2 Research Objective 2: Strengths in Targeted CSR Initiatives

A notable strength of Access Bank's CSR strategy is its targeted focus on education and health, addressing critical community needs. These initiatives demonstrate the bank's ability to design programs that yield tangible benefits.

Respondent 4 highlighted, "We've had many students go on to university and secure good jobs. It's been amazing to see the impact that our program has had on their lives."

Participant 3 from the community stated, "And their health initiative is also effective. They bring in medical professionals to provide free check-ups and treatment."

The creative and impactful nature of projects like 'Sandal More for a Better Tomorrow' also received praise.

Respondent 4 noted, "With one of our flagship CSR projects... we have increased enrolment in schools in deprived communities."

These initiatives align with Porter and Kramer's (2011) shared value framework, which posits that CSR initiatives should integrate social and economic goals to create meaningful outcomes for both businesses and communities. Additionally, Blowfield and Murray (2014) emphasize that targeting critical sectors like education and health ensures that CSR initiatives address root causes of societal challenges, contributing to long-term societal improvement.

4.3 Areas for Improvement in Community Engagement and Sustainability

While Access Bank's CSR strategies show significant strengths, there are clear areas for improvement, particularly in community engagement and sustainability. Suggestions from participants emphasized the need for more involvement and support for local needs. *Participant 1 stated, "We need more support for our youth, especially in terms of job creation." Participant 2 added, "They should also involve the community more in their decision-making process. We know what our needs are, so they should listen to us."*

Employees echoed these concerns, pointing out gaps in communication strategies.

Respondent 3 acknowledged, "I think we could improve our communication strategy. We need to do a better job of promoting our CSR initiatives and showcasing the impact they have."

McWilliams and Siegel (2001) suggest that fostering partnerships and capacity-building initiatives can enhance CSR sustainability. It is worthy of note that, Elkington's (1997) triple-bottom-line approach recommends balancing social, economic, and environmental objectives to ensure that CSR programs have long-term relevance and impact. Access Bank's efforts to address these gaps through structured

feedback mechanisms and adaptive communication strategies could significantly enhance inclusivity and impact.

4.3 Research Objective 3: Positive Outcomes in Education and Health

Access Bank's CSR initiatives have yielded significant long-term benefits, particularly in education and health, contributing to societal development.

Respondent 4 highlighted, "We've had many students go on to university and secure good jobs." Participant 1 noted, "I've seen an increase in the number of students who have access to education and resources."

Health initiatives have similarly been impactful.

Participant 3 stated, "I've seen an improvement in the health and well-being of community members, especially the elderly and vulnerable groups."

Well-designed CSR initiatives, as documented by Kotler and Lee (2005), can drive long-term societal benefits by addressing systemic challenges. The success of Access Bank's initiatives aligns with Visser's (2010) principles of transformational CSR, which emphasize strategic focus on sustainable development goals to create scalable impact.

4.3.1 Challenges in Ensuring Sustainability

Despite these successes, ensuring the sustainability of CSR projects remains a challenge. Community members and employees emphasized the need for consistent support and long-term planning.

Participant 2 remarked, "I hope they can adopt this community and implement most of their projects here."

Respondent 5 emphasized, "We use a combination of quantitative and qualitative methods to evaluate our CSR initiatives. We track key performance indicators (KPIs) and conduct surveys and focus groups to gather feedback."

Elkington's (1997) triple-bottom-line approach emphasizes the need to integrate financial viability with social and environmental objectives for long-term sustainability. Effective CSR requires that organizations balance these objectives while ensuring their initiatives remain adaptable to evolving community needs. Access Bank's evaluation methods, such as tracking KPIs and community feedback, provide a foundation for addressing sustainability. However, this should be complemented by strategies that foster deeper community involvement and ownership. One potential approach is implementing capacity-building programs that empower communities with the skills and resources to sustain CSR projects independently. Capacity-building not only enhances local expertise but also strengthens community resilience, ensuring that projects remain impactful even without direct intervention from the bank. For example, initiatives such as training local leaders or forming cooperatives could ensure that community members have the tools and confidence to manage these projects long-term. Nonetheless, fostering partnerships with local government and non-governmental organizations (NGOs) could enhance the sustainability of CSR initiatives. Collaborative efforts bring diverse expertise and resources, reducing dependency on a single organization and distributing responsibility across multiple stakeholders. For instance, aligning Access Bank's CSR initiatives with national development goals could ensure consistency and relevance, while leveraging government support for larger-scale implementation.

Long-term sustainability also hinges on continuous monitoring and adaptability. Community needs and priorities can shift over time, necessitating that CSR initiatives evolve to remain relevant. Regular impact assessments, combined with qualitative feedback, enable organizations to identify gaps and adjust strategies accordingly. Respondent 5's mention of using both quantitative and qualitative evaluation methods highlights the importance of such adaptive frameworks.

Research by Blowfield and Murray (2014) emphasizes that sustainable CSR requires integrating social equity, environmental stewardship, and economic development into core business strategies. This approach ensures that projects address systemic challenges rather than treating symptoms, creating enduring positive change. Additionally, Husted and de Jesus Salazar (2006) suggest that embedding sustainability into CSR initiatives enhances their perceived value among stakeholders, fostering trust and long-term collaboration.

4.4 Conclusion

This chapter presented a comprehensive analysis of the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities, focusing on community engagement, strengths and weaknesses of the bank's CSR strategies, and the long-term sustainability of its initiatives. Guided by the study's three research questions, the findings reveal critical insights into how Access Bank's CSR initiatives are perceived and their effectiveness in addressing community needs. The analysis underscores the positive contributions of Access Bank's CSR efforts, particularly in education and health. Programs such as scholarships and health screenings have addressed urgent community needs, fostered empowerment and improved quality of life. These targeted initiatives demonstrate the bank's commitment to creating shared value by integrating

social and business objectives. Participants highlighted the tangible benefits of these programs, including increased access to education and improved health outcomes, which align with the shared value framework and Sustainable Development Goals (SDGs).

However, the study also identified significant gaps in the design and execution of CSR initiatives. A recurring theme was the limited involvement of community members in decision-making processes. Many participants felt that their voices were not adequately considered during the planning and implementation stages, leading to a disconnect between community needs and the bank's interventions. This lack of inclusivity risks undermining the relevance and acceptance of CSR activities, potentially reducing their long-term impact. Awareness and participation in CSR projects emerged as another area requiring attention. While some participants were aware of initiatives such as educational programs and health campaigns, many others had limited knowledge of the bank's efforts. This highlights the need for improved communication strategies to ensure broader awareness and engagement across the community. Challenges related to the sustainability of CSR initiatives were also evident. Participants and employees expressed concerns about the long-term viability of certain projects, particularly in the absence of consistent follow-up mechanisms. Suggestions for addressing these issues included capacity-building programs to empower community members to sustain initiatives independently and fostering partnerships with local organizations to distribute responsibility and resources. The chapter concludes that while Access Bank's CSR initiatives have made notable contributions to societal development, addressing gaps in community involvement, awareness, and sustainability is crucial for enhancing their overall impact. Through integrating feedback mechanisms, adopting participatory

approaches, and implementing robust evaluation frameworks, the bank can ensure its CSR strategies are both effective and aligned with community priorities.

In summary, the findings illustrate the dual nature of Access Bank's CSR activities successes in addressing critical community needs and areas for improvement in inclusivity and long-term planning. These insights provide a foundation for refining the bank's CSR strategies, ensuring they deliver sustainable social benefits while strengthening community relationships. Integrating these lessons with existing literature further validates the need for participatory and adaptive approaches to CSR in fostering meaningful social change.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter delves into a comprehensive discussion of the findings presented in Chapter Four, providing an in-depth analysis of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) activities. The findings are discussed in relation to existing literature, allowing for a robust understanding of the social impact, strengths, and challenges of the bank's CSR initiatives. This integration of findings and literature provides a balanced perspective, pointing out to both the successes of Access Bank's CSR strategies and the areas that require refinement to enhance their effectiveness and sustainability. The chapter begins by addressing the key themes identified in the analysis, such as community involvement, awareness and participation, the targeted strengths in education and health-related initiatives, and the sustainability of CSR activities. Through examining these themes, the discussion emphasizes how Access Bank's CSR efforts align with or deviate from established theoretical frameworks such as Stakeholder Theory and the Triple Bottom Line (TBL) framework. Building on the findings, this chapter also identifies practical solutions to the gaps and challenges highlighted in the study. Recommendations are tailored to enhance community engagement, improve communication strategies, and foster the sustainability of CSR projects. The proposed strategies aim to ensure that the bank's initiatives not only address immediate community needs but also contribute to long-term societal development. Additionally, the chapter offers insights into how Access Bank can integrate CSR more deeply into its core business operations. This includes suggestions for leveraging collaborative partnerships, implementing capacity-building programs, and adopting standardized metrics to evaluate the impact of CSR initiatives. Such

measures are designed to align the bank's CSR efforts with broader development goals while ensuring accountability and transparency.

Finally, the chapter concludes by summarizing the key findings and their implications for Access Bank's CSR strategies. It reflects on the broader significance of the study, emphasizing its contributions to the growing body of knowledge on CSR and community engagement in Ghana. The conclusions also highlight potential avenues for future research, underscoring the need for continued exploration of CSR's role in promoting sustainable development within financial institutions and beyond.

5.1 Summary

The study provided an in-depth examination of the social impact of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) initiatives, particularly in education and health. The findings reveal that while the bank has achieved notable successes in addressing societal needs, gaps in community involvement, communication, and sustainability remain significant challenges. Community members benefited from initiatives such as scholarships, free health screenings, and educational support programs, which align with the shared value framework by integrating social and economic objectives. However, limitations in community engagement during decision-making, insufficient awareness of CSR projects, and a lack of long-term sustainability measures were identified as areas requiring improvement. The findings suggest that participatory approaches, better communication strategies, and collaborative partnerships could significantly enhance the effectiveness of CSR initiatives. Additionally, aligning CSR efforts with national and global development goals ensures their relevance and potential to address systemic societal challenges.

5.2 Conclusions

The study highlights the dual nature of Access Bank's CSR strategies: their capacity to address critical societal needs and the challenges hindering their full realization. CSR initiatives in education and health have created positive impacts, improving access to essential services and fostering community development. These efforts demonstrate the bank's commitment to balancing business objectives with societal contributions. Nevertheless, limited community involvement in planning CSR activities reduces their relevance and acceptance. Furthermore, insufficient communication about CSR initiatives hampers participation and limits the reach of these programs, especially among underserved populations. Sustainability remains a key concern, as many projects lack mechanisms to ensure their longevity without the bank's direct involvement.

Addressing these gaps through inclusive decision-making, effective communication, and capacity-building measures will enable Access Bank to strengthen its CSR framework. Aligning initiatives with development goals and fostering partnerships can ensure long-term impact and contribute significantly to national and global sustainability efforts.

5.3 Recommendations

To enhance the effectiveness and sustainability of Access Bank (Ghana)'s Corporate Social Responsibility (CSR) initiatives, this section provides recommendations tailored to specific stakeholders. These recommendations address the critical areas of community engagement, communication strategies, sustainability, standardized metrics, and core integration, ensuring a collaborative approach to achieving meaningful societal impact.

Community engagement is crucial for the success of CSR initiatives. Access Bank should establish advisory committees comprising community representatives to actively participate in the planning and implementation of CSR projects. These committees will ensure that the voices of community members are heard and that initiatives align with local needs and priorities. Additionally, stakeholder workshops can provide a platform for gathering feedback and refining CSR activities. Community leaders and members must actively engage in these forums, articulating their concerns and contributing valuable insights that can guide the bank's efforts.

Effective communication strategies are essential for increasing awareness and participation in CSR initiatives. Access Bank should develop comprehensive awareness campaigns leveraging local media, social networks, and community leaders. These campaigns can ensure that information about CSR projects reaches a wider audience, particularly underserved populations. Community leaders should play an intermediary role in disseminating this information, ensuring that all members of the community are well-informed. Local media outlets should collaborate with Access Bank to amplify the visibility of CSR activities through news stories, interviews, and promotional content tailored to the local audience.

Sustainability measures are vital for ensuring the long-term impact of CSR initiatives. Access Bank should introduce capacity-building programs to empower community members with the skills and knowledge needed to sustain projects independently. Establishing partnerships with local government agencies and non-governmental organizations (NGOs) can enhance the scalability and resilience of CSR initiatives by pooling resources and expertise. Local governments can provide technical support and co-funding, while NGOs can assist in implementing and monitoring sustainable programs.

To measure the success of CSR initiatives, Access Bank should adopt standardized metrics that evaluate social, economic, and environmental outcomes. These frameworks will ensure transparent reporting and accountability. Regulatory bodies should monitor and evaluate the bank's CSR performance using these metrics, ensuring alignment with national development objectives.

Finally, integrating CSR into the bank's core business strategies can amplify its impact. Access Bank should incorporate financial literacy training and microcredit support into its CSR framework to foster entrepreneurship and job creation, particularly in underserved communities. Community members should actively participate in these programs to develop entrepreneurial ventures and contribute to local economic development. Policymakers can support these efforts by creating incentives that encourage financial institutions to integrate CSR into their core operations and extend support to marginalized areas.

5.4 Suggestions for Future Research

This study examined the social impact of Access Bank's CSR initiatives, focusing on community engagement, communication strategies, and sustainability measures. The findings underscore the importance of participatory approaches, such as advisory committees and stakeholder workshops, to involve community members in CSR decision-making. Enhancing feedback mechanisms and developing awareness campaigns using local media and community networks are essential to increasing visibility and participation.

Future research should explore the long-term impacts of CSR initiatives, particularly in measuring social, economic, and environmental outcomes through standardized frameworks. Additionally, studies could investigate the role of technology in enhancing

CSR outreach and engagement. Research should also examine how capacity-building programs and collaborative partnerships with government and NGOs contribute to the sustainability and scalability of CSR initiatives, ensuring they align with local and global development goals. Finally, a deeper focus on marginalized groups, such as women, youth, and persons with disabilities, is necessary to ensure inclusivity and equity in CSR strategies.

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APPENDIX 1. INTERVIEW GUIDE

INTERVIEW GUIDE

Introduction

Dear Participants,

The purpose of this interview guide is to gather your honest opinions on the topic: **"Evaluating the Social Impact of Access Bank (Ghana)'s Corporate Social Responsibility Activities on Community Engagement: A Case Study of Madina, Accra"** Your responses are for academic purposes as part of the requirements for obtaining a Masters Degree from the University of Media, Arts and Communication-Institute of Journalism (UniMAC-IJ). Rest assured that all responses will be treated with confidentiality, and the privacy of participants will be fully respected.

Interview Guide for Focus Group Discussion (Community Members)

Objective 1: Community Involvement and Engagement

1. What CSR projects or programs by Access Bank are you aware of in this community?
2. How do you feel these projects address the needs of the community?
3. Do you think Access Bank involves the community in planning or implementing their CSR activities? Can you share examples?
4. How would you describe your level of engagement or interaction with these projects?

Objective 2: Strengths and Areas for Improvement

5. What aspects of Access Bank's CSR initiatives do you think work well in this community?
6. Are there specific areas where you think the bank could improve its CSR activities?
7. How accessible are these projects to the community members, especially vulnerable groups?

Objective 3: Sustainability and Outcomes

8. What long-term benefits have you observed from Access Bank's CSR projects in this community?
9. Are there any ongoing challenges or gaps in these projects that you believe need to be addressed?
10. What recommendations would you give for making these initiatives more effective in the future?

Closing Questions

11. Is there anything else you'd like to share about your experience with Access Bank's CSR activities?
12. Do you have suggestions for future CSR initiatives in this community?

Interview Guide for Access Bank Employees

Objective 1: Community Involvement and Engagement

1. How does the bank determine the CSR projects to implement in communities?
2. What mechanisms are in place to involve the community in planning and executing these projects?

3. How do you assess the community's level of engagement with CSR initiatives?

Objective 2: Strengths and Areas for Improvement

4. In your view, what are the strongest aspects of Access Bank's CSR strategies?
5. What challenges have you faced when implementing these initiatives?
6. How does the bank handle feedback from the community regarding its CSR activities?
7. What specific areas do you think require improvement to enhance the bank's CSR impact?

Objective 3: Sustainability and Outcomes

8. How does the bank ensure that CSR projects remain impactful in the long term?
9. Are there success stories or examples of projects with measurable long-term outcomes?
10. What strategies are used to monitor and evaluate the effectiveness of these initiatives?

Closing Questions

11. Is there any other information you'd like to share about Access Bank's CSR activities?
12. Do you have recommendations for future CSR projects or for improving current strategies?

APPENDIX 2. (SAMPLE TRANSCRIPTION)

This is the transcription of a focus group discussion with community members from Madina on the impact of Access Bank Ghana's Corporate Social Responsibility (CSR) on their community. This community has benefitted from a few of the CSR initiatives.

Moderator (Sefanam): Good morning, everyone, and welcome to today's focus group discussion. My name is Sefanam Afi Agbobli, a MA student in Development Communication, and I'll be facilitating this conversation. Before we begin, I'd like to assure you that all responses will be kept confidential and anonymous.

Participant 1 (P1): Thank you for having us.

Moderator: Let's start with our first question. Can anyone tell me about some CSR projects or programs by Access Bank that you're aware of in this community?

Participant 2 (P2): I know they have a program that supports education. They donated some computers to our local school last year. Last year, they also held a program here and donated sandals to school children. I learnt that that project is called 'A Sandal More for a Better Tomorrow'. They use car tyres to produce those sandals.

Participant 3 (P3): Yes, and they also have a health initiative. I attended a free health screening event they organized a few months ago. I think there was another breast screening exercise at their branch in Madina. People attended it.

Moderator: That's great. How do you feel these projects address the needs of the community?

P1: I think they're a good start, but there's still a lot to be done. We need more support for our youth, especially in terms of job creation.

P2: I agree. The education program is helpful, but we also need more resources for our schools, like textbooks and infrastructure.

Moderator: Do you think Access Bank involves the community in planning or implementing their CSR activities?

P3: Not really. I think they just come in, do their project, and leave. We don't really get to participate in the decision-making process.

P1: But I did attend a town hall meeting where they asked for our input on their CSR initiatives. So, maybe they're starting to involve us more.

Moderator: Let's move on to our next question. What aspects of Access Bank's CSR initiatives do you think work well in this community?

P2: I think their education program is well-structured. They provide resources and support to students, which is great.

P3: And their health initiative is also effective. They bring in medical professionals to provide free check-ups and treatment.

Moderator: Are there specific areas where you think the bank could improve its CSR activities?

P1: I think they need to do more to support local businesses and entrepreneurs. We need access to funding and resources to grow our businesses.

P2: And they should also involve the community more in their decision-making process. We know what our needs are, so they should listen to us.

Moderator: What long-term benefits have you observed from Access Bank's CSR projects in this community?

P3: I've seen an improvement in the health and well-being of community members, especially the elderly and vulnerable groups.

P1: And I've also seen an increase in the number of students who have access to education and resources. For the 'Sandal More' project, I have observed that a lot of children wear those sandals and don't miss school. You'd think that because Madina isn't a very poor community, maybe, like those in the typical rural areas, children do not stay out of school because of lack of comfortable footwear. But that's one of the problems that Access Bank's CSR initiative is helping solve.

Moderator: Are there any ongoing challenges or gaps in these projects that you believe need to be addressed?

P2: I think one of the challenges is sustainability. I hope they can adopt this community and implement most of their projects here.

Moderator: What recommendations would you give for making these initiatives more effective in the future?

P1: I think they should involve the community more in the planning and implementation process. We should be able to provide input and feedback.

P2: And they should also provide more resources and support for local businesses and entrepreneurs.

Moderator: Is there anything else you'd like to share about your experience with Access Bank's CSR activities?

P1: Just that I appreciate their efforts, but I hope they can do more to support our community.

P2: I agree. And I hope they can involve us more in their decision-making process.

P3: Yes, and I hope they can provide more resources and support for vulnerable groups, like the elderly and disabled.

Moderator: Do you have suggestions for future CSR initiatives in this community?

P1: I think they should focus on job creation and economic empowerment.

P2: And they should also focus on education and skills development.

P3: I agree. And they should also provide more resources and support for health and wellness initiatives.

Moderator: Thank you all for your thoughtful contributions to this discussion. Your feedback is invaluable in helping Access Bank improve their CSR initiatives.