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**CHAPTER ONE  
INTRODUCTION**

**1.1. BACKGROUND OF THE STUDY**

Corporate social responsibility is one vital aspect of any business. However, this is one area where grievous mistakes have been made. Companies need to understand the subject its concept, theories as well as the benefits there of.

In today’s business environment, business organization are being expected to assume broader and more diverse responsibilities to the various groups within the society in Nigeria., various communities in which some major companies are operating have been demanding for one thing or the other especially in riverine area such as River state asking oil companies in conjunction with (NNPC) Nigeria National Petroleum Corporation to provide drinkable water, giving scholarship to their children, building hospitals, more schools and given them compensation due to the damage cause on their farmland.

Business firms not being socially responsible, infact lead youths of the communities to agitate for their right such is the case of the riverine areas. There is no doubt that there is an increasing amount of attention directed to social responsibilities in business firms.

Corporate social responsibility is the sense of obligation on the part of the organization to build certain social concern and criteria into their strategic decision making process. EVBOROKGHAI (2003).

Social responsibility by Andrews (1971) is the intelligent and objective concern for the welfare of the society that restrains individual and corporate behaviour from ultimately destructive activities, no matter how immediately profitable, and leads to the direction of positive contributions to human betterment, variously as the latter may be defined. The concept implies that when companies evaluate decisions from an ethical perspective there should be a presumption in favour of adopting courses of action that enhance the welfare of society at large. The point stressed in these definition is that when making decisions, business men or organizations should consider the social interest of people in society. These among other reasons probe the researcher to embark on this research work.

## **1.2 STATEMENT OF THE PROBLEM**

Access Bank Plc, is a very reputable organization whose services is a visible friend in almost every home in the society, but do not have a defined policy on social responsibility.

- i. Base on the above, many companies use the strategy of benchmarking to compete within their respective industries in corporate social responsibility policy, implementation and effectiveness.
- ii. Bench marking involves reviewing corporate social responsibility initiatives, as well as measuring and evaluating the impact that those policies have on society and the environment and how costumers perceive corporate social responsibility strategy.
- iii. After a comprehensive study and an internal policy review performed, a comparison can be drawn.

## **1.3 OBJECTIVES OF THE STUDY**

The objective of the study is to look into the impact of corporate social responsibilities on the performance of business organizations and they include:-

- i. To examine social responsibility between/among business organizations, government and its agencies, stakeholders and the society at large.
- ii. To examine the impact of corporate social responsibility on the performance of business organization

iii. To find out new areas in which business organizations can engage so as to strengthen its relationship among various stakeholders that make up the society.

iv. To find out how business organization contribute to national development through charity donations in times of disasters, obedience and respect for governmental laws and policies, partnering with government financially in ensuring a healthy and vigorous economy.

#### **1.4 SIGNIFICANCE OF THE STUDY**

The study intends to present the under listed significance of the study as:

The research work seeks to create awareness on the need to engage in social responsibility in banking sector

Also, it seeks to bring into limelight how newly established organizations can use the concept of corporate social responsibility to capitalize on opportunities in their business environment.

The project would also be useful for scholars in the field of business administration and others to understand the basic concept on the area of social responsibility

#### **1.5 RESEARCH QUESTIONS**

i. What are the new areas in which business organizations can engage so as to strengthen its relationship among various stakeholders that make up the society?

ii. What are the impact of corporate social responsibility on the performance of Access Bank Plc?

iii. What extent have corporate social responsibility impacted positively among/between business organizations?

iv. What are the contributions of social responsibility to the national development in ensuring healthy and vigorous economy?

#### **1.6 SCOPE OF THE STUDY**

The scope of the study will center on the impact of corporate social responsibility on the performance of Access bank plc with special reference to Kaduna Central Market Branch office, Ibrahim Taiwo Road, to examine the nature, size and breath of activity in business organizations. Social responsibility of business encompasses the economic, legal, ethical and discretionary expectations that society has on organizations from 2006 to 2011.

#### **1.7 LIMITATION OF THE STUDY**

Some of the available constraint faced by the researcher are presented below:

i. Time constraint: To do adequate justice, the duration allowed for the completion and submission of this research work is very limited, not to talk about other school activities such as coping with lectures, tests schedules and most of all researching for assignment and the project work at hand.

ii. Financial constraints: The work is really tasking and in my financial capacity as a student it is not easy to meet up with.

iii. Sourcing for adequate and relevant information cover the research is not encouraging as the respondent where not cooperating.

## **1.8 DEFINITION OF TERMS**

Various literary terms that sharpen the write up will be examined and defined as follows:

**i. Ethics** = Ethics according to Grace and Cohen (2005) includes standards of moral behaviour that is, behaviours that are acceptable by the society.

**ii. Consumerism** = organized effort by individuals or groups aimed to protect the users of various products and service from harmful or deceptive business practices Grace and Cohen (2005).

**iii. Corporate social responsibility** = according to Ronald and Ricky (1999) it is an attempt by business organizations to balance their commitment towards groups and individuals in its business environment.

**iv. Social responsibility** = according to Welhrich and Koontz (1994), it is the ability of an organization to relate its operations and policies to the environment in such ways that are mutually beneficial to the company and the society.

**v. Social audit** = according to Ronald and Ricky (1999) it is commitment to systematic assessment of reporting on some meaningful and definable domain of the company's activities that have social impact.

**vi. Corporate philanthropy** = according to Michael E porter (1997), as a practical sympathy and benevolence shown by a business organization to various sectors of the society.

**vii. Shareholders** = according to Kenning (1998), they include interest groups that are tangible, visible and approachable groups or institutions which can exercise direct influence in the functioning or affairs of an organization

## **1.9 HISTORICAL BACKGROUND OF THE CASE STUDY**

Access bank plc commences operation in 24<sup>th</sup> march 1998 as one of the measures taken by the bank to spread it's operationsto the doorstep of the people.

Further to the approval of the shareholders of Accessbank plc and intercontinental bank plc, the central bank of Nigeria and thesecurities and exchange commission announce the completion of there-capitalization of intercontinental bank and the acquisition of 75% majorityinterest in the bank by Access bank plc. Effective 14<sup>th</sup> October 2011, intercontinental bank plc(including all its assets, liabilities and undertakings) became a subsidiary ofAccess bank plc.

Emphasis was placed on the fact that there was need forfinancial services. Prior to the opening of the branch, its officials embarkedon mass continues awareness programme to sensitize the environs

Access bank plc takes corporate social responsibilityseriously. It leads the business community by its efforts at promoting thedoctrines of responsible corporate citizenship through initiative andprogrammes. That address economic, social and environmental challenges.Essential, the driving philosophy and objective of the bank 's corporate social responsibility are toaffect lives of citizens and spur sustainable economic development in the societies the operate in.

## **IMPACT OF SOCIAL RESPONSIBILITY ON THE PERFORMANCE OF AN ORGANIZATION ( A CASE STUDY OF ECO BANK, ENUGU)**

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