

**INFLUENCE OF CORPORATE SOCIAL
RESPONSIBILITY PROGRAMMES OF
COMMERCIAL BANKS ON THE PERFORMANCE OF
PUBLIC PRIMARY SCHOOLS IN NAKURU
MUNICIPALITY**

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DECLARATION

This research project report is my original work and has not been presented for a degree in any other university.

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DEDICATION

I dedicate this work to my dear wife Wanja, our daughters Damaris, Stellah and Catherine and my loving mother Kelee Wanjiru all without whose moral support and in kind, I probably would not have undertaken this study.

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CSR	Corporate Social Responsibility
1973	International Labour Organization (ILO) Declaration on Fundamental Principles and Rights at Work
1991	United Nations Global Compact
1994	OECD Guidelines for Multinational Enterprises
1996	United Nations Global Compact
1997	United Nations Global Compact
1998	United Nations Global Compact
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2050	United Nations Global Compact

ABBREVIATIONS AND ACRONYMS

AIDS	:	Acquired Immune Deficiency Syndrome
CFS	:	Child Friendly School
DFID	:	Department of Foreign and International Development
EFA	:	Education For All
FPE	:	Free Primary Education
FSE	:	Free Secondary Education
GOK	:	Government of Kenya.
GDP	:	Gross Domestic Product.
HIV	:	Human Immuno- Deficiency Virus
IDA	:	International Development Association
IT	:	Information Technology
KESSP	:	Kenya Education Sector Support Programme
KNBS	:	Kenya National Bureau of Statistics
KWS	:	Kenya Wildlife Services
MOE	:	Ministry of Education.
NARC	:	National Rainbow Coalition.
NEPAP	:	New Partners for Africa's Development
NSE	:	Nairobi Stock Exchange
SPSS	:	Statistical program for Social Sciences
SWOT	:	Strength Weakness Opportunities and Threats
TCIP	:	Transparency and Communication Infrastructure Project
UNDP	:	United Nations Development Programme
UNESCO	:	United Nations Environmental Scientific and Cultural Organization
UNICEF	:	United Nations International Children Education Fund
UPE	:	Universal primary Education
USCC	:	United States Chamber of Commerce
WB	:	World Bank

ABSTRACT

Corporate Social Responsibility is concerned with how far organizations take responsibility to develop the society in which they operate and how they reflect society's interests in addition to their own commercial priorities. The government is unable to provide all the funds required to finance education so Corporate Social Responsibility programmes of Commercial Banks supplement government funding to education. The purpose of the study was to evaluate the influence of CSR programmes of Commercial Banks on the performance of Public Primary Schools in Nakuru Municipality. The objectives of the study were to: determine the extent to which the provision of physical learning facilities, instructional materials and learning support infrastructure influenced the performance of Public primary Schools. The study adopted a descriptive survey design in which twenty five Public Primary Schools assisted by Commercial Banks were involved. Data was collected using questionnaires, descriptive statistics mainly percentages and frequencies were used to analyze data with the help of Statistical Package for Social Sciences computer programme. Findings of the study were presented in tables. The study findings were that classrooms and furniture provided by Commercial Banks had significantly helped to improve academic performance; pupil-book ratio was improved by donation of text books; water tanks had reduced water-borne diseases and improved hygiene while toilets and libraries had significantly eased congestion in the use of these facilities. The study therefore concluded that the CSR support by Commercial Banks had significantly improved academic performance in Public Primary Schools in Nakuru Municipality. The study had the recommendations that: there is need for Commercial Banks to review their policies on CSR and allocate more funds to the development of education especially the primary school sub-sector; the government to sensitize the public on the economic challenges of FPE so as to secure more support towards its implementation and that Headteachers ensure that School Management Committees are more actively involved in the prioritization of school development projects as well as networking with other stakeholders in education. This will enhance the chances of their schools benefiting from programmes funded by such donors. Suggestions for further research were that a study be undertaken to evaluate the effects of CSR programmes of Commercial Banks on the performance of all schools in Nakuru Municipality and another study be done to evaluate the effects of CSR programmes of Commercial Banks on the performance of Public Primary Schools outside Nakuru Municipality.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Business organizations owe their existence to society in which they operate. These organizations derive from society an array of services. Certo and Peter (1991) argue that Corporate Social Responsibility is the degree to which managers of organizations perform activities that protect and improve society beyond the extent required to serve economic and technical interests of an organization Griffin and Ebert (2004) observed that firms, in undertaking social responsibility programmes, typically confront four areas of concern: responsibility towards the environment, their customers, their employees and investors.

The Dimensions of CSR include good governance and ethics, responsibility for people, responsibility for the environmental impacts of businesses and its contribution to development and its sustainability (Richardson, 2003). Engle *et al* (2007) view CSR as a framework for the role of business in society whose primary areas are human rights, poverty, education, healthcare and the environment. Cadbury (2002) asserted that social responsibility is a woolly term and so it is important for Boards to decide what social policies their companies should follow. He further argues that it is impossible to isolate the economic elements of business decisions from their social consequences because companies are part of the social system. These views tie up with the suggestion by the United States Chamber of Commerce that companies should consider restructuring their objectives so that social goals are put at par with economic goals. Sanctions against a company's failure to discharge its obligations to these stakeholders are provided by competition and application of the relevant law. The Department of Trade and Industry in the United Kingdom views CSR as representing the integrity with which a company governs itself, fulfills its mission by its values, engages with its stakeholders, measures its impact and reports its own activities.

One of the key reasons for the growing interest in Corporate Social Responsibility programmes of business organizations is the inextricable link between CSR and sustainable development, hence its contribution to intergenerational equity. The economic and social impact of CSR programmes is that they help in the redistribution of resources. The mutual existence of business organizations and society predicates CSR as both a developmental vehicle for stakeholders of businesses as well as a tool for the sustainability of these businesses. Many organizations are therefore making contribution to the development of society through programmes in which they will also get something in return. This explains the reason why some corporate entities are giving back to society through programmes that improve the education sector. The logic is that they get more indirect payoff from such initiatives through a more knowledgeable workforce from which to hire new employees.

Generally, organizations that improve the lives of the disadvantaged people in society fit in the definition of social enterprises since they have a CSR policy through which they carry out specific programmes depending on the aspects of social life that they target to improve such as agriculture, education and the environment. CSR is therefore about stakeholders and is a process rather than a goal. Its use as part of a corporate business strategy is rapidly growing and as a result more competitive business, high operational efficiency, attraction and retention of more qualified employees, a better corporate reputation, more customer loyalty and hence higher profitability.

Corporate Social Responsibility is being practiced by corporate entities in Kenya to develop various sectors. Due to human activities that have greatly contributed to global warming and other forms of environmental degradation, considerable efforts in CSR programmes have been directed to environmental governance. Tree planting is one of the main activities of environmental conservation to which corporate bodies are making significant contribution especially in the rehabilitation of water towers like the Mau Complex in the Rift Valley Province. In its 2008 Annual Report, the Kenya Electricity Generating Company Limited (KenGen) indicated that it continued to manage tree nurseries at Kiambere, Olkaria and Sondu Miriu from where seedlings were issued to the communities during the rainy season. KenGen also played a major role in the official

launch of the Kenya Energy Sector Environmental Programme (KEEP) which is a key effort by the energy industry players in support of the country's environmental conservation efforts. CSR is closely linked to the principles of sustainable development, which posit that enterprises should make decisions based not only on financial factors such as profits or dividends, but also based on the immediate and long-term social and environmental consequences of their activities. The adoption of CSR by the Kenya Wildlife Services (KWS) has given communities a new zeal towards wildlife conservation in which they are now expected to participate as the key stakeholders in wildlife conservation. KWS through the Community Wildlife Service has been working with these communities since 1994 in programmes geared towards wildlife conservation as well as minimizing human-wildlife conflict.

Banks are also undertaking CSR programmes in various sectors. Due to the nature of their role of resource mobilization, society has high expectations of banks in terms of giving back to it through CSR actions. The Cooperative Bank of Kenya has a CSR policy and is undertaking several initiatives in conservation of the environment, education and poverty alleviation. One such initiative is the reduction of paper consumption through use of Information Technology (IT) and implementation of modern business process reviews. The establishment of IT infrastructure has facilitated computerization of most in-house administrative operations thus reducing the need for print. The Cooperative Bank funded the Cooperative Bank Foundation which between the year 2007 and 2008 facilitated access to education by bright but needy children at a cost of Ksh. 30 million. This was a full secondary school scholarship which caters for fees, uniforms and text books. The Foundation is currently supporting a total of eight hundred and fifteen students from all provinces of Kenya. Through a programme called shilling-for-shilling, members of staff contribute towards projects of their choice after which the bank matches amounts raised. In 2008, the bank contributed Ksh. 1.5 million to various charities, key among them being the Kenya Red Cross and the National Humanitarian Fund to assist in supporting victims of the 2007-2008 post-election violence (Annual Report and Accounts, 2008). Similarly, Equity Bank has undertaken CSR programmes especially in the districts where it has a presence. A significant proportion of its activities are in the education sector. The

bank has a Memorandum of Understanding (MOU) with the Ministry of Education to disburse Free Primary Education (FPE) and the Free Secondary Education (FSE) funds in support of these programmes. In addition, Equity Bank has invested in a number of other initiatives in the education sector. Key among these is the Pre-University Programme which has been running since 1998. The programme extends university education sponsorship to top male and female students in all the districts in which the bank has a presence. For this purpose, the bank spent in 2008 more than Ksh.112 millions on 186 students who excelled in the KCSE examinations of 2006. Equity Bank has also been the main sponsor of the Kenya National Music and Drama Festivals as part of its mission to support and nurture talent among the youth of Kenya. In 2008, the Bank in conjunction with Kenyatta University began a Community Outreach Programme through which students live and work with local communities addressing local social and economic challenges through the initiation and implementation of development projects. (<http://www.equitybank.co.ke> accessed on 15th May 2010)

There are other Commercial Banks operating in the Nakuru Municipality that have undertaken Corporate Social Responsibility programmes to benefit schools and other organizations in both the public and private sector mainly in areas such as conserving the environment, water projects and other community development initiatives.

1.2 Statement of the Problem

Education is a human right and is enshrined in the United Nations Declaration on Human Rights which provides education not only as a universal human but also that it should be accessed for free, at least in elementary stages. The same provision holds that education shall be compulsory and that technical and professional education should be made generally available and higher education shall be equally accessible to all on the basis of merit. (Bagunywa, 1980).

One of the eight Millennium Development Goals for socio-economic development is Universal Primary Education (UPE). This is effectively addressed in Kenya's development blueprint called Vision 2030 and the Economic Stimulus Programme, a

strategic initiative of the government to spur growth at the constituency level by using devolved funds through the Constituency Development Fund.

According to the Ministry of Education (MOE) Strategic Plan 2006-2011, the government spends 27% of the total government expenditure or 9 % of the G.D.P on education. In addition, the MOE admits that one of its weaknesses is lack of adequate resources and capabilities and it is for this reason that the Kenyan government has identified development partners such as DFID, NEPAD, JICA and UNESCO to provide basic education through the Kenya Education Sector Support Programme (KESSP). Further, inadequacy of resources by the government has made contribution by corporate bodies not only necessary but also an expectation by the society. Some commercial banks, like other corporate citizens, have had an input in basic education as part of their CSR activities. However, it is not known exactly how CSR actions of these banks had influenced the performance of Public Primary Schools in Nakuru Municipality. The study, therefore, sought to evaluate the influence of CSR programmes of Commercial Banks on the performance of Public Primary Schools in Nakuru Municipality.

1.3 Purpose of the Study

The purpose of this study was to evaluate the influence of Corporate Social Responsibility programmes of Commercial Banks on the performance of Public primary Schools in Nakuru Municipality.

1.4 Objectives of the Study

The following were the objectives that guided the study.

1. To determine the extent to which the provision of physical learning facilities by Commercial Banks influenced performance in Primary Schools in Nakuru Municipality.
2. To determine the extent to which the provision of Instructional Materials by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality.
3. To determine the extent to which the provision of learning support infrastructure by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality.

1.5 Research Questions

The study sought to find answers to the following research questions:

1. To what extent had the provision of physical learning facilities by Commercial Banks influenced the performance of Primary Schools in Nakuru Municipality?
2. To what extent had the provision of instructional materials by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality?
3. To what extent had the provision of learning support infrastructure by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality?

1.6 Significance of the Study

Research needs to be conducted on issues that concern policy makers. Relevant research may also not be applied if researchers and policy makers do not interact. The current situation in Kenya is that the interaction between policy makers is limited which may explain to a large extent why policies are not informed by research, and why little research exists on vital policy issues (Kilele, 2007).

Given the importance of the link between data and decision making, the significance of the study was, therefore, to obtain data on the effects of CSR programmes of Commercial Banks on the education sector in Nakuru Municipality which, it was hoped, would inform their policies on further CSR programmes in the education sector. The benefits from this link would enhance support to the education sector through more CSR programmes and possible involvement of more corporate entities in CSR initiatives in educational programmes.

1.7 Limitations of the Study

One limitation of the study was access to information on assistance given to the schools by Commercial Banks since respondents were suspicious of the purpose of such information. To overcome this challenge, the researcher assured respondents of confidentiality of any information that they provided. Another limitation was that in some cases, the actual monetary value of assistance to schools was not disclosed by the Commercial Banks. For the purpose of the study, reasonable estimates were made based on the market prices of the materials involved.

1.8 Delimitations of the Study

The study was a descriptive survey on how Corporate Social Responsibility programmes of Commercial Banks had affected the performance of Public Primary Schools in the Nakuru Municipality. It was carried out in twenty five Public Primary Schools over a period of two weeks in the month of July, 2010.

1.9 Assumptions of the Study

The study had several important assumptions. The first assumption was that being corporate entities which used community resources in the achievement of their objectives, commercial banks had a CSR policy and sponsored education programmes. The second assumption was that Headteachers of schools sampled for the study would be willing to disclose accurate information on bank CSR initiatives that their schools had benefited from. The third assumption was that since there were many types of organizations in the financial sector of Kenya's economy that had CSR programmes, commercial banks were an appropriate representation of these organizations. The fourth one was that the data collection instruments used would be valid and appropriate in measuring the desired constructs of the study. Finally, both respondents and key informants would provide correct and truthful information to questions and explanations sought by the research instruments.

1.10 Definitions of Significant Terms

In the study, several terms and constructs were used. Their meanings are contextualized in this section.

Performance of Public Primary Schools – This is putting up necessary infrastructure in schools, such as physical facilities like classrooms, and equipping them, learning support infrastructure like toilets as well as purchasing school instructional materials like books.

Learning support infrastructure –These comprises fixtures, equipment and constructions that help in the teaching and learning process such as water tanks and toilet blocks.

Academic performance- This refers to the outcome of formative and non-formative evaluation done through tests and other forms of measurement such as practicals in Science subjects, performing and Creative Arts. In the Kenyan Primary School system individual marks and group Mean Score are a common way of measuring academic performance.

Improvement in Health Status- It refers to better hygiene and the reduction of cases of diseases or infections in a school as a result of an adequate amount of clean water and enough toilet facilities.

Motivation of Teachers and Pupils- The extent to which teachers and pupils are encouraged and inclined to work harder towards achieving a higher academic performance.

Corporate Social Responsibility – The obligation that a legal entity or person has towards other human beings that is beyond profit making or a framework for the role of business in society. It entails giving back to the community.

Bank's CSR Programmes- These are activities undertaken by commercial banks as corporate citizens to give back to the society in which these banks operate. In the education sector, these programmes include constructing classrooms, toilets, providing water harvesting facilities etc.

Instructional materials- These are materials and equipment used in the teaching and learning process to facilitate learning. They include text books, charts, atlases, maps and stationery.

1.11 Summary of the Chapter

The chapter began an introduction under the background to the study in which a functional definition of Corporate Social Responsibility was explored followed by the statement of the problem. The purpose of the study was mentioned before the research objectives and their corresponding research questions were highlighted. The limitations, delimitations and assumptions of the study were discussed and this gave way to an explanation of the definition of significant terms.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section contains a comprehensive literature review of past studies and arguments related to the effects of Corporate Social Responsibility programmes in the education sector. It is based on the following research questions: to what extent has the provision of physical learning facilities by Commercial Banks influenced performance in Public Primary School in Nakuru Municipality, to what extent has the provision of instructional materials by Commercial Banks influenced performance in Public Primary School in Nakuru Municipality and to what extent has the provision of learning support infrastructure by Commercial Banks influenced performance in Public Primary School in Nakuru Municipality? The chapter concludes with a conceptual framework which is a diagrammatic representation of the relationship between the independent variables and the dependent variable and finally a summary of the chapter is given.

2.2 Defining Corporate Social Responsibility

The concept of a company or corporation, and even business itself cannot be separated from society. However, a business, the 'society' within which it operates, which defines the number of stakeholders to which the organization has a 'responsibility', is relative. Society may be broad, even global, as in the case of a multinational oil company that has to be careful of its impact on global environmental conditions, or narrow as in the case of a small grocery store. It may also depend on the industry in which the firm operates and its perspective. It is for this reason that the concept may be seen as vague or imprecise, and why there exist various definitions of the term.

The broadest sense of CSR as a concept refers to the relationship between business and the society in which it operates. It focuses on the obligations which a business has to fulfill if it is to be considered a good corporate citizen. Corporate citizenship or Corporate Social Responsibility (CSR), which deals with the interrelation of business and society, has recently become a critical issue in the entire business strategy. Business organizations

are expected to exhibit ethical behaviour and high moral standards by, among other things, accepting some accountability for societal welfare.

CSR can be defined as the “obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society”. Since then, the field has evolved assuming different names such as Corporate Social responsiveness in the 1970s and Corporate Social performance in the 1980s. This evolution also reflects an increase in awareness in important areas of action and performance that the early definitions had overlooked (Carroll, 1999).

A definition, in accordance with the Harvard Business Review, was developed in the 1980s by Norwegian Prime Minister Harlem Brundtland and used by the World Business Council for sustainable development as “meeting the needs of the present without compromising the ability of future generations to meet their own needs”. Recent industry reports such as Commission of the European Communities (2001, 2002) and the Financial Times Top 100 Index define the term CSR as corporations being held accountable by explicit or inferred social contract with internal and external stakeholders, obeying the laws and regulations of government and operating in an ethical manner which exceeds statutory requirements.

2.3 The Evolution of Corporate Social Responsibility

CSR Activities Before 1900

The history of social and environmental concerns about business is as old as trade and business itself. For instance, commercial logging and laws to protect forests can both be traced back almost 5,000 years. King Hammurabi of Ancient Mesopotamia at around 1700 BC is known to have introduced a code in which builders, inn-keepers or farmers were put to death if their negligence caused the deaths of others or major inconvenience to local citizens. History has equally recorded the dissatisfaction of ancient Roman senators with the failure of businesses to contribute sufficient taxes to fund their military campaigns. In 1622 unhappy shareholders in the Dutch East India Company, are said to have started issuing pamphlets complaining about management secrecy and “self enrichment.

Heightened corporate responsibility has not been entirely voluntarily. Many companies awoke to it only after being surprised by the responses to issues they had not previously thought were part of their business responsibilities. Nike for instance faced an extensive consumer boycott after the New York Times and media outlets reported abusive labour practices to some of its Indonesian suppliers in the early 1990s. Nestlé's approach of working with small farmers exemplifies the symbiotic relationship between social progress and competitive advantage. Ironically while the company's reputation remains marred by a 30-year old controversy surrounding sales of infant formula in Africa, the corporation's impact in developing countries has often been profoundly positive (Porter and Kramer, 2006).

Davis (1974) described the iron law of responsibility, as the fact that firms exercising power will eventually be held accountable by society. At this level CSR can best be understood as a quest for organizational legitimacy. Firms are under obligation not to abuse the power vested on them by society or they risk losing society's implicit endorsement. The Salvationist illusion that globalization has transferred power from governments to business confers on businesses and NGOs alike a status which they have no rightful claim to since they are neither elected nor politically accountable. CSR holds that business should assume a leading role in making the world a better place, they should demonstrate corporate citizenship. This is taken to mean endorsing and pursuing the objective of sustainable development. CSR supporters presume, mistakenly, that the notion of sustainable development is well defined and universally agreed (Henderson, 2001).

Firms may have to increase prices; reduce wages; and accept smaller profits and dividends. Stock prices may decline until proportional to returns. Attracting new capital may be more difficult as returns are below market averages, Loss of market share, corporate takeover and closure are options. Financially inefficient firms tend to disappear. Analysis of 52 studies conducted between 1970 and 2000 (sample of 33,878 observations) across industry sectors and geographies) showed a positive association

between corporate social and environmental performance and corporate financial performance (Altman, 1999).

2.4 The Concept of Corporate Social Responsibility

In the last decade “Corporate Social Responsibility” (CSR) has been gaining momentum as a growing number of companies formally recognise the impact they have on environment, on society and on the economy. Social responsibility is rooted in the recognition that business is part of society and that as such has the potential to make positive contribution to social goals and aspirations. CSR is a concept whereby companies integrate social and environmental concerns in the business operations and in their interactions with their stakeholders on a voluntary basis. The World Bank describes CSR as the commitment of business to contribute to sustainable development working with employees, their families, the local community and the society at large to improve the quality of life in ways that are good for business and good for development.

According to Keith (1974) the term Social Responsibility refers to two types of business obligations, the social-economic obligation, and the social-human obligation. The social-economic obligation of every business is to see that economic consequences of its actions do not adversely affect public welfare. Among others, this includes obligations to promote employment opportunities, to maintain competition and to curb inflation. The social-human obligation of every business is to nurture and develop human values such as morale, co-operation, motivation, and self-realization in work. In a broad sense, CSR is a programme that seeks the balance or harmony between business, Government and the publics. CSR is a company’s obligation to be accountable to all of its stakeholders in all its operations and activities with the aim of achieving sustainable development not only in the economic dimension but also in the social and environmental dimensions. The philosophy of CSR is embedded in the belief that business, social and political institutions should be mutually supportive and complimentary to each other.

2.5 Strategic Corporate Social Responsibility

Corporate Social Responsibility (CSR) is now a strategic imperative and which is embedded into companies' core business. Strategic CSR accomplishes strategic business goals, as well as social goals which benefit both the business and society. With companies now linking CSR to their aggressive business strategies to achieve a competitive market advantage, non-profit organizations must also extract meaningful and sustainable value from this movement. The responsibility is now on non-profit organizations to mobilize the current CSR movement to build capacity and gain a competitive advantage for their clients, their organizations, and indeed, the non-profit sector and community at large.

O'Brien (2001) also sees a serious problem occurring when there is a misalignment between the company's core business and the company's CSR strategies and functions, especially if financial gains are not delivered as part of a company's investment into CSR initiatives. Quite simply, strategic CSR must focus on a theme or cause which has some relationship to a company's core business. On its website, GlaxoSmithKline, an international health care company that "helps people to do more, feel better and live longer", has a CSR charter which supports this core mission – their CSR activity is solely targeted towards health, wellbeing and educational projects. On another website, one of Australia's leading banks states that their area of CSR focus is to assist disadvantaged communities in accessing financial services and addressing financial literacy, thereby delivering value to their business and the communities they operate in (GlaxoSmithKline, 2009; NAB, 2009). In recent years, dramatic changes in the attitudes and expectations brought to bear on corporations by their stakeholder groups have occurred (Dawkins and Lewis, 2003). Corporations are now concerned with more than just profit; they are showing a responsibility to their customers, their employees, their shareholders, the environment, and the community in which they operate, including non-profit organizations. According to Dawkins and Lewis (2003), this broader view of corporate responsibility "puts it at the heart of everything a business does, firmly within its core business practices." Porter and Kramer (2006) take the definition of CSR one step further by creating a corporate social agenda which "looks beyond community expectations to

opportunities to achieve social and economic benefits simultaneously". It moves from acting as good corporate citizens and mitigating harm from current business practices (responsive CSR), to finding ways to reinforce corporate strategy by advancing social conditions (strategic CSR). Strategic CSR, aligns a company's values, business plan and core competencies with a social agenda to benefit both the business and society. When companies are analyzing their CSR prospects, Porter and Kramer (2006) suggest they should be using the same business frameworks that guide their core business choices. The challenge for business is therefore to identify those areas of social context with the greatest strategic value to them, and which will benefit society and their own competitive advantage.

In "Corporate Social Responsibility as Business Strategy," Rowe (2005) basically supports Murray's view in his treatment of CSR. He thinks that corporations do not have a genuine intention of being socially responsible and their CSR programs are basically designed to prevent government from implementing compulsory regulation of businesses with regards to their contribution to society. By implication, there are no truly good corporate citizens, just clever executives or managers trying to avoid government regulations. In Rowe's contribution to *Globalization, Governmentality and Global Politics: Regulation for the Rest of Us?* he analyzes the corporate response to the global justice movement, from intent to impact, over a 40-year span. For him, CSR isn't about business ethics – it is about a business strategy to forestall popular power that might result in effective regulation. He thinks that if corporations were serious about social responsibility, they would support having these responsibilities formalized in law. It is in strategic CSR that the opportunities for shared value, and hence mutual and sustainable benefits, essentially lie. Typically, the more closely tied a social issue is to the company's business, the greater the opportunity to leverage the firm's resources and capabilities, and benefit society (Porter and Kramer, 2006). By adapting Porter and Kramer's concept of corporate involvement in society to include, not only the social issues being addressed by non-profit organizations and their objectives, the corporations are addressing non-profit CSR objectives into this mix through which meaningful value which is truly shared will begin to materialize as shown below in figure 1.

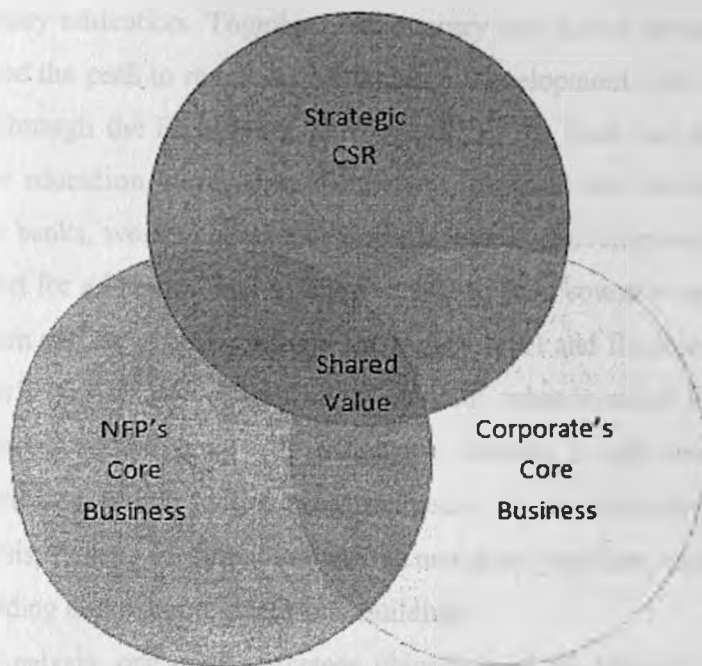


Figure 2.1 *Corporate involvement in Society, adapted from Porter and Kramer (2006)*

2.6 The Involvement of Banks in CSR Activities

Three of the Millennium Development Goals (MDG's) are: Universal Primary Education (UPE), Environmental Sustainability, and better partnerships with International Development Partners. Since these goals are at an international level, there have been international efforts and interventions to influence growth and development in the above areas. The Development Economic Group (DEG) has undertaken several major research programmes with direct relevance to education. These include several World Development Reports like, *Making Services Work for Poor People* (2004) and the *Next Generation* (2007). In its report, World Bank says that it has supported education in developing countries since 1963 during which period it has transferred more than US\$41 billion in loans and credits to education. The banks strategic thrust is to help countries integrate education into national economic strategies and policies and to develop holistic and balanced education systems which are responsive to the socio-economic needs. The World Bank is a major supporter of Education for All, an international effort to provide every boy and girl with in the developing world with a full, good quality free and

compulsory primary education. Together with country and global partners, the WB has vigorously worked the path to reach the Millennium Development Goal for education by the year 2015. Through the First Track Initiative (FTI), the Bank has along with all the major donors for education, more than 30 bilateral, regional and international agencies and development banks, work to accelerate towards meeting development goals.

The WB's support for education has a dual purpose: to help countries achieve Universal Primary Education and to help them build the higher level and flexible skills needed to compete in today's global, knowledge-driven markets, what is called Education for the Knowledge Economy. As with all WB assistance, lending is only one of the broader packages of services. Lending in the education sector is complimented by with policy advice and analysis, sharing of global knowledge and good practices, technical assistance and capacity building and support consensus-building.

In its Strategic Analysis, one of the nineteen objectives of the Ministry of Education in Kenya is to integrate ICT in education through such strategies as: creating awareness on the importance of ICT, improve ICT infrastructure in schools, enhance the development of digital curricula and enhance working partnerships in ICT (MOE Strategic Plan 2006-2011). According to Jevans Nyabiage in a Daily Nation (DN) newspaper article of Saturday 29th May 2010, pg. 23 entitled "New plan to help varsity students get laptops", the WB will spend KShs. 8.9 billion (\$114.4 million) through the International Development Association (IDA) as part of the WB supported Transparency and Communication Infrastructure Project (TCIP) to enable students purchase computers to boost their education.

2.7 Global Challenges faced by the Education Sector

2.7.1 Access to Education

Despite significant progress in the last two decades, about 75 million primary school age children still do not attend school; 41 million of these are girls. Some 264 million adolescents of secondary school age are not currently enrolled. Additionally, over 800 million adolescents and adults lack literacy skills which could equip them with the skills needed to work their way out of poverty, they represent some of the poorest in their

societies and two thirds of them are women. Demographic projections indicate that the world will have over 80 million primary and secondary school age children by the year 2025. Through the Kenya Education Sector Support Programme, the government is committed to enhancing access to education, equity, participation, retention and transition at levels of the education cycles and sub-sectors. Following the introduction of FPE in January 2003, enrollment of children increased from 5.9 million in 2002 to 7.4 million in 2004. The Gross Enrollment Rate (GER) for 2004 stood at 108.0% (for boys) and 101.6% (for girls), giving an overall GER of 104.8% at this level. According to the MOE Statistical Booklet (1999-2004), these children received instruction in 17,804 public and 1,839 private primary schools. Another 103,628 school-age children are enrolled in non-formal schools and centres.

2.7.2 Equity in Education

Access to education is particularly constrained for girls and poor rural children. There is tremendous variation in access to and enrollment in schools within and across countries. In the developing world, the richest 20% of the population is almost three times as likely to be enrolled as the poorest 20% of the poor population. Children in households in Latin America and Africa, on average, have 4 -7 more years of education than their poor counterparts. Indigenous students in Latin America have considerably less access to education than non-indigenous people. In Bolivia, indigenous people have 4 years less schooling than non-indigenous people. Across countries the same type of discrepancies exist with average educational attainment in Sub-Saharan African countries at 3.5 years while in industrialized it is nearly 10 years. Such variances in the years of educational attainment between developing and developed countries greatly affect the widening digital and knowledge divide.

2.7.3 Education Quality and Learning Outcomes

In many developing countries less than 60% of primary school pupils who enroll in first grade reach the last grade of schooling. This means that there are low school transition rates. In addition, pupil-teacher ratios in some countries are in excess of 40:1 and many

primary teachers lack adequate qualifications. Recent learning assessment initiatives in the Africa region and the Latin America and the Caribbean region show there is a large learning gap between industrial and developing countries. Within countries, low as well as middle-income, learning gaps are observed between rich and poor students as well as female students. The overall performance of the primary education sub-sector is impressive. A recent World Bank Mission evaluation of FPE has confirmed that the project was progressing well and achieving its objectives. The evaluation showed that the supply of text books and other instructional material had substantially improved. Of more significance was evidence of better pupil performance, improved use of learning materials and increased retention of pupils in school (MOE Strategic Plan 2006-2011).

2.7.4 Social Cohesion and the Construction of Democratic Tradition

Education systems are rarely neutral in terms of social cohesion and the building of social traditions. They can contribute positively through specific strategies such as peace education and general curricular initiatives such as attention to the language of instruction or curricular content. Conversely, they contribute negatively, actually increasing social conflict and reversing momentum towards democratic reforms. Unequal access to quality education often reflects a national heritage of social inequality and ethnic or religious divisions. Following the post-election violence witnessed in most parts of Kenya in 2007/2008, the government introduced a programme of peace education in schools as one of the measures of enhancing national cohesion in this country that has people with a diversity of ethnic, cultural and religious backgrounds. The introduction of the National Cohesion docket in the Ministry of Justice and Constitutional Affairs is also expected to come up with comprehensive programmes of integrating Kenyans in working towards national unity.

2.7.5 Financing of Education

Eight years after the pledge by world leaders that “No country seriously committed to Education For All will be thwarted in its achievement of Universal Primary Education due to a lack of resources,” official Development Aid has increased only modestly. Current levels of external funding commitments are low, and not sufficiently predictable

to enable low income countries make medium to long-term plans that will sustain the development of primary education systems. If the goal of UPE is to be achieved by 2015, low-income countries will need US\$ 3.7 billion a year of support. The MOE highlights the following as some of its main weaknesses: high budgetary expenditure on personal emoluments compared to operations and maintenance, inadequate human and financial resources in some key service areas to meet the rapidly growing work-related demands, a weak Education Management Information System, and slow integration of ICT in operations and programmes. A central objective of the MOE Strategic Plan is, therefore, to accelerate implementation of KESSP which is the single largest investment programme undertaken by the government in the education sector. It reflects the government's commitment to the attainment of EFA and the Millennium Development Goals. KESSP is being funded jointly by the government and its development partners. Banks and other corporate entities also supplement this funding through CSR programmes.

2.7.6 Global Competitiveness

Political and macroeconomic factors being equal, what seems to distinguish the well performing countries from the less successful one is their total factor productivity, which is driven largely by human capital and their capacity to obtain, apply and generate knowledge. In successful countries, skills, technology, education and the economy interact in important ways to create a virtuous cycle of productivity each feeding on the other. Today, there are tremendous disparities in tertiary education enrollment between developed and developing countries even despite the recognized impact of tertiary education on national productivity, competitiveness and economic growth. Tertiary enrollment is 93.2 % in Finland, 17% in Indonesia, 10.2% in Nigeria and 1.5% in Mozambique. The vision of the MOE is, "To have a globally-competitive quality education, training and research for Kenya's sustainable development." Providing education opportunities to all Kenyans is central to the Government's Economic Recovery Strategy (ERS). It is expected that education and training will lead to the realization of a wide range of other important benefits including, increased economic

growth, enhanced productivity across sectors, increased individual earnings, enhanced democracy and good governance.

2.7.7 Threats to Education Systems

Armed conflict and HIV/AIDS continue to ravage education systems and to compound existing challenges. Zambia loses about 1000 teachers to HIV/AIDS each year. About one third of the countries in Africa are engaged in some form of civil conflict. Poor health and malnutrition prevent children from attending school and learning while in school. Education needs a growing economy to provide the necessary revenues and to create jobs. Likewise, a growing economy needs education to provide a skilled labour force and scientific and technological leadership. The Government of Kenya has adopted a policy of not discriminating in whatever way People Living with HIV/AIDS (PLWHA). This includes creation of awareness of the scourge and equity in consideration of such persons for employment or educational opportunities. In 2002 the Government of Kenya launched the Child Friendly School (CFS) initiative to ensure that schools continue to be attractive to children by being safe. The MOE in collaboration with the World Church Service also developed the Safety Standards Manual to enhance safety and security in educational institutions especially boarding schools in the primary and secondary sub-sector. Currently, the MOE is undertaking monitoring and evaluation of the CFS programme sponsored by the United Nations

2.8 Conceptual Framework

A conceptual framework is a hypothesized model identifying the concepts under study and their relationship (Mugenda & Mugenda, 2003). Below is a conceptual framework developed for the study.

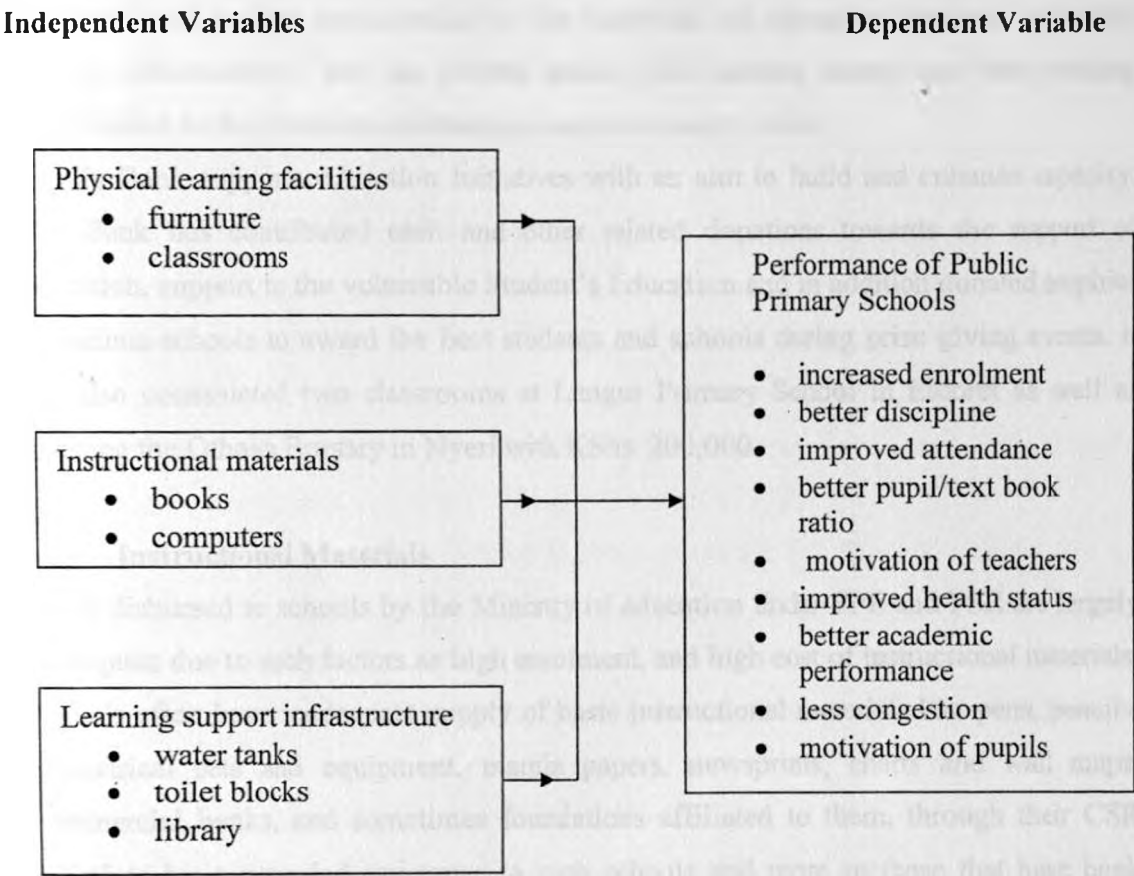


Figure2.2 Conceptual framework of the influence of Commercial Bank's CSR programmes on Performance of Public Primary Schools in Nakuru Municipality

The following independent variables are considered in the study.

i.) Physical Learning Facilities

The high premium and demand for education by Kenyans is a reflection of their expectations of the returns that can accrue from education (MOE Strategic Plan 2006-2011). Since the introduction of FPE in 2003, one of the policies governing the programme is that of zero-rejection. This means that any child of school-age who seeks

admission into a public school should not, under any circumstances, be denied admission into that school. However, this has not been without some serious challenges, one of which is infrastructure. Over-enrolment has led to congestion in most classes in the primary school sub-sector. However, according to the MOE, there is a high potential for increased stakeholder participation in the provision of education services, including parents, communities, and the private sector. The banking sector has been making contribution to the provision of education services country-wide.

Family Bank supports education initiatives with an aim to build and enhance capacity. The Bank has contributed cash and other related donations towards the support of education, support to the vulnerable Student's Education and in addition donated trophies to various schools to award the best students and schools during prize giving events. It has also constructed two classrooms at Langas Primary School in Eldoret as well as boosting the Othaya Bursary in Nyeri with KShs. 200,000.

ii.) Instructional Materials

Funds disbursed to schools by the Ministry of education under FPE and FSE are largely inadequate due to such factors as high enrolment, and high cost of instructional materials. Schools often have inadequate supply of basic instructional materials like pens, pencils, geometrical sets and equipment, manila papers, newsprints, charts and wall maps. Commercial banks, and sometimes foundations affiliated to them, through their CSR initiatives have extended assistance to such schools and more so those that have bank accounts with them. Such accounts are those that the government makes direct disbursements to schools through Electronic Funds transfer.

iii.) Learning Support Infrastructure

Nakuru town is one of the areas in the Rift Valley which have a chronic water shortage. This is explained mainly by, gradual rise in population, the rapid expansion of industrial activities and a fast growing hotel industry. Most educational institutions do not have an adequate supply of water. In most cases, there is no piped water and where pipes are available, the inflow is neither steady nor reliable. To mitigate this situation, schools have

installed water harvesting facilities to enhance tapping of rain water. Under the ESP, the government therefore prioritized water provision in its programme of upgrading some schools to centres of excellence. On its part, the Nakuru Water and Sanitation Services Company (NAWASSCO) has initiated a Ksh. 27 million water supply project with funding from the Water Services Trust Fund (WSTF) estimated to be ready in the next six months. Some primary schools like Kaptembwo and Kibowen Komen in the Western Zone of the Municipality will benefit from this project.

Sanitation facilities are a critical component of school infrastructure. Due to high enrolment levels following the introduction of FPE in 2003, there has been an equally high demand for toilets and a lot of pressure being exerted on the existing ones up to a ratio of one to over forty five in most schools. In its disbursement of FPE funds, the government does not provide for the construction of toilets. This has mainly been done using assistance from the Constituency Development Fund. Banks and other corporate entities have contributed towards building toilet blocks in schools.

There are many other learning-related infrastructures such as libraries, workshops and school buses that schools need and which banks have provided as away of giving back to the community through CSR actions. These and other CSR programmes of banks such as sponsoring school events and donating trophies for such events have been undertaken in schools.

iv.) Other Initiatives

As part of its strategy of implementing the Economic Stimulus Programme (ESP) in the education sector, the Government of Kenya has set aside money for enhancing the environment through planting trees. In the Nakuru Municipality, twenty of the fifty nine public primary schools have received from the MOE a direct disbursement of Ksh. 60,000 into the Economic Stimulus Activities Account (ESAC) held at the Family Bank. This money will be used to develop a tree nursery which will avail seedlings to be planted in individual school compounds, and for selling to other schools and the local community. Income so generated will be used to fund other school projects with a high multiplier effect.

Family Bank is keen to lead in corporate stewardship with regard to environmental management. In this regard, Family Bank in partnership with the Municipal Council of Nakuru (MCN) recently participated in a clean-up exercise for Nakuru Town. This initiative was well received and inspired the business community in the town to develop strategies for continuous improvement. Family Bank was the first bank in Kenya to introduce paperless banking through smart card technology that enables customers to transact without having to fill in deposit or withdrawal slips. This is a great step towards going green and being environmental friendly, thus contributing towards the Millennium Development Goal of ensuring environmental sustainability. Family Bank has also formed a green team that supports tree planting and environment cleaning initiatives. In addition, the lending policy of Bank ensures due diligence by advancing credit to environmental friendly projects.

2.9 Summary

A company's obligation is to protect and improve the welfare of the society and its organization, now as well as in the future, through its various business and social actions and ensure that it generates equitable and sustainable benefits for the various stakeholders (Chahal and Sharma, 2006). There is also agreement that companies need to be profitable, and CSR should not negate this economic return. To the contrary, strategic CSR is seen as the vehicle for unlocking shared value, and providing mutual and sustainable benefits for the breadth of stakeholders (Porter and Kramer, 2006). According to the literature, whether this actually occurs is debatable due to the lack of reliable CSR measurement tools (Lantos, 2001).

In the case of Public Primary Schools in Nakuru Municipality, maximum benefits of the CSR programmes of Commercial Banks will be achieved depending on the degree to which there is a strategic fit between these CSR programmes and School Development Plans.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter consisted of a description of the type of research design adopted by the study, the study location, target population, sample size and sampling procedure, research instruments, procedure of data collection and how data were analyzed.

3.2 Research Design

A research design refers to a plan for collecting and utilizing data so that desired information can be obtained with sufficient precision or so that hypothesis or research questions can be tested properly (Henon, 1998). The study adopted a descriptive survey design. Gay (1981) defined a descriptive research as a process of collecting data in order to test hypothesis or answer questions concerning the current status of the subject of study. This research design is appropriate because it determines and reports things the way they are such as possible behaviour, attitudes, values and characteristics.

3.3 Study Location

The study was done in Nakuru Municipality. This is the area around Nakuru town which is the provincial headquarter of the Rift Valley Province, Kenya's largest province. It is located one hundred and sixty kilometers West of Nairobi on the Nairobi-Kisumu highway.

3.4 Target Population

Shao, (1999) defines a population as an aggregate of all the elements. This study targeted twenty five Public Primary Schools in Nakuru Municipality which is geographically similar to the administrative Nakuru Town Constituency. There are fifty nine public primary schools.

3.5 Sample size and sampling Procedure

Sampling is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected

(Mugenda & Mugenda, 1999). A sampling technique is the naming or other identification of the specific process by which the entities of the samples have been selected (Wolcott, 1997). Purposive sampling technique was used in the study. This was because Public Primary Schools that had benefited from CSR programmes of commercial banks were known and therefore data was collected from them. Purposive sampling allows a researcher to use cases that have the required information with respect to the study objectives (Mugenda & Mugenda, 2003). For the study, all the twenty five Public Primary Schools in Nakuru Municipality that had benefited from CSR programmes of Commercial Banks were selected. Therefore the schools selected constituted a census.

3.6 Methods of Data Collection

3.6.1 Secondary Data

Secondary data is defined as information already compiled and readily accessible to the researcher who knows how to find and use it. Jackson (1994) defines secondary data as data that already exist and have been collected in the past for some purpose unconnected to the project at hand. In this study, information on which schools had benefited from CSR programmes of commercial banks was obtained from the Municipal Education Office, Nakuru Municipality.

3.6.2 Primary Data

Jackson (1994) defines primary data as data collected specially by the researcher to meet the particular needs of the project.

In the study, primary data was collected using a questionnaire. The study used a drop and pick method of questionnaires administered by the researcher.

3.7 Research Instruments

McDaniel and Gates (2001) define a questionnaire as a set of questions designed to generate the data necessary to accomplish the objectives of the research project. In this study, the questionnaire was used as the main research instrument. A questionnaire is more systematic and structured and aims at obtaining information from respondents in a straight forward way. Shao (1999) states that questionnaires may be structured, consisting of direct questions to obtain factual data, or indirect allowing for more

flexibility on the part of the interviewer setting questions in an indirect manner or probing for answers. In this study the questionnaires consisted of both structured and unstructured questions so as to obtain more information.

3.8 Validity and Reliability of Instruments

3.8.1 Validity

Reliability of an instrument is the degree of consistency with which it measures a variable (Mugenda and Mugenda, 1999). The questionnaire instrument was pre-tested in ten public primary schools in Rongai Constituency which borders Nakuru Municipality. This area being outside the target population enabled the researcher to determine the effectiveness of the questionnaire. Ten questionnaires were used for this exercise. The findings of the pre-test exercise were used to modify and improve the questionnaire hence enhancing the reliability and validity of this data collection instrument.

3.8.2 Reliability

Data collected during the pre-test was analyzed and the instruments validated to enhance consistency and accuracy. The reliability of the instrument was also enhanced through the sampling technique adopted by the study.

3.9 Ethics

The study ensured that the respondents were assured of the confidentiality of the information they provided. Permission was sought from the relevant authorities prior to the commencement of the study.

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3.10 Operational definition of variables

This section defined the variables in terms of measurable indicators. The independent variables were operationalized as shown in the table

Table 3.1 Operationalization of variables

Research Objectives	Variables	Indicators	Measurement	Type of analysis
1. To determine the extent to which the provision of physical learning facilities by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality.	-physical learning facilities such as furniture, classrooms, toilets, pitches, libraries, workshops etc.	-provision of furniture to the school -classrooms built in the school -toilet blocks built in the school	-the number of furniture given to the school. -number of pupils the new classrooms are accommodating -number of pupils the new toilets serve.	-percentage -frequencies and percentages -frequencies and percentages

2. To determine the extent to which the provision of instructional materials by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality.	- textbooks, reference materials for teachers -other teaching/learning support materials like pens, chalk, radio sets and computers, printers	-textbooks, wall maps, teachers reference books and materials like globes -pens, chalks, radio sets, computers and printers.	-the number of textbooks, teachers reference and other materials. -amount of money spent by the banks on purchase of instructional materials like radios, computers and printers.	-frequencies and percentages -frequencies and percentages
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3.	To determine the extent to which the provision of learning support infrastructure by Commercial Banks influenced performance of Public Primary Schools in Nakuru Municipality.	-learning support infrastructure such as toilets and e-learning facilities -water harvesting/ storage facilities like tanks	-toilet blocks, computers and printers -trophies for events -water tanks, gutters	-the cost of computers and printers -the cost of trophies given -the amount of money spent on the tanks, gutters etc.	-frequencies and percentages -frequencies and percentages -frequencies and percentages
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KEY: Measurement scale used was interval

3.11 Data Analysis and Presentation

Zikmund and D’Amico (2001) define data analysis as the statistical and qualitative considerations of data gathered by research. Descriptive statistics such as frequencies and percentages were computed. Analysis of data was done with the help of the SPSS computer programme. Findings were presented by using tables.

3.12 Summary

The chapter highlighted the design of the study as an exploratory involving twenty five Public Primary Schools in Nakuru Municipality from where data on CSR programmes

were collected and analyzed for inference of results. Purposive sampling was done and questionnaires were the main data collection instrument. Variables were operationally defined to help develop an appropriate questionnaire that captured the constructs of the study. For validity and reliability, the questionnaire was pre-tested and validated for use in the actual study.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents findings of the study which sought to: determine the extent to which the provision of physical learning facilities by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality, determine the extent to which the provision of instructional materials by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality and to determine the extent to which the provision of learning support infrastructure by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality. To accomplish these objectives, data was collected from Headteachers of Public Primary Schools in Nakuru municipality which had received support from Commercial Banks in their CSR initiatives. A total of 25 questionnaires were used to collect data.

4.2.0 General findings

The study sought to establish a number of characteristics of the respondents or characteristics of the schools they were heading since the respondents were Headteachers of Public Primary Schools in Nakuru Municipality. This information was important to the study since it gave an overview of the type of schools assisted as well as the type of personnel that was heading those schools.

All the questionnaires given to the Headteachers of the 25 Public Primary Schools in Nakuru Municipality which had been supported by Commercial Banks were returned.

4.2.1 Response rate

Table 4.1.1 Response rate

Category of respondents	No. of questionnaires returned	Target No. of questionnaires	Percentage Response rate
Headteachers	25	25	100

The study got a response from all the 25 respondents to whom the questionnaires were distributed hence a response rate of 100%. Schools from which the respondents were drawn had been purposively sampled since they were the only Public Primary Schools in Nakuru Municipality which had received support from Commercial Banks through their CSR programmes.

4.2.2 Gender of the respondents

The study sought to establish the gender of the respondents and the results were as given in table 4.2.2.

Table 4.2.2 Gender of the respondents

Gender	Head Teachers	Frequency	Percentage
Male	9	9	36
Female	16	16	64
Total	25	25	100

The findings in table 4.2.2 show that the majority (64%) of the respondents were female while 36% of the respondents were male. Therefore there were more females heading Public Primary Schools that had received CSR assistance from Commercial Banks in Nakuru Municipality.

4.2.3 Age of the respondents

The study sought to establish the age of the respondents and the results were as given in table 4.2.3.

Table 4.2.3 Age of the respondents

Age bracket	Head Teachers	Frequency	Percentage
36- 45 years	4	4	16
Over 45 years	21	21	84
Total	25	25	100

4.2.3 Age of respondents

The responses were as follows: 36-45 years (16% of respondents); More than 45 years (84% of respondents). This meant that the majority of Headteachers in Public Primary Schools in Nakuru Municipality which had received assistance from Commercial Banks through their CSR programmes were over forty five years of age.

4.2.4 Highest academic qualification

The study also sought to establish the highest academic qualification of the respondents and the findings were as shown in the table 4.2.4.

Table 4.2.4 Highest academic qualification

Level of Education	Headteachers	Frequency	Percentage
KCSE	8	8	32
A' Level	5	5	20
Degree	8	8	32
Masters	4	4	16
Total	25	25	100

Majority (32%) of the respondents indicated that the highest level of education attained was KSCE and first degree respectively, whereas 20% of respondents indicated A' Level and 16% of respondents indicated Masters degree level.

4.2.5 Length of service with the Teachers Service Commission

The study also sought to establish the how long the respondents had been employed by the Teachers Service Commission and the results were as shown in table 4.2.5.

Table 4.2.5 Length of service with the Teachers Service Commission

Length of service	Head Teachers	Frequency	Percentage
Less than 1 year	0	0	0
1 -3years	0	0	0
Above 3 years	25	25	100
Total	25	25	100

All (100%) of the respondents had worked with the Teachers Service Commission for a period of over three years.

4.2.6 Length of service as Headteacher in the present school

The study also sought to establish the how long the respondents had served as Headteachers in the present school and the results obtained were as shown in table 4.2.6.

Table 4.2.6 Length of service as Headteacher in the school

Length of service	Head Teachers	Frequency	Percentage
Less than 1 year	0	0	0
1 year-3years	3	3	12
Above 3 years	22	22	88
Total	25	25	100

These results show that the majority (88%) of had served as Headteachers in the current school. The significance of this is that this is a period of time long enough for the Headteacher to have established the needs of the school that have not been met by financial support through FPE and hence solicit assistance from other stakeholders of the school like commercial banks through which FPE funds are disbursed to public primary schools under the Kenya Education Sector Support Programme currently being implemented by the Kenya government.

4.2.7 Population of the school

The study also sought to establish the population of the school and the findings were shown in table 4.2.7.

Table 4.2.7 Population of schools assisted by Commercial Banks through CSR

Number of schools	Number of Boys	Number of Girls	Total Population
25	8420	9170	17590

From the results, it is clear that the majority (52%) of the pupils in Public Primary Schools in Nakuru Municipality which had been give support by Commercial Banks though their CSR programmes were girls. Therefore it can be concluded that the per capita support through CSR programmes of Commercial Banks in Public Primary Schools in Nakuru Municipality is higher for the girl child than boy child. This is an encouraging trend in view of the fact that even the government has of late adopted affirmative action and all attempts are being made to ensure that girls are given equal opportunities of access, equity, participation, retention and transition in education.

4.2.8 Number of teachers in the of the school

The study also sought to establish the population of the school and the findings were as shown in table 4.2.8

Table 4.2.8 Number of teachers in schools supported through CSR

Number of schools	Number of Male teachers	Number of female teachers	Total Population
25	102	275	375

From the results, it is clear that the majority (73%) of teachers in Public Primary Schools in Nakuru Municipality which had been give support by Commercial Banks though their CSR programmes were female. Nakuru being a municipality, this is to be expected as most female teachers accompany their spouses working in urban areas.

4.2.9 Awareness of the concept of Corporate Social Responsibility (CSR)

The study also sought to establish whether the respondents were aware of the concept of Corporate Social Responsibility and the results were as indicated in Table 4.2.9.

Table 4.2.9 Awareness of the concept of Corporate Social Responsibility (CSR)

Number of Respondents	Number of Respondents aware of CSR	Percentage
25	25	100

From the findings is evident that all (100%) the twenty five respondents were aware of the concept of Corporate Social Responsibility. This was so because many corporate entities in Kenya, regionally and even globally were more increasingly engaged in CSR activities both as a developmental vehicle for stakeholders of businesses as well as a tool for the economic sustainability of these corporate bodies and secondly because all the schools from which respondents were drawn had received some form of support from Commercial Banks through the CSR programmes of these banks.

4.2.0 CSR activities of Commercial Banks in schools

The study sought to establish what the Corporate Social Responsibility activities of Commercial Banks in Public Primary Schools in Nakuru Municipality were. The results are presented in table 4.2.10.

Table 4.2.10 CSR activities of Commercial Banks in Public Primary Schools

Type of Activity	Frequency	Percentage
Building of classrooms	5	20
Provision of furniture	7	28
Provision of Text Books	4	16
Supply of Stationery	4	16
Provision of Water tanks	3	12
Construction of toilets	7	28
Painting of buildings	4	16
Sponsoring school events	8	32
Provision of Computers/printers	4	16
Total	25	100

The study established that the CSR activities undertaken to develop these schools were: building new classrooms, provision of furniture (desks, tables, lockers and seats and cupboards), supply of text books, donation of computers and printers, provision of water tanks, construction of toilets, painting of buildings and sponsoring school events. In one Special School, one commercial bank had constructed a dormitory and donated boarding facilities like beds and bedding.

These CSR initiatives of Commercial Banks were perceived by eight out of the twenty five respondents (32%) as having significantly contributed to the performance of the schools that benefited from them. However, 15 respondents (60%) felt that the assistance given to Public Primary Schools in Nakuru Municipality by Commercial Banks in their CSR programmes was very insignificant. In spite of this perception by the majority of the respondents, the contribution of the CSR programmes in the performance of these schools as measured by the academic improvement in specific examinable subjects is evidenced by the increase in class Mean Scores in those particular subjects. Social

Studies recorded the highest increase in Mean Score of 6.85 from 48.75 to 55.60 which represented a 14.05% increase.

The findings revealed that sponsoring school events was the most frequent activity followed by both Provision of furniture and construction of toilets while the provision of water tanks was the most infrequent CSR activity.

4.3.0 Provision of physical learning facilities through CSR activities

The study sought to identify the extent to which Commercial Banks had contributed to the provision of classrooms in Public Primary Schools in Nakuru Municipality through their CSR programmes. The results were as indicated in table 4.3.1.

Table 4.3.1 Classrooms constructed through CSR activities

Physical learning facility	Frequency	Percentage	No. of classrooms before CSR support	No. of classroom after CSR support
Classrooms	5	20	258	274

The study established that five out of the twenty five schools in Nakuru Municipality assisted by Commercial Banks had been supported through construction of classrooms. This was equal to 20% of the schools that benefited. With a total enrolment of 17590 in the twenty five schools against 258 classrooms before construction of new ones, it was clear that an additional 16 classrooms (from 258 to 274) reduced congestion of pupils by 6.2%. The schools had previously a class-pupil ratio of 1: 69 so the new classrooms improved this ratio to 1: 65. This means that the construction of more classes helped to decongest the classrooms by four pupils per classroom.

4.3.1 Perception of reduction of congestion by new classrooms

The study sought to establish the perception of the effect on congestion of the new classrooms and results are shown in table 4.3.2.

Table 4.3.2 Perception of reduction of congestion by CSR classroom

Perception	Frequency	Percentage
Very high	4	16
High	4	16
Low	1	4
Very low	16	64
Total	25	100

Table 4.3.2 shows that 32% of the respondent felt that construction of additional classrooms in Public primary Schools in Nakuru Municipality had a high effect of reducing congestion in these classrooms.

4.3.2 Provision of furniture through CSR activities

The study sought to establish to what extent Commercial Banks had through their CSR activities contributed towards providing furniture in Public Primary Schools in Nakuru Municipality. The results were as indicated in table 4.3.3.

Table 4.3.3 Furniture provided through CSR programmes

Type of furniture	No. before CSR	No. after CSR	Percentage increase
Desks	4000	4625	15
Chairs	7158	7908	10
Tables	250	325	30
Cupboards	260	310	19
Total	11668	13168	12

The study established that some schools had received donations of furniture namely: desks, chairs, tables, lockers and cupboards. There was an increase of 625 desks from 4000 to 4625 pieces. This represented an increase of 15% of desks. There was also a 10% increase in the number of chairs. The number of chairs given was 750 pieces which was

an increase from 7158 to 7908. The donation of tables had the highest increase of 30% which was equal to 75 from 250 to 325 pieces. An increase of 50 cupboards from 260 to 310 pieces represented a 19% positive change. This contribution represented a 12% increase in the number of items of furniture provided through CSR action.

Table 4.3.4 Perception of effect of desks and chairs on reducing congestion

Perception	Frequency	Percentage
Insignificant	7	28
None	18	72
Total	25	100

Table 4.3.4 shows that 28% of the respondents felt that provision of desks and chairs to schools was not significant in reducing congestion of pupils in the assisted classes.

4.4.0 Provision of Instructional Materials through CSR

The study sought to determine the extent to which CSR programmes of Commercial Banks had contributed to the provision of instructional materials in Public Primary Schools in Nakuru Municipality especially text books which are a very important requirement for an effective teaching and learning process.

Table 4.4.1 Instructional materials provided through CSR programmes

Instructional materials	No. before CSR	No. after CSR	Percentage increase
Pupil's course books	52770	70360	33
Teacher's references	1125	1312	16
Supplementary Readers	35180	52770	50
Total	89075	124442	39

The study established that a total of 35,367 text books had been donated to Public Primary Schools in Nakuru Municipality by Commercial Banks through their CSR programmes out of which were 17590 pupils' course books, 17590 supplementary readers and 187 teacher's references respectively.

4.5.1 Perception of effect of text books donated through CSR activities

The study sought to establish the perception by respondents of the effect of text books donated by Commercial Banks to schools through CSR. The results are shown in table 4.4.2.

Table 4.4.2 Perception of effects of text books donated through CSR activities

Text books	Desired effect	Respondent's perception	Frequency	percentage
Pupil's course books	improving pupil/text book ratio	Insignificant	19	76
Teacher's reference	making them available	Insignificant	19	76
Supplementary readers	Enhancing available reading content	Insignificant	20	80
Total				100

The donation of text books translated to one course book and one class (supplementary) reader per pupil. This assistance resulted in an increase of 33%, 16% and 39% in the three categories of books donated namely course books, teachers' reference and supplementary readers. Seventy six percent (76%) of the respondents felt that these course books were insignificant while a similar percentage felt that the donation of teachers' references was also insignificant. Eighty percent (80%) of the respondents felt that the supplementary readers given to Public Primary Schools in Nakuru Municipality by Commercial Banks were insignificant.

Table 4.4.3 Provision of computers and printers through CSR activities

Physical learning facility	Frequency	Percentage
Computers/ printers	3	12
None	22	88
Total	25	100

The study established that three out of the twenty five Public Primary Schools in Nakuru Municipality benefited from computers and printers given by Commercial Banks through their CSR programmes. This translated to 12% of the total population studied which may be the reason why most of the respondents felt that this support had not contributed significantly towards the improvement of computer literacy among teachers and pupils.

4.5.0 Provision of learning support infrastructure through CSR

The study sought to identify the extent to which Commercial Banks had contributed to the provision of learning support infrastructure in Public Primary Schools in Nakuru Municipality through their CSR programmes especially water which is a basic human need and therefore very necessary in the teaching-learning process.

4.5.1 Water tanks

The study sought to establish whether Commercial Banks had through their CSR activities had provided water tanks in Public Primary Schools in Nakuru Municipality. The results were as indicated in table 4.5.1.

Table 4.5.1 Water tanks provided through CSR activities

Water harvesting Facility	Frequency	Percentage
Water tanks	2	8
None	23	92
Total	25	100

These findings indicate that 8% of the assisted schools benefited from the installation of water tanks by Commercial Banks through their CSR programmes to Public Primary Schools in Nakuru Municipality.

4.5.1.1 Effects of the water tanks on water-harvesting capacity

The study sought to identify the extent to which installation of water tanks in Public Primary Schools in Nakuru Municipality by Commercial Banks through their CSR programmes had affected the water-harvesting capacity of those schools. The findings were as shown in Table 4.5.2.

Table 4.5.2 Effects of the water tanks on water-harvesting capacity

Water tank	Volume in litres	Water storage capacity before CSR	Water storage capacity after CSR	Percentage increase of storage capacity
Total	20,000	5000	25,000	300

As revealed by table 4.5.2, after support through CSR programmes of Commercial Banks in the installation of water tanks in two out of twenty five Public Primary Schools in Nakuru Municipality, the capacity of these schools to store water increased significantly by 300%.

4.5.1.2 Incidences of water-borne diseases before and after installation of tanks

The study sought to establish number of incidences of water-borne diseases in the schools before and after the water tanks were installed. The results are shown in table 4.5.3.

Table 4.5.3 Perception of effects of water tanks on water-borne diseases

Water tank	Incidences of water-borne diseases before installation of tanks	Incidences of water-borne diseases after installation of tanks	Percentage reduction of incidences of water-borne diseases
Total	56	8	85

From this information, it is clear that after the installation of water tanks, incidences of water-borne diseases reduced significantly by 85%. Even though this support represented

8% of the schools that had been helped by Commercial Banks, the fact that water is a life-support commodity made this donation very significant to the performance of the schools that were assisted. The immediate benefits from the installation of water tank were that water storage capacity increased significantly by 300% and incidences of water-borne diseases reduced by 85% to only 8 incidences. This was perhaps the main reason why the 8% of the respondents felt that incidences of water-borne diseases after installation of the water tanks had become highly infrequent; the status of hygiene in these schools had greatly improved and that valuable learning time hitherto spent looking for water now being saved.

4.5.1.3 Effect of installation of water tanks on status of hygiene

The study sought to the perception of respondents on the extent to which the installation of water tanks in Public Primary Schools in Nakuru Municipality by Commercial Banks through their CSR programmes had enhanced the status of hygiene in the assisted schools. The findings were as shown in table 4.5.4.

Table 4.5.4 Perception of the effect of water tanks on hygiene status

Perception	Frequency	Percentage of respondents	Percentage of schools assisted
Very significant	2	8	100
None	23	92	0
Total	25	100	100

The results implied that respondents from the two schools that that had been given water tanks by Commercial Banks through their CSR programmes felt that this assistance had very significantly enhanced the hygiene status of the school.

4.5.2 Construction of toilets through CSR activities

The study sought to establish whether the Public Primary Schools studied had received CSR assistance from Commercial Banks towards the construction of toilets. The results are shown in table 4.5.5.

Table 4.5.5 Toilets built through CSR programmes of Commercial Banks

Whether school had been assisted to build toilets	Frequency	Percentage of respondents	Number of toilets	Cost of the toilets (Ksh.)
Yes	5	20	5	300,000
No	18	72	0	0
Total	25	100	5	300,000

The study established that out of the twenty five schools assisted by Commercial Banks, five had benefited through the construction of toilets. In total, 5 toilets were built at a cost of Ksh. 300,000.

4.5.2.1 Effects of the toilets built through Commercial Banks CSR activities

The study sought to establish how much the toilets constructed in Public Primary Schools in Nakuru Municipality by Commercial Banks through their CSR programmes had contributed towards the reduction of congestion. The findings were as shown in table 4.5.6.

Table 4.5.6 Reduction of congestion in the use of toilet facilities

No. of toilets	Number of pupils	Toilet/pupil ratio before construction of toilets by CSR	Toilet/pupil ratio after construction of toilets by CSR	Percentage of reduction of congestion in use of the toilets
Boys	700	1: 60	1: 50	83
Girls	710	1: 62	1: 52	86
Total	1410	1: 61	1: 51	84.5

From this information, it's clear that with a ratio of toilet- pupils of 1: 60 and 1: 62 for boys and girls respectively, there was problem of congestion in the use of toilet facilities. This was higher than the ratio of 1: 30 and 1: 25 for boys and for girls recommended by the Ministry of Education. The construction of 5 more toilets resulted to decongestion in the use of toilets for both boys and girls, 83% and 86% respectively. This is therefore

likely to be the main reason why 20% of the respondents to feel that the construction of these toilets had significantly eased congestion of pupils in the use of toilets. This therefore served to motivate pupils since toilets were a critical component of the teaching and learning support infrastructure.

4.5.2.2 Perception of effect of toilets on reducing congestion

The study sought to establish the perception of respondents on the effect of the toilets on reducing congestion and the results are shown in table 4.5.7.

Table 4.5.7 Perception of effects of toilets on congestion

Perception of respondents on effects of construction of toilets on congestion	Frequency	Percentage of respondents	Percentage of schools assisted
Very significant	4	16	64
Significant	1	4	20
None	20	80	0
Total	25	100	100

From this information, 16% of the respondents or 64% of the schools assisted through this particular initiative felt that the construction of additional toilets had a very significant effect on the reduction of congestion in the use of toilets. Four percent (4%) of the respondents or 20% of the schools that had toilets constructed for them felt that the construction of additional toilets significantly reduced congestion in the use of these facilities.

4.5.3 Construction of libraries

The study sought to establish whether Commercial Banks had helped to construct libraries in Public Primary Schools in Nakuru Municipality through their CSR programmes. The findings were as shown in table 4.2.25.

4.5.3.1 Construction of libraries through CSR activities

Whether school had been assisted to build libraries	Frequency	Percentage of respondents	No. of pupils before support	No. of pupils after support	Percentage change of pupils using the library	Cost of building the libraries (MKsh.)
Yes	2	8	250	600	140	1.5
No	23	92	0	0	0	
Total	25	100	250	600	140	1.5

The study found out that construction of libraries had taken place in 2 out of the 25 Public Primary Schools in Nakuru Municipality that were supported by Commercial Banks through their CSR programmes. The two schools assisted recorded an increase of 350 pupils that the libraries could accommodate from a capacity of 250 pupils before construction of the libraries to 600 pupils after construction of the libraries. This represented a 140% increase in the capacity of the libraries to accommodate pupils.. Since a library is a critical component of the curriculum implementation process and learning resource centre, the opportunity to use such a facility in the two schools through the CSR programmes of Commercial Banks contributed to the improvement in academic performance in examinable subjects. Further, even though this may not be so explicit, the same support may be expected to enhance motivation of teachers and pupils as well as a better relationship between them.

4.6.0 Effects of CSR programmes on academic performance

The study sought to establish the extent to which CSR programmes of Commercial Banks had specifically improved the academic performance in Public Primary Schools in Nakuru Municipality. The findings were as shown in table 4.6.1.

Table 4.6.1 Effect of CSR programmes on improvement of academic performance

Examinable Subjects	Mean Score before CSR support	Mean Score after CSR support	Increase in Mean Score	Percentage increase in Mean Score
English Language	49.62	52.15	2.96	5.96
Mathematics	35.98	40.15	4.17	11.58
Kiswahili	50.32	53.25	2.93	5.82
Science	45.00	48.95	3.95	8.77
Social Studies	48.75	55.60	6.85	14.05
Christian Religious Education	15.15	19.45	4.30	28.38
Total	244.82	269.55	25.16	10.28

The results show that there was a 10.28% improvement in the Mean scores of the classes that had received assistance by Commercial Banks through their CSR programmes. Christian Religious Education recorded the highest increase in Mean Score 4.30 points or 28.38 %. Kiswahili had the lowest increase in Mean Score at 2.93 points or 5.82%. Since all the examinable subjects recorded a positive change in the class Mean Scores, it is clear that the CSR programmes of Commercial Banks in support of Public Primary Schools in Nakuru Municipality have contributed to improvement in the academic performance of those schools.

4.6.1 Perception of respondents on effects of CSR programmes

The study sought to establish the perception of respondents on the effects of CSR programmes of Commercial Banks on the improvement of academic performance in Nakuru Municipality. The findings were as shown in table 4.6.2.

Table 4.6.2 Perception of respondents on effects of CSR programmes

Perception of respondents on Effect of CSR programmes	Frequency	Percentage of respondents
Very significant	2	8
Significant	6	24
Insignificant	2	8
Very insignificant	15	60
Total	25	100

The findings show that eight out of the twenty five respondents (32%) felt that the CSR assistance to Public Primary Schools in Nakuru Municipality had significantly improved the performance of those schools. Fifteen out of twenty five respondents (60%) felt that the assistance given to Public Primary Schools in Nakuru Municipality by Commercial Banks in their CSR programmes was very insignificant. This variance in perception of the significance of the CSR support by Commercial Banks would be expected given the fact that different schools got varying levels of assistance.

4.6.2 Contribution of CSR programmes to the motivation of pupils and teachers

The study sought to establish whether CSR programmes of Commercial Banks had contributed to the motivation of both pupils and teachers in Public Primary Schools in Nakuru Municipality. The findings were as shown in table 4.6.3.

Table 4.6.3 Contribution of CSR programmes to motivation of pupils and teachers

Whether CSR programmes had helped motivate pupils and teachers	Frequency	Percentage of respondents
Yes	20	80
No	5	20
Total	25	100

The findings show that the majority (80%) of respondents felt that Commercial Banks in their CSR programmes had contributed to the motivation of both pupils and teachers.

4.6.3 Behaviour showing motivation of pupils and teachers by CSR activities

The study sought to identify the behaviour of both pupils and teachers as a result of CSR initiatives of Commercial Banks in Public Primary Schools in Nakuru Municipality. The results are shown in table 4.6.4.

Table 4.6.4 Motivation of pupils and teachers through CSR activities

Teachers	Frequency	Percentage of Respondents	Pupils	Frequency	Percentage of Respondents
Teaching extra hours	20	8	Learning more hours	21	84
Giving more homework	21	84	Doing more homework	21	84
Spending more time teaching reading exercises	20	80	Reading more story books	20	80
Giving more lesson notes	22	88	Scoring higher marks	22	88
Giving and marking more essays	15	60	Writing more essays	16	64
Interacting better with pupils	24	96	Interacting better with teachers	22	88

The findings indicate that as a result of assistance given in various areas of development by Commercial Banks in their Corporate Social Responsibility to Public Primary Schools in Nakuru Municipality, respondents felt that the schools so supported had an improvement in performance academically and in other aspects such as more hours of school work and better teacher–pupil relationship, all of them necessary ingredients of a better teaching and learning process

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes and concludes the findings of the study carried out. At the end of the chapter, some useful recommendations are proposed by the researcher to the organizations under study in order to solve the problem studied, based on the research findings. This chapter is concluded by a contribution to the body of knowledge in the area that was investigated. The purpose of the study was to examine the effects of Corporate Social Responsibility programmes of Commercial Banks on the performance of Public Primary Schools in Nakuru Municipality. The following objectives guided the study.

1. To determine the extent to which the provision of physical learning facilities by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality.
2. To determine the extent to which the provision of instructional materials by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality.
3. To determine the extent to which the provision of learning support infrastructure by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality.

5.2 Summary of the findings

This section presents a summary of the findings of the study. The section summarizes how each objective was addressed.

From the research findings it was clear that Commercial Banks had been engaged in a number of CSR initiatives to assist Public primary Schools in Nakuru Municipality. These activities included, building of classrooms, provision of text books, supply of stationery, Provision of water tanks, construction of toilets, painting of buildings, sponsoring school events like athletics prize-giving days and drama and provision of

computers and printers as part of instructional methods. Out of all these CSR actions, sponsoring school events was the most common event while the provision of water tanks was the least activity undertaken. However, this neither implied that provision of water tanks was the least funded nor least important. Actually, water tanks contributed significantly towards the improvement of the capacity of assisted schools to harvest water, improve hygiene and reduce incidences of water-borne diseases.

The study sought to determine the extent to which the provision of physical learning facilities by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality. From the study, it was established that the construction of classrooms and provision of furniture were the main CSR activities aimed at improving the availability of physical learning facilities in Public Primary Schools in Nakuru Municipality. The two forms of CSR support helped to reduce congestion in the affected classrooms as well as contributed to motivating both teachers and pupils hence enhancing academic performance.

The study sought to determine the extent to which the provision of instructional materials by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality. The findings of the study revealed that text books and computers were the two main forms of CSR support by Commercial Banks to Public Primary Schools in Nakuru Municipality. Since the Pupil/ Text ratio of 1: 1 recommended by the Ministry of Education under the Free Primary Education programme was yet to be achieved, the support given to Public Primary Schools in Nakuru Municipality by Commercial Banks in this particular area was very important since it went some way to improve the said ratio as well as improved academic performance in the assisted classes.

The study also investigated the extent to which the provision of learning support infrastructure by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality. Results of the study indicated that the construction of toilets, construction of libraries and provision of water tanks were the main ways through

which Commercial Banks assisted Primary Schools in Nakuru Municipality through their CSR programmes. The construction of toilets resulted to the reduction of the time previously spent by pupils as they queued outside the toilets waiting for their turn to use the facilities as well as reducing congestion in the use of the toilets. Water tanks improved the capacity of assisted schools to harvest water, save valuable learning time, and enhanced the status of hygiene in these schools. Libraries built in Public Primary Schools in Nakuru Municipality by Commercial Banks through CSR programmes enhanced the capacity to accommodate more pupils as they used their time more appropriately by reading.

5.3 Conclusions of the Study

The study was set to determine the extent to which the provision of physical learning facilities by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality, to determine the extent to which the provision of instructional materials by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality and to determine the extent to which the provision of learning support infrastructure by Commercial Banks influenced the performance of Public Primary Schools in Nakuru Municipality.

The following conclusions were drawn from the findings of the study.

The study established that a number of Corporate Social Responsibility activities aimed at improving Public Primary Schools in Nakuru Municipality had been undertaken by Commercial Banks. Commercial banks had incurred a considerable expenditure on financing CSR activities hence the general perception by most respondents that the assistance given to these institutions was significant.

5.4 Recommendations

The study therefore recommends that the following be done so as to improve the performance of Public Primary Schools in Nakuru Municipality through CSR programmes not only of Commercial Banks but also other local and foreign development agencies, Governmental and Non-Governmental Organizations, arms of the United Nations like the UNICEF and UNESCO as well as individuals.

Commercial Banks should consider reviewing their Corporate Social Responsibility policies so that they allocate more funds to the development of education, especially the primary school sub-sector. This will ensure a higher per capita benefit of pupils from assistance given through CSR programmes of Commercial Banks and other donors.

There is need to systematically sensitize the public on the economic challenges of FPE so as to secure its support as well as that of other stakeholders in further development of the education sector.

Headteachers should also ensure that their School Management Committees (SMCs) are actively involved in identifying development priorities of these schools and to network with other education development stakeholders and potential donors so as to enhance chances of benefiting from the programmes funded by such donors.

5.5 Suggestions for further research

The study recommends the following further research studies

1. A study to evaluate the effects of Corporate Social Responsibility programmes of Commercial Banks on the performance of all schools in Nakuru Municipality to be undertaken.
2. A study to evaluate the effects of Corporate Social Responsibility programmes of Commercial Banks on the performance of Public Primary Schools outside the Nakuru Municipality to be undertaken.

5.6 Contribution to the Body of Knowledge

This section presents the study’s contribution to existing knowledge as shown in table 5.1

Table 5.1 Contribution to knowledge

No.	Objectives	Contribution to knowledge
1.	To determine the extent to which the provision of physical learning facilities by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality.	<ul style="list-style-type: none">• The CSR support by Commercial Banks to Public Primary School in Nakuru Municipality helped to reduce congestion in the affected classrooms as well as contributed to motivation both teachers and pupils and therefore improved academic performance.
2.	To determine the extent to which the provision of instructional materials by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality	<ul style="list-style-type: none">• The provision of text books helped to improve the Pupil/text ratio towards the 1:1 ratio recommended hence improved academic performance
3.	To determine the extent to which the provision of learning support infrastructure by Commercial Banks influenced performance in Public Primary Schools in Nakuru Municipality	<ul style="list-style-type: none">• The construction of additional toilets and libraries helped to reduce congestion in the use of these facilities while water tanks enhanced the capacity of the assisted schools to harvest and store water. This improved hygiene and helped to reduce incidences of water-borne diseases and improved academic performance.

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APPENDICES

Appendix 1: Letter of introduction to the Respondents

Lawrence S.K Gichuhi

P.O Box 17325 – 20100

NAKURU.

No.....

Dear Respondent,

I am a post-graduate student of the University of Nairobi. In order to fulfil the requirements for the award of a Master of Arts degree in Project Planning and Management, I am conducting a research entitled “*Influence of Corporate Social Responsibility programmes of Commercial Banks on the Performance Public primary Schools in Nakuru Municipality.*”

You have been selected to assist in providing the required information as your views are considered important to this study.

I am therefore kindly requesting you to fill this questionnaire. Please note that any information given will be treated with utmost confidentiality and will only be used for the purposes of this study.

Thank you.

Yours faithfully

Lawrence S.K Gichuhi

Appendix 2: Letter to the Municipal Education Officer for permission to collect data in Public Primary Schools in Nakuru Municipality

P.O BOX 17325-20100

NAKURU

14th June, 2010.

MUNICIPAL EDUCATION OFFICER

P.O. BOX 124

NAKURU

Dear Madam,

RE: REQUEST TO COLLECT INFORMATION FROM PUBLIC SCHOOLS

I am a post-graduate student of the University of Nairobi. To fulfil the requirements for the award of a Master of Arts degree in Project Planning and Management, I am conducting a research entitled "*Influence of Corporate Social Responsibility programmes of Commercial Banks on the Performance of Public primary Schools in Nakuru Municipality*".

The research target population will include some sampled public primary schools in the Nakuru Municipality.

The purpose of this letter, therefore, is to seek your permission to collect relevant data in these schools. Information obtained will be treated with utmost confidentiality and will be used only for the intended purpose. Thanking you in advance.

Yours faithfully,

Lawrence S.K Gichuhi

TSC NO 280224.

Appendix 3: Research Questionnaire for Headteachers

No.....

Date.....

Part A: General information

1. Kindly indicate your gender
 - A. Male ()
 - B. Female ()
2. Please indicate your age from the categories below
 - A. Below 25 years ()
 - B 25-35 years ()
 - C. 36-45 years ()
 - D. Above 45 years ()
3. Kindly indicate your highest academic qualification.
 - A. Primary level ()
 - B. K.C.S.E ()
 - C. A' Level ()
 - D. Graduate ()
 - E. Masters ()
4. How long have you worked with the Teachers Service Commission?
 - A. Less than 1 year ()
 - B.1 - 3 years ()
 - C. Above 3 years ()
5. How long have you been a Head teacher in this school?
 - A. Less than 1 year ()
 - B. 1 - 3 years ()
 - C. over 3 years ()
6. What is the population of the school? Boys.....Girls.....Total.....
7. How many teachers are there in the school? Male.....Female..... Total.....
8. Are you aware of the concept of Corporate Social Responsibility (CSR)?

A. Yes () B. No ()

9. Please tick in the table provided the type of assistance that your school has been given by Commercial Banks through their CSR programmes.

Corporate Social Responsibility Activities

Type of Assistance	Tick	Banks Involved
i. Building classrooms		
ii. Provision of furniture		
iii. Supply of text books		
iv. Supply of stationery		
v. Provision of water tanks		
vi. Building of toilets		
vii. Painting of buildings		
ix. Sponsoring school events		
x. Donation of Computers/printers		
xi Others (Specify)		

Part B: Support to Public Primary Schools by Commercial Banks through Corporate Social Responsibility (CSR) programmes

10: Physical Learning facilities

i.) Have you received any support from Commercial Banks in constructing classrooms?

Yes () No ()

If yes, please indicate the details in the table provided.

Classrooms	Number before CSR	Capacity (pupils) before CSR	Capacity (pupils) After CSR	CSR cost in Ksh.	Classes complete by CSR	Classes on-going by CSR

ii.) To what extent has the CSR support in the construction of classrooms reduced congestion of pupils? A. Very High () B. High () C. Low () D. Very Low () E. ()

iii.) Have you received any support from Commercial Banks in purchasing furniture?
Yes () No ()

If yes, please indicate the details in the table provided below.

Furniture	Facility	Number before CSR	Number by CSR	Cost of CSR in Sh.
	Desks			
	Chairs			
	Tables			
	Cupboards			
Others (Specify)				

iv.) To what extent has the CSR support in provision of chairs and desks eased congestion of pupils? A. Very significantly () B. Significantly () C. Insignificantly () D. Very Insignificantly () E. None ()

v.) To what extent has the CSR support in provision of cupboards contributed to the safe-keeping of instructional materials? A. Very significantly () B. Significantly () C. Insignificantly () D. Very Insignificantly () E. None ()

11: **Instructional Materials**

i.) Have you received any support from Commercial Banks in purchasing text books?

Yes () No ()

If yes, please indicate the details in the table provided.

Text books	Materials	Number	Cost of CSR assistance	Pupil/book ratio before CSR	Pupil/book ratio after CSR
	Pupil's course books				
	Teacher's references				
	Supplementary readers				

ii.) To what extent has the CSR support in provision of text books improved the following:

a) Pupil/text book ratio? A. Very significantly () B. Significantly () C. Insignificantly () D. Very Insignificantly () E. None ().

b) Availability of Teacher's reference books? A. Very significantly () B. Significantly () C. Insignificantly () D. Very Insignificantly () E. None ().

c) Availability of supplementary readers? A. Very significantly () B. Significantly () C. Insignificantly () D. Very Insignificantly () E. None ().

iii) Have you received any support from Commercial Banks in purchasing computers?

Yes () No ()

If yes, please indicate the details in the table provided.

Computers	Number given	Cost of Computers	Computers/ pupils ratio before CSR	Computers/ pupils ratio after CSR

iv.) To what extent has the CSR support in provision of computers contributed to computer literacy among pupils and teachers? A. Very significantly () B. Significantly () C. Insignificantly () D. Very Insignificantly () E. None ().

v.) Have you received any support from Commercial Banks in purchasing exercise books?

Yes () No ()

If yes, please indicate the details in the table provided.

Exercise books	Number per pupil	Number each pupil had before CSR	Number pupil had after CSR	Cost of CSR assistance

vi.) To what extent has the CSR support in provision of exercise books contributed towards reducing their shortage? A. Very significantly () B. Significantly ()

C. Insignificantly () D. Very Insignificantly () E. None ().

vii.) Have you received any support from Commercial Banks in purchasing the stationery below?

Yes () No ()

If yes, please indicate the details in the table provided below.

Stationery	Material	Amount given	Cost of the items In Ksh.
	Pens		
	Pencils		
	Chalk		

viii.) To what extent has the CSR support in the provision of the stationery contributed to more effective learning? A. Very significantly () B. Significantly () C. Insignificantly () D. Very Insignificantly () E. None ().

12: Learning Support Infrastructure

i.) Have you received any support from Commercial Banks in purchasing up water tanks?

Yes () No ()

If yes, please indicate the details in the table provided below.

Water tanks	Volume in litres	Storage capacity in litres before CSR	Storage capacity in litres after CSR	Cost of the water tanks

ii.) Describe the incidences of water –borne diseases

a.) Before installation of tank. A. Very frequent () B. Frequent () C. Infrequent () D. Very infrequent () E. None ()

b.) After installation of tank. A. Very frequent () B. Frequent () C. Infrequent () D. Very Infrequent () E. ()

iii.) To what extent would you say this CSR project has enhanced hygiene in the school?

A. Very significantly () B. Significantly () C. Insignificantly ()

D. Very insignificantly () E. None ()

iv.) Have you received any support from Commercial Banks in the construction of toilets?

Yes () No ()

If yes, please indicate the details in the table provided.

Toilets	Number	Toilet/pupil ratio before CSR	Toilet/pupil ratio after CSR	Cost of the CSR support	Number complete	Number on-going
Boys						
Girls						

v.) To what extent has this CSR project reduced congestion in the use of toilets in the school?

- A. Very significantly () B. Significantly () C. Insignificantly ()
 D. Very insignificantly () E. None ()

vi.) Have you received any support from Commercial Banks in the construction of a library?

Yes () No ()

If yes, please indicate the details in the table provided below.

Library	Number of pupils accommodated before CSR	Number of pupils accommodated after CSR	Cost of the CSR assistance

13. Indicate how the CSR programmes have improved the academic performance of the affected classes.

- a) Generally..... A. Very significantly () B. Significantly ()
 D.Insignificantly () D. Very insignificantly

b) Specifically..... (Please fill the table provided.)

Subject (Examinable)	Mean Score before CSR	Mean Score after CSR	Change in Mean Score
English			
Mathematics			
Kiswahili			
Science			
Social Studies			
C.R.E			

14. Have CSR programmes of Commercial Banks contributed to the motivation of teachers and pupils in the affected classes? A. Yes () B. No ()

If your answer is yes, in which of the following ways is this motivation shown?

Teachers	(tick)	Pupils	(tick)
Teaching extra hours		Learning for more hours	
Giving more homework		Doing more homework	
Spending more time teaching reading exercises		Reading more story books	
Giving more lesson notes		Scoring higher marks	
Giving and marking more essays		Writing more essays	
Interacting better with pupils		Interacting better with teachers	

Thank you for your responses.

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