

**EFFECTIVE SERVICE DELIVERY ON CORPORATE SOCIAL
RESPONSIBILITY INITIATIVES WITHIN FINANCIAL INSTITUTIONS**

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DECLARATION

Declaration by Student

This research paper is my original work and has not been presented for an award of a degree or diploma in any other university or institution.

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Declaration by Supervisor

This research proposal has been presented for examination with my approval as university supervisor.

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DEDICATION

I dedicate this project to my dear wife Lucylove Wangari, whose inspiration and love could never be valued. I will always cherish everything you did for me. To my parents Mr. and Mrs. Royd Dickson Kariuki, thank you for being the rock and the pillar of our family. And to my wonderful sister Evangeline Wanja, whom we have walked this journey together, thank you very much. Profound gratitude to my lovely son Rodney Williams Murimi, I love you despite you insisting to watch cartoons on my laptop instead of doing the project. I will perpetually hold you close and cherish you in my life. Thank you very much for being my support system.

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My Lord and Savior, it was through His Grace and Mercy that I have reached this far.

Thank you Father for the provisions you gave unto me.

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ABSTRACT

Corporate Social Responsibility (CSR) is something that has taken a new craze in recent times. Many organizations are spending countless amounts of money towards various CSR activities including having media visibility for the same efforts. Even though CSR has largely been embraced by organizations worldwide and dubbed a way of such organizations ‘giving back to the community’, such activities have also been a subject of much scrutiny especially by those who feel that such efforts does not go deep enough to address societal issues they are meant to address.

This research project was centered around three key objectives; to investigate the impact media coverage on CSR, to examine how participants of Equity Bank ‘Wings to Fly’ program have benefitted and to assess whether financial institutions should adopt CSR initiatives. To this end, the target population was education stakeholders such as parents, students, head teachers of secondary schools, alumni of the programme and managers of Equity Bank. A sample size of 300 respondents was deemed to be big enough to get the required data to achieve the objectives of the study. Purposive sampling method was used to pick this sample. This was because this sampling technique ensures that the researcher only includes in the sample those he fills are in a position to give required information.

Given that the data to be collected was hugely qualitative, questionnaires and interviews were used to collect data. These two tools gave the researchers wider depth of seeking clarification where necessary and therefore best for this kind of research. The data collected was analysed by use of various statistical techniques such as calculation of means, variances, percentages and proportions. The statistical software SPSS was employed to give these values.

The key findings of the research were that there is need for the bank to widen its reach by extending its visibility on the various social media platforms. However, the use of traditional media has been effective in reaching wider audience. However, the adoption of CSR activities by institutions keen on reaping financial benefits such as increased market share should be taken with care. This is because despite wider knowledge about the population on the ‘Wings to Fly’ scheme, it was found that there was negligible uptake of Equity Banks products by the respondents. Therefore, CSR initiatives should be coupled by increased service to the consumers.

This research contains various eye opening points which tends to go against widely held beliefs and therefore adds an important segment to the knowledge in this area. It is hoped that this will increase the understanding of CSR as an activity.

TABLE OF CONTENTS

Declaration.....	ii
Acknowledgment.....	iv
Abstract.....	v
Table of contents.....	vi
List of tables.....	ix
List of figures.....	x
Acronyms.....	xi
Definition of terms.....	xii

CHAPTER ONE: INTRODUCTION

1.0 Introduction.....	1
1.1 Background of the study.....	1
1.2 Definition of terms.....	3
1.3 Statement of the problem.....	4
1.4 General Objective.....	5
1.5 Research Objectives.....	5
1.5.1 Research questions.....	5
1.6 Justification of the study.....	5
1.7 Significance of the study.....	6
1.8 Scope and Limitations of the study.....	7
1.9 Chapter summary.....	8

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction.....	9
2.1 Funding of Schools.....	11
2.2 Media and CSR.....	12
2.3 CSR and Communication.....	14
2.4 Media Usage for CSR Coverage.....	16
2.5 Media coverage of CSR Effect on CSR Behaviour of an Organization.....	17
2.6 CSR Initiatives by Kenyan Financial Institutions.....	19
2.7 Media Coverage of CSR activities of Kenyan Financial Institutions.....	21

2.8	Service Delivery of CSR Initiative.....	22
2.9	Theoretical framework	23
2.9.1	Agenda setting theory	23
2.9.2	Uses and Gratification theory	24
2.10	Chapter Summary.....	25

CHAPTER THREE:RESEARCH METHODOLOGY

3.0	Introduction	26
3.1	Research Design	27
3.2	Target Population	28
3.3	Sample Size	29
	Table 3.1 sample population.....	30
3.4	Sampling Method	30
3.5	Types of Data	31
3.6	Data Collection.....	32
3.6.1	Data Collection Procedure.....	33
3.6.2	Questionnaire Pre-Testing	33
3.8	Ethical Considerations.....	34
3.9	Conclusion.....	34

CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSION

4.0	Introduction	35
4.1	Research Findings	35
4.1.1.	Demographic Information	35
	Table 4.1 Profile of Respondent	35
	Table 4.2 Gender of Respondent	36
	Table 4.3 Highest Academic Qualification	36
4. 1.2	Awareness of the Wings to Fly Programme	37
4. 1.3	Wings to Fly and Access to Higher Education.....	39
	Table 4.4: Table Showing Extent to Which Respondents Agree that the ‘Wings to Fly’ Program has Improved Access to Higher Education	39
4. 1.4	‘Wings to Fly’ and Uptake of Equity Bank’s Products	41

4.1.5 The Future of the Programme.....	42
4.2 Discussion of Findings	43
4. 2.1 Awareness of the Wings to Fly Programme	43
4. 2.2 Wings to Fly and Access to Higher Education.....	45
4. 2.3 Wings to Fly and Uptake of Equity Bank’s Products.....	48
4.2.4. The Future of the Programme.....	50
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	
5.1 Summary	52
5.2 Conclusion.....	54
5.3 Recommendations for the programme	55
5.4 Recommendations for Further Research.....	56
REFERENCES.....	58
APPENDIX I: QUESTIONNAIRE.....	62

LIST OF TABLES

Table 3.1 sample population 30

Table 4.1 Profile of Respondent 35

Table 4.2 Gender of Respondent 36

Table 4.3 Highest Academic Qualification..... 36

Table 4.4: Table Showing Extent to Which Respondents Agree that the ‘Wings to Fly’
Program has Improved Access to Higher Education 39

LIST OF FIGURES

Figure 4.1 Level of Awareness about the ‘Wings to Fly’ Programme	37
Figure 4.2: Bar Graph Showing Channels and Respective Percentages.....	38
Figure 4.3: Bar Graph Showing Extent to Which Respondents Agree that the ‘Wings to Fly’ Program has Improved Access to Higher Education	40
Figure 4.4: Pie Chart Showing Changes the Respondents Would like to See in the Wings to Fly Programme	43

ACRONYMS

CSR	Corporate Social Responsibility
KEF	Kenya Education Fund
USAID	United States Agency for International Aid
UKAID	United Kingdom Agency for International Aid

DEFINITION OF TERMS

Corporate Social Responsibility- This is a form of corporate self-regulation integrated into a business model.

Beneficiary- This a person designated as the recipient to funds or other property under a trust, insurance policy.

Wings to Fly-This is a program ran in Equity Bank Limited which implements a scholarship support program for top performing yet needy students in the counties across Kenya.

CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.0 Introduction

Corporate social responsibility refers to the self-regulation measure by a business enterprise. On this note, the business is able to monitor all its activities and ensure that it is in accordance with the law in all its activities. It also considers ethical standards expected of every entity in the environment from which they operate and consider international norms. In most of the instances, the businesses are engaged in activities that are non-profit making but all for the social good, example carrying out charity events, providing education and reserved employment opportunities for the local people (Byun, and Oh, 2012). Through the corporate social responsibility, businesses are able to accept the impact of their actions and in return give back to the society from where they operate. This is however not possible unless the media chips in and plays a major role in shaping business. The media acts as a watchdog for the people by informing them of malpractices by such institutions, they also emphasis on the need for the institutions to give back to the society. In addition, it is imperative that the media creates awareness and acts as a lobbyist in the event that the businesses do not play part in community building.

The purpose of this research is to examine effective service delivery on corporate social responsibility initiatives.

1.1 Background of the study

Equity Bank Limited was incorporated, registered under the Kenyan Companies Act Cap 486 and domiciled in Kenya. The Bank is licensed under the Kenya Banking Act (Chapter 488), and continues to offer retail banking, microfinance and related services.

Equity Bank was founded as Equity Building Society (EBS) in October 1984 and was originally a provider of mortgage financing for the majority of customers who fell into the low income population.

Equity Group Foundation with funding support from The MasterCard Foundation, Equity Bank , USAID, UKAid & KfW under the Wings to Fly program has been implementing a scholarship support program for top performing yet needy (orphan or vulnerable) students in the counties across Kenya. In partnership with The MasterCard Foundation, EGF is training a targeted 1 million youth and women in financial education. It is imperative that despite the heavy crossfire, the media has been one of the most important elements or mediums in ensuring that the business are held accountable for their work and that they operate in a manner in which they are of benefit to the communities around them good examples of such projects include; the provision of clean water, education, employment to the locals, minimization of pollution, proper waste discharge as well as participation in other welfare services such as charity organizations and sponsors. There are some critics who argue that CSR is more of window dressing or a deliberate attempt that is aimed at pre-empting the role played by the government as a watchdog. What remains a major point in the light of the media is that the media is the only independent body that is able to inform the public on what various firms do to earn profits at the expense of civilian rights. More than once, corrupt deals between the various government departments and business entities have been brought to light by the media and thus proving its use as an informer (Snider, 1999). The media has been able to sway commodity consumers to consuming products from a certain firm in the light of the

fact that the company is more environmentally conservative and that it has strong corporate social responsibility values.

The study is aimed at the role played by effective service delivery on corporate social responsibilities in Equity Bank Limited. The research major areas of concern are on the education programs awarded to 'needy students' who are later exploited by the same bank as they are given manual work and are underpaid despite them being in school. This is normally so whenever schools go on recess or when undergraduates are on long holiday. The media conveniently fail to cover these evils as the bank is considered to be a sacred company which normally brings in revenue for the media in terms of advertisement. Also, it is an essential body in swaying the attitudes of the producers in the light that it tends to favour products that are manufactured by such companies in the adverts and their consumer product reviews. (Snider, 1999).

1.2 Definition of terms

Corporate Social Responsibility- this is a form of corporate self-regulation integrated into a business model.

Beneficiary-this a person designated as the recipient to funds or other property under a trust, insurance policy.

Wings to Fly-This is a program ran in Equity Bank Limited which implements a scholarship support program for top performing yet needy students in the counties across Kenya.

1.3 Statement of the problem

While many organizations are keen to have in place atleast one corporate social responsibility activity, many of these activities have kicked up many moral questions. To begin with, many of these organizations see the activities as a marketing avenue and will be more interested in having the media cover the activity rather than the benefits the beneficiaries will derive out of the activity. As a result, many activities may be executed with the media in mind, and the result is that the beneficiaries will have little to be happy about.

Another issue the researcher noted was that due to the fact that the kind of media coverage envisaged is the driving force behind the activity, the selection criteria of the beneficiaries becomes an area of concern. There is a danger that the beneficiaries of any programme might not be the most needy cases, casting aspersions on the overall objectives of such programs. Above all, the mantra of 'giving back to the society' fails to live to its billing when the corporate social responsibility activity accentuates already social problems in the society.

A key pointer in corporate social responsibility is the availability of media coverage before the CSR initiatives has been done. Given the immense power the media has with regard to influencing the perception of a good firm, this power may sometimes be misused. For example, a rosy picture may be painted of an activity when in actual fact, the activity is done haphazardly and fails to meet the basic tenets of such an activity such as being short term and not going far enough to ameliorate the problems the beneficiaries may be facing.

The equity bank foundation should also come up with selection criteria whereby they should be able to vet the beneficiary before they join the program.

1.4 General Objective

To investigate effective service delivery in Corporate Social Responsibility at Equity Bank Limited and suggest future recommendation for the same.

1.5 Research Objectives

The objectives of this research are as follows:

- i. To investigate the impact of media coverage on Corporate Social Responsibility
- ii. To examine the benefits among the key participants of the Equity Bank program
- iii. To determine whether financial institutions should adopt Corporate Social Responsibility initiatives.

1.5.1 Research questions

- i. How does media coverage influence CSR activity at Equity Bank?
- ii. What are the benefits available to the beneficiary of the Equity Bank program?
- iii. Should financial Institutions adopt Corporate Social Responsibility?

1.6 Justification of the study

There are many reasons why organizations find it necessary to carry out corporate social responsibility activities. One such reason is that the organization does not exist in a vacuum. It exists within a society from which it operates, gets its labour and even sells commodities. Being part of the society inherently means that the organization takes a keen interest in the society's welfare. Therefore, they will invest part of their profit towards different causes aimed at alleviating the inconvenience or suffering being endured by particular members of the society or the society as a whole. This way, the

organization is able to meet its obligation as a member of the society. Doing so is mainly an ethical issue as in most circumstances; there is never a legal obligation for the organization to give such kind of support to the society. But it does so out of its own goodwill, given that it is a member of the same society that stands to benefit. (Snider, 1999)

Besides, corporate social responsibility activities, complete with the media presence, is a key marketing opportunity for most organizations. Therefore, the extent of investment of the firm in such activities, and the media coverage enjoyed was in most instances be a driven primarily with dividends likely to be reaped such as increased market share and improved image of the organization rather than the good the beneficiaries derived from such activities. As a result, some organizations go to an extent of trying to influence how, when and the extent of the coverage such activities are covered (Fiss and Zajac, 2006)

Whichever way one looks at this issue, at the end of the day corporate social responsibilities activities are bound to increase in number and dimension. It is only reasonable that individuals take a keen interest on what the organizations are doing so that such activities translate into tangible benefits to the beneficiaries, otherwise such activities will have no moral bearing to be carried out in the first instance.

1.7 Significance of the study

This study covered an aspect of corporate social responsibility that some organizations pay little attention towards; that is the extent to which media in a corporate social responsibility activities impact on the lives of the beneficiaries.

It is important to note, that however much an activity is covered in the media, people always want to question the rationale of carrying out such activities. A backlash on such an analysis may end up having negative effects to the firm itself. Nowadays, such an analysis of a firm's activities are largely carried out by various activists and nongovernmental organizations, keen to ensure that the activities of corporate bodies is carried out on a high moral ground. Failure to meet such expectations undoubtedly earn a firm bad publicity in the media, which may cost the firm dearly.

Another important aspect of this research is that the financial institutions, by looking at the gaps their activities have had in the past, the institution is in a position to craft more beneficial approaches that will have a greater impact on the lives of the beneficiaries. It must be appreciated that some of the corporate social responsibility activities are well intentioned, but sometimes the poor execution sometimes leads to wrong perception that such activities are meant to hoodwink the public.

Lastly, the research, by dissecting the Equity Bank's 'Wings to Fly' programme, paper will add to the already available huge body of research in this area, which is a progress in itself.

1.8 Scope and Limitations of the study

This research focused on Equity Bank Limited. The data was collected from management, head teachers, teachers, parents, program alumni, students and the beneficiaries of the Equity Bank's CSR initiative so as to achieve the desired goal. This essentially means that it limited external contributions. In addition, the findings herein

will be of greater impact in the Equity Bank Limited and may not necessarily be applicable to other institutions.

1.9 Chapter summary

In a nutshell, this chapter has introduced the research topic that the researcher is working on. It has given a brief background of the study and presented a rationale for the research. The chapter has defined the problem of the study by stating its purpose, objectives, and research questions. It has expounded on the significance of the study as well as limitations and delimitations the researcher came across while executing the study. Definition of terms has also been put into consideration to make the reader familiar with the concepts.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

Corporate Social Responsibility (CSR) can be perceived as a way in which businesses apply self-regulation to their operations. In many instances, especially in capitalistic economic systems, it is presumed that the business community is only focused on profit making and will stop at nothing to ensure that they maximize returns, even at the peril of their employees and the entire community. It is for this reason that the government and government agencies is normally expected to step in to ensure that the welfare of all stakeholders are protected and that the business organization does not overdo it (Fiss and Zajac, 2006)

The CSR angle seeks to give a new approach to the activities of the businesses. It seeks to communicate that the business is not only interested in profit making, but also has a business conscience, whereby it can step back and review its activities and the impact it is having on its stakeholders. In other words, the government does not need to come in to enforce compliance as businesses are responsible enough to do what is expected of them without coercion, threats or even actual action being taken against them to enforce compliance. Therefore, the business is run with a humane face which seeks to always do the right thing and protect the welfare of all those who are affected by the business operations in one way or the other (Fisman et al, 2008). For example, employees are accorded conducive working environment which does not in any way compromise their safety and security, customers are sure that prices will always be fair and in tandem with input costs and that the community will not be affected through negligent action of the

business such as with regard to disposal of toxic wastes into the environment to the detriment of their health.

In recent times, another form of corporate social responsibility has increasingly been gaining momentum among business organizations in Kenya and across the world. The most visible of these CSR activities has to do with the need to engage in good causes within the society; actions which go beyond the core activities of the organizations and are not expected by the law. Such actions are outside the normal interest of the firm and many firms have been fast to remind all and sundry that they are 'giving back' to the community as a way of thanking them and showing appreciation to community members from which they gain their customers and also operates uninhibited (Laura et al, 2013) . Such actions have taken a variety of forms from building classrooms, to sinking boreholes, from provision of free or subsidized medical services to sponsoring environment conservation activities among others. These activities aim at alleviating certain ills in the society but in no way are they involved in trying to replace the government and other agencies charged with the responsibility of providing such activities. In any case, the financial requirements to effectively address those issues are humongous and the organizations may not be able to afford.

In most cases, such CSR activities are major marketing events for the companies. Media presence in such events is usually big as the organizations are keen to project an image of care. Before such activities actually take place, it is common for them to enjoy massive advertisements and in some instance; the actual activity may be beamed live to millions of homes. The idea is that the organizations are keen to capitalize their 'do-good' gesture to obtain an edge over their competitors. The business environment is increasingly

becoming competitive and it is only understandable that organizations will not want to leave a chance of marketing themselves such as a good CSR activity goes begging. It is for this matter that the media presence in such activities is another unavoidable addition to all that will be going around. Another way of looking at it is that the organization is keen to obtain the 'social license'; the approval of the community for continued existence of the company through either buying its products or allowing it continues its operations within the community. Therefore, the image of the organization is enhanced among the people, and the media, then becomes indispensable in achieving this goal.

2.1 Funding of Schools

Funding of schools in Kenya is an issue that largely depends on the ownership of the school in question. However, most of the schools depend on the fees paid by students to run various programmes. When President Kibaki came to power in 2002, among the first acts he adopted was to abolish payment of fees in primary public schools (Kenya Education Fund, 2014). They were henceforth to be capitulated by the government. This increased accessibility at this level. Such a move is currently being implemented at secondary level but only covers only tuition fees while the student has to bear other fees, which are sometimes more than the tuition fees (Nthia, 2003).

Other sources of funds for high schools, colleges and universities include bursaries given to students by various organizations such as Kenya Education Fund, Children Fund, HELB, The Danish Council among others. The government also has various programmes to support students at these levels. Direct funding to the schools is also given by various

organizations mostly as part of their corporate social responsibility in which the schools are the beneficiaries.

In some cases, students who are unable to raise the required fees have had to enter into agreement with their respective institutions whereby they are engaged in various tasks such as arranging books in the library for a pay which may go directly into their fees. However, such tasks are done outside study hours or when school is closed for secondary students. Such programmes are known as work study.

All in all, funding in different institutions of learning is a key issue which is still limiting access to higher education. For instance, according to KEF (2014), out of about 7.6 million Kenyans who attend primary schools, only 810,000 are currently enrolled in high schools across the republic.

2.2 Media and CSR

As noted earlier, CSR activities carried out by organizations are a major platform to build the image of an organization and the media presence will certainly be immense. According to Infrotract East Africa (2014), CSR activities targeting the community and having the media in tow is a major corporate competitive marketing events that ensures that the organizations brand and product visibility is enhanced. It is an occasion where the organization comes out to assure all that it cares about its consumers, the community it does business with and most importantly other stakeholders whose interest might be affected by the actions of the company. It is for this reason that sometimes companies will find it in order to sponsor the CSR activity with one of its products rather than with

its brand. This ensures that apart from enhanced image in the minds of the consumers and other stakeholders, more people will likely buy its products, thereby increasing its market share (Schuler and Cording (2006), Fisman, Heal, and Nair (2008), Du, Bhattacharya, and Sen (2010). For instance, in Kenya we have CSR activities such as ‘Tusker Project Fame and the ‘Dettol Heart Run’ all of which are major media events which forms part of the organizations CSR, but looking at them keenly, particular products are normally widely advertised. On the other hand, we do also have CSR activities that use the company’s brands rather than products, perhaps of the nature of the service given, which makes it tricky to segregate and promote particular services, as in most cases services may be offered as a package. In this category we have the Equity Bank ‘Wings to Fly Initiative’ and the Mater Heart Run which is supported by the Mater Hospital.

Solomon (2012), observes that increasing the sales of a company and therefore the profitability of an organization, the coverage of CSR by the media may also influence investors to form a higher expectation about a firm’s future prospect, thus leading to a higher stock price. Visibility in the media, brought about by coverage of CSR activities may also pass on new information to the exiting shareholders, leading them to form higher expectations of the company’s future prospects, also boosting the stock prices. Most Kenya financial institutions are listed at the Nairobi Stock Exchange (NSE) and they are keen on having their shareholders make money out of their shares and thus continue holding onto those shares. It is thus understandable that these financial institutions will be keen to ensure that investments in their shares is also boosted out of the good image they enjoy from conducting CSR activities and the related coverage of the same in the media.

Infrotract East Africa (2014) notes that CSR activities carried out by organizations should thus not be looked at as a goodwill gesture because organizations will be keen to reap handsomely from such gesture. This partially explains why such organizations will try to have a strong media presence during such events, from live broadcasts to full page adverts in major newspapers. The aim is to reach as many people as possible and build the brand. CSR activity is thus not about the organization dishing out free-goodies, but its way of deploying its resources to build a sustainable business relationship between them and those they do business with. If well implemented, CSR activities provide a win-win outcome for both the organization and the beneficiaries.

2.3 CSR and Communication

Looking at the holistic aims of CSR activities, it can be deduced that such activities are part of the organizations' communicative functions. All activities related to the CSR aims at persuading the stakeholders of the organizations to take particular actions after participating in the activities or reading or viewing them. On the part of the organizations, the aim is not only to have a bigger product and brand visibility, but for those dividends to translate to more sales and therefore great rewards.

However, the CSR activities should be well thought out so as to realize the intended benefits. Infrotract East Africa (2014) is of the opinion that for any CSR activity to have any impact, the timing of such activity and the coordination of both activities and media events is of utmost importance. For instance, if the media events are not coordinated to achieve a uniform and consistent message, then it may result to confused positioning whereby the targeted audience ends up not understanding the intended message for them. On the other hand, the timing of the message should also be done such that it becomes the

only major media event at the time of carrying out the CSR activity. Otherwise, it runs the risk of being overshadowed. Therefore, it is possible that a CSR activity carried out by the organisation may end up amounting to a waste of resources as the intended marketing results may not be realized; consumers may even be more confused and the market share or even the organizations' image may not be enhanced (Infrotract East Africa, 2014)

The organisation should thus be aware of the Integrated Marketing Concept (IMC). This is a concept that seeks to ensure that all communications originating from the organization and the attendant activities are coordinated so that they do not contradict each other. In essence, the communication by the various media and the organizational CSR activities should serve the purpose of strengthening each other so that the message reaching the intended audience is clear and able to inspire action such as buying the product, increasing repeat purchases or even simply make an enquiry which may lead to purchase (Infrotract East Africa, 2014). Integrated Marketing Communication approach should thus ensure that the targeted audience is not confused by the vast amounts of information reaching them from a variety of means such as the television, radio, newspapers, company website and even the internet. It is only by applying the IMC approaches will an organization be able to realize the full benefits of communicating with its various audiences and ensuring that it not only increases the public good but is able to reap huge benefits as a result, creating a win-win situation.(Infrotract East Africa, 2014)

2.4 Media Usage for CSR Coverage

There is increased coverage of CSR activities in the media in the recent past, perhaps because companies are increasingly appreciating the role the media can play in the overall success of their activities. It is important to remember that CSR costs a lot of money and the organization will be keen to reap as much benefit as possible from such an investments. One way of achieving this objective is to engage the media so that as many people as possible get to know what the company is doing, even if it is in the remote locations, and this is where the media comes in. Given the wide coverage of the media, individuals are able to know what the firm is doing and as a consequence, the image of the media that this individuals have may be changed.

On the other hand, the organization may use the media to communicate the values and missions of the organization in promoting the CSR activity. Such communication is in most instances aimed at creating a platform through which even those outside the organizations can contribute ideas of how they would wish the whole CSR issue to be approached by the organization in future, given the particular situations of the society.

The organizations can also use the media in seeking volunteers for some of their projects. It is instructive that sometimes, execution of some activities may require that volunteers from the communities in which the project is to be carried out, and even the wider society participate in a given CSR activity, and the media can be influence in the overall success of having enough volunteers coming forward to participate in the activity.

2.5 Media coverage of CSR Effect on CSR Behaviour of an Organization

Henriques and Sadorsky (1999) and Siegel and Vitaliano (2007) observes that news coverage of a firm's activities has immense influences on how the organization carries out such activities. Given that organizations may feel the need to communicate information to their clients once in a while, and CSR is one such form, given that most all the targeted audience may not be present to personally witness such activities, the influence of the media on such activities cannot be underestimated. How such activities are covered and the tone of the media, whether positive, negative or neutral is important to the people who are going to receive such information, and this is why the organizations may be wary of what the media says and how it is said.

The power of the media emanates from its strategic position of influence in that the perceptions of various stakeholders about a given organization can be changed with much ease (McWilliams and Siegel, 2001, and Siegel and Vitaliano, 2007) sometimes with devastating effects on the organization. This arises out of the fact that many people appear to rate media reports as absolute truth and may not go an extra mile to find out the truth on their own perhaps because of the logistics involved, and above all, the media is the primary source of information asymmetry to various organizational stakeholders (McWilliams and Siegel, 2001).

High level of media coverage can influence the organization profoundly with regard to how the CSR activities are carried out. Siegel (2009) observes that such levels of coverage may make an organization wary of its reputation and may as a consequence pay back by increasing its investments with regard to CSR activities. This is in a bid to build their reputation; reputation itself being a strategic resource. Some individuals may buy or

do business with a firm or recommend people to that firm purely because that firm has a good reputation. Reputation also builds loyalty, which becomes much more important in difficult times when sales are low and show no signs of increasing in the near future. In such difficult situations, it is the loyalty, build over long periods of time cultivating reputation that sees the business through. Therefore, a firm enjoying a high level of media coverage may want to build on that advantage by increasing its investment so as to build the 'good news' and help further cement its reputation (Siegel, 2009).

Fiss and Zajac (2006) also observe that the media coverage of CSR activities has the impact of putting the firm under pressure from several of its stakeholders to even do better. This then makes the firm wary of running into trouble with the stakeholders. Some of the things that other related firms may have gotten away with easily become a nightmare, as stakeholders demand action from the firm. One way of firms shielding themselves from all this pressure is through either engaging in CSR or increasing investments in CSR so as to deflect or even assuage the pressure. This has been common especially with firms that have received bad publicity in the media over their acts, some related to CSR activities gone badly. Therefore, CSR can be seen as a shield a firm has against any adverse publicity it may be enduring and help survive such publicity (Pelozo, 2006).

The use of media to communicate CSR activities, especially among the financial institutions is also a risky idea. As noted earlier, many people tend to distrust large corporations, especially the financial institutions given their not so rosy relationship. In Kenya for example, the push to have financial institutions reduce the interest rates charged on loans have come to naught given the strong lobbying of the legislators by the

financial institutions. Due to skepticisms of the people, a huge presence in the media may not be taken kindly. This is what Laura et al (2013) refers to as ‘green washing’. This is a phenomenon whereby extensive media coverage by a corporation is greeted with mistrust by the targeted audience. In most cases, the audiences are of the opinion that the real picture is being exaggerated and that they are not being told the truth. As a result, the intended result may not be achieved.

It is therefore important that the financial institutions keen to have their CSR activities take care to ensure that their intended results are achieved. On the other hand, the media is poised to shape the kind of investment the financial institutions would be pumping into their CSR activities given how such activities are covered by the media.

2.6 CSR Initiatives by Kenyan Financial Institutions

The most visible media coverage of CSR activities by Kenyan financial institutions in Kenya is largely advertising of the same by the institutions themselves. The advertising takes the form of airtime on television and radios and the full page or even several pages of newspaper advertisements, mostly in the major new media. Media coverage is also enjoyed in the event that the CSR activity is graced by a high profile personality such as the president, otherwise it is mostly low key. This therefore shows that the coverage in the media may not sometimes be guaranteed as some of the activities may never make it to the major news media which in this era are read by the majority of Kenyans. Some financial institutions prefer to have the same being posted in their websites, rather than incur expenses of publicizing them in the media which may be very expensive.

Another thing to note is that only the major financial institutions have been consistent in the media over the years, publicizing their CSR activities. The most notable one is the

Equity Bank's 'Wings to Fly Initiative' which in partnership with the World Bank offers scholarship to students to pursue their education at both the secondary and university levels. The programme has been in existence for quite a while now and some students have been lucky to win scholarship to study at elite universities across the world, mostly in the United States and South Africa.

Another notable example which has been widely reported in the media is the Kenya Commercial Bank (KCB) through its KCB Foundation which is concerned with various activities ranging from environmental conservation, education, health and provision of water to communities.

The Cooperative Bank of Kenya also has the Cooperative Bank Foundation to handle its CSR activities. Its Flagship project is the scholarships for the less fortunate but bright students. The scholarship is only available to finance their secondary education and it was unveiled in the years 2007 (Cooperative Bank, 2012).

Other banks and financial institutions have adopted different approaches to run their CSR activities. Looking at the websites of Chase bank and Diamond Trust Bank, staff contribution towards certain causes under the auspices of the bank management who sometimes match the staff contribution was noted. It should however be mentioned that majority of CSR activities undertaken by the financial institutions are not well structured as the cases seen above and it is fair to presume that it is the banks that sets aside the money which is used to run these activities.

Partnership with other organizations in pursuit of CSR activities is also common. Apart from the above mentioned case of Equity Bank, Diamond Trust Bank (DTB) has variously partnered with both Western Union and Moneygram, international money

transfer service providers to reach out to certain deserving causes over the past years (DTB, 2010).

2.7 Media Coverage of CSR activities of Kenyan Financial Institutions

Even though it appears that most of the financial institutions in Kenya do engage in various CSR activities, the visibility of the same in the media has been low. Apart from the KCB bank and the Equity Bank, the others are always nonexistent in the media. The reasons for this scenario are several. According to Kamau and Anami (2010), the low visibility of advertising of corporate social responsibility (CSR) for various financial institutions in Kenya may be because for a very long time, CSR activities have been embedded within the marketing department, though the trend has been slowly changing. As a result, it is possible to see a company spending a lot in promoting its products but at the same time no time or space is spared for a corporate social responsibility. Nevertheless, the trend is changing and it is possible to see once in a while companies advertising their CSR activities in the media. However, such has been erratic and less visible compared to how the major players in the financial industry do it. In most cases, the big banks would certainly advertise in a variety of channels, while small players will choose one or two channels.

Another factor that may be contributing to the low visibility of CSR activities in the mainstream media is that most of what is visible is advertisements rather than free content aired by the said media. Therefore, most institutions would find it cheaper to make the CSR activities an internal event rather than incur costly expenditure advertising the same, given that sometimes even the budget for such activities is minimal compared to budgets employed in actual advertising of the various financial products. Therefore,

information regarding the various CSR activities is readily available in various institutions' websites, even though the same may not be visible in the media. According to Oriare, Okello-Orlale & Ugangu (2010) media owners in Kenya are largely driven by the profit motive rather than social responsibilities and it is therefore no doubt that the CSR activities which is immensely benefitting communities may not get good coverage in the media compared to what political statements by the elites will get. The best bet then becomes to run a paid advert in the media, thus locking out financial institutions with low budget for CSR activities, a bulk of it having gone to advertisement of products.

2.8 Service Delivery of CSR Initiative

There is always a criticism of CSR initiatives to the effect that such initiatives do not go deep enough, and are aimed at hoodwinking the public into believing that the organization is doing a good job and that it cares about the welfare of the community. One major challenge organizations do face is that the CSR activities in themselves require a lot of money. Because of this, many organizations have not been able to get involved in high impact projects that can earn them a slot in the media.

Many activities are thus one off small scale activities which may not get the attention even from the media and the customers. Another factor to consider is that most of the organizations even those falling outside of the financial sector have not fully appreciated the value of CSR in their operations and as a result CSR is treated as a marketing effort and that explains the reason why some financial institutions lack fully fledged departments or foundation set up to purposely to handle CSR activities. As a result, there is possibility that some of these organizations would lack in-built feedback mechanism on the activities they participate in, and therefore becomes difficult to make follow up and

see how they benefited the intended targets. Therefore, it becomes easy to look at their efforts as one a mere Public Relations stance rather than a serious effort aimed at helping or alleviating a dire situation in the society.

Some commentators have categorically stated that CSR activities are being abused by some organization to know the powerful impact CSR may have on their bottom lines but who are reluctant to make tangible investments in the society so as to actually benefit the targeted members of the community. This is partially because of a lack of a strong showing of the same initiatives in the media through which majority of the people get their information.

2.9 Theoretical framework

This research study was guided by two theoretical frameworks which are Agenda Setting and Uses and Gratification theory.

2.9.1 Agenda setting theory

This theory relies on the notion of attitude accessibility. Mass media has the power to increase levels of importance assigned to a company by audience members. They increase the salience of issues or the ease with which these considerations can be retrieved from memory.

Agenda setting theory was formally developed by Max McCombs and Donald Shaw in a study on the 1968 presidential election in the United States of America. For instance, when Equity Bank's "Wings to Fly" program is relayed live in our local television stations, people think that the bank is very philanthropic. The theory focuses attention on audience interaction with media.

Walter Lippman's 1922 classic, "the world outside and pictures in our heads", posits that the mass media are the principal connection between events in the citizen minds.

2.9.2 Uses and Gratification theory

The uses and gratification theory is best suited in revealing the motivation behind desires and also tactics employed by companies to fulfill their needs and wants. The uses and gratification perspective proposes that individuals use media to fulfill their various needs Blumler and Katz (1974). The underlying principal or perspective is that people or organizations like Equity Bank Limited use the media according to their expectations and their drive to attain a gratifying experience. The perspective assumes that people are active consumers of media Katz et al, (1974) and they make choices about where to go and what to pay attention to.

Uses and Gratification theory has typically focused on how media is used to satisfy cognitive and affective needs involving personal needs and business needs (Rubin, 2002). Since Equity Bank believes that CSR serve their objective of increasing customer base, they go to the longest extent of making themselves more visible on television during those activities.

One area which has witnessed battle for the market share is increased adoption of CSR by many organizations in the recent past, especially in the financial sector in Kenya (Kamau and Anami, 2010).

Financial institutions have received a lot of flak from Kenyans on account of the high interest rates charged on loans they advanced to customers contrasted with the low interest they pay out to the customers deposits that they hold. One way of deflecting attention from this serious issue they find themselves in is to build a strong image among

the communities and the society in general. Besides, the financial institutions are also keen to get more customers from the very society that is pessimistic about the promises made to them by these financial institutions. This research show why financial institutions are increasingly becoming keen on their CSR activities. The market is becoming competitive, their reputation among the public is receiving a beating, yet they have to do what it takes to survive in such an environment.

It therefore remains to be seen if the financial institutions will get to position CSR as one of their major activities. Only a few of them have fully fledged units to handle such activities. Besides, research on how effective CSR has contributed to the performance of Kenyan financial institutions have not been clear and it is fair to claim that there is no compelling research to lay the foundation for such activities.

2.10 Chapter Summary

This chapter has presented the literature review by discussing in detail what has been written in relation to different techniques employed by organizations while covering their CSR initiatives.

As observed, the media coverage of CSR affects the behaviour of an organization. This has been dealt with in detail on the theoretical framework provided based on the agenda setting role of the media. Also, the consumers of the information do so for their gratification purposes.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter mainly dealt with the research methods and the research design to be deployed in carrying out this research work. A research design basically provides a framework within which a research work is to be carried out. It guides the kind of data to be collected and how that data is going to be analyzed. According to Kirshenblatt-Gimblett (2006), a research design in essence forms the backbone of the whole research work as it determines how relevant the data collected is to the objectives being pursued in a research work. Therefore, it focuses efforts on the particular activities and data to be collected, and the methodology to be employed in ensuring that the overall goals of the research work are attained.

This chapter also endeavoured to succinctly lay bare the techniques that were employed in collecting data. As usual, such techniques should be relevant in collecting the required data without compromising the validity of the collected data. Therefore, the research method ensured that the data identified by the research design is of value to the goals being pursued in a research work are optimally obtained and to this end, the tools used in collecting this data and how they were employed is of utmost importance.

A research methodology may either be quantitative or qualitative. Qualitative research methods are exploratory in nature (Rohillo, 2010) in the sense that such methods seeks to understand the underlying reasons or motivations for a given phenomenon. In other words, it gives us an insight into trends in thoughts and opinions and may sometimes prove helpful in forming the foundations upon which quantitative research may be

anchored. One thing though is that the results may vary from one researcher to another and therefore people observing the same trends and situations may end up with divergent views on the same issues.

Quantitative research methodologies aim at quantifying a phenomena or problem by way of generating numerical data or data that can be transformed into usable statistics (Rohillo, 2010). Therefore attitudes, opinions, behaviours and other variables are reduced into measurable units. Rohillo (2010) notes that facts and patterns are uncovered by relying on measurable data. As a result of this, even the data collection methods tend to be more structured here compared to the qualitative research methodologies.

This project has combined both the qualitative as well as the quantitative aspects so as to give the study a more thorough analysis and make the results more dependable.

3.1 Research Design

As noted earlier, the research design is basically a plan of how the researcher will go along handling the various aspects of his work from problem identification to interpretation of the collected data and the conclusion drawn thereupon (Schurink, 2009). Therefore, the research design adopted by the researcher enabled him anticipate the kind of appropriate research decisions he will have to make so as to maximize the validity of the overall results (Mouton, 1996). Some of these decisions were in relation to likely problems to be encountered with regard to data collection. These problems may even inhibit the research process if one was not well prepared to tackle them. This study will rely on descriptive design (Stacks, 2011; Daymon and Holloway, 2002). This is important in describing the status of effective service delivery of CSR within Equity Bank.

In this particular research, a number of data collection tools were employed. Interviews were done with Equity Bank officials specifically targeting those charged with the Wings to Fly programme. The researcher sought to know how the programme works, who are eligible to join and the successes achieved since the programme inception. Any challenges such as funding of the programme and ignorance among the potential beneficiaries were also be explored.

The researcher prepared questionnaires and distributed to a few secondary schools. This targeted the Head teachers, teachers and students to gauge their levels of knowledge about the programme and their perceptions regarding the programme effectiveness such as its successes as well as failures. In addition, the researcher targeted the management who are involved in the administration of the said programme. While implementing Wings to Fly programmes, Equity Bank in undoubtedly targeting the public and is keen to have an increased uptake of its services by the Kenyans.

3.2 Target Population

The target population refers to all those who are to be targeted by the research work by virtue of their possessing the key attributes that the researcher is looking for. In this research, the targeted populations were the beneficiaries of the programme, parents, alumni who have benefited, Principals of selected High Schools, teachers and students. Wings to Fly initiative by the Equity Bank is a corporate social responsibility initiative which, as we saw earlier, is aimed at alleviating a social ill, in this case low levels of education. By so doing, the bank commits large amounts of money and expects to reap benefits in terms of the goodwill of the population and increased uptake of its services. Therefore, as Bless and Higson-Smith (1995) notes, from those who participated in this

study, the researcher was able to draw a general conclusion about the success of the programme across the Kenyan republic, given that the bank has rolled out the programme across the nation.

The researcher concentrated on the awareness levels among the students who are the potential beneficiaries of the program, the perception teachers have about the programme and if the success of the Wings to Fly programme or otherwise has changed their perception about Equity Bank. It is instructive to note that a good programme should be one that has tangible benefits among the beneficiaries and not one that is used to hoodwink the public.

3.3 Sample Size

Given that the Kenyan public is wide and therefore cannot be possibly be covered, it will be important to study a section of the population and draw a conclusion about the whole population. Welman and Krugar (2001) are of the opinion that such a sample should be enough to enable the researcher get accurate results.

The research was carried out in Nairobi and Kiambu County given the high levels of access by the population of the media channels and therefore the presumption that the population should be more informed compared to many parts of the country. For this reason, the information which these people accessed came from various sources which is an advantage because they are able to think through many issues before coming to a personal conclusions regarding the Wings to Fly programme. Another reason is that this programme has been popularized mainly through the media such as newspapers and live broadcasts of the same.

The sample size was 300 respondents. This is because the researcher felt that the sample is big enough to represent the whole target population.

Table 3.1 sample population

DEMOGRAPHY	SAMPLE POPULATION
Middle management	10
Head teachers	15
Teachers	55
Parents	90
Beneficiaries	40
Students	90
Total	300

Source: Researcher, (2014)

3.4 Sampling Method

Kombo and Tromp (2006) observe that sampling is the process a researcher gathers people, places or things to be studied. There are very many sampling techniques one can employ so as to end up with a good sample.

Purposive sampling was used to get those who participated in the research. In this method, the researcher targets only those he thinks possess the necessary knowledge, skills in order to give information the researcher is looking for (Welman and Krugar, 2001). In this case, the distribution of the questionnaire was done in areas that the researcher felt the people have the knowledge about the Equity Banks Wings to Fly program. This way,

the whole process was not time consuming. Besides, the rate of questionnaires being returned unfilled or filled with irrelevant information was reduced.

3.5 Types of Data

For the results of the data to be more accurate, was important that both primary and secondary data be collected. Primary data are the data collected by researcher. This data is directly linked to the study, and as such was collected by the researcher and Research Assistants for the purpose of the research.

Secondary data on the other hand consists of data collected by other people or researchers for a different purposes but which is related to what the researcher is doing. In some instances, such data may be related to the same study a researcher is doing. Whichever the case, secondary data forms an important basis of any research work as it can point the researcher to the right direction. Besides, the researcher is able to look at some of the errors made by others and learn from those errors so that he does not repeat them in his own work.

In this study, both primary and secondary data was collected. Primary data was collected through questionnaires formulated purposely to be answered by teachers, parents, alumni, students and beneficiaries. Besides, interviews were conducted by six managers of the Equity Bank so as to give a clear understanding of the programme such as how potential beneficiaries do apply, how they get such information, funding and the selection. Moreover, secondary data was collected by looking at different pieces of literature on the topic of corporate social responsibility by financial institutions.

3.6 Data Collection

Data collection is a way of systematically collecting information about whatever is being studied or the settings in which such phenomena occur (Rohillo, 2010). It is important that when undertaking such an exercise, more than one data collection method be used so that they offset each other's weaknesses, some of which may be inherent in the nature of such data collection method.

In this study, both the interview technique and the questionnaire were used. The questionnaire was designed such that it has both the close ended and open ended questions. According to Foddy (1993), these two kinds of questions should be employed in such a way that they countercheck the respondents answers so that a researcher is able to 'weed out' any inconsistencies in the responses he will receive.

The interview process adopted the unstructured interview approach. The key thematic areas was financial administration and educational progress by the management. The researcher interviewed the middle level management who are directly involved in the administration of the programme. The researcher had an idea of the questions he wanted answered but did not restrain himself to a set of preconceived and outlined questions. Unstructured interview ensures that the interviewer has large latitude as to the nature and how to order his questions depending on the setting and moods of the interviewee. Besides, out of the respondents' answers, one is able to explore even those areas which were previously unknown to the researcher, thereby getting more information and becoming more informed about the topic. However care was taken to ensure that one does not veer off the topic.

3.6.1 Data Collection Procedure

Data collection was done by the researcher and two Research Assistants. Before this process kicked off, permission to do the same was sought from the School of Journalism. Equity Bank headquarters was also approached with regard to the need of some of its officials directly involved with the Wings to Fly program participate in the interviews so as to enable those identified feel free to give information. Research timelines was organized and data collection scheduled.

3.6.2 Questionnaire Pre-Testing

To ensure that the questionnaire developed is valid in the sense that it measures what it was intended to measure, it is normally advisable to pilot the questionnaire. This is a process of having a few respondents, not essentially those who will participate in the actual research, participate in a 'mini-research' the sole purpose of their responses being to determine if the questions are adequate both in structure and number, to give the researcher the kind of information he is looking for. Running a research program only to realize that the responses are inadequate or irrelevant in so far as the research problem is concerned is a waste of time, money and effort.

3.7 Data Analysis

After the collection of data from the respondents, the next step was to analyze the data so as to deduce what the results of the reach portent to the question. Therefore, by analyzing data, the researcher came up with findings which needed to be interpreted in answering the research problem.

The researcher used a variety of tools to analyze the collected data. These include the use of means, variances, percentages and proportions.

Qualitative data collected through in-depth interviews and also the questionnaire was analyzed through thematic analysis and presented through a report format or direct statements (Don Stacks, 2011). On the other hand, quantitative data was analyzed through descriptive statistics such as frequencies, tabulation and regression analysis. This was facilitated by the use of SPSS analysis tool.

3.8 Ethical Considerations

The researcher observed the highest ethical standards in research work. This included having the respondents willingly participate in the research process without undue influence or promise of rewards or such other benefits either to the community, organization or individuals. Again, information gathered from respondents, either through verbal or in written was and still is treated with utmost confidentiality.

3.9 Conclusion

In summary, this is the most important step in any research work. It outlines how the whole process will be conducted and it is important that the same be adhered to throughout the research process so as to attain the desired results. However, the researcher was keen to realize that the actual research environment may considerably be varied from the intended one which informed the development of various research tools and data collection mechanism and once in a while, a few changes were incorporated, but such did not fundamentally change the entire research objectives.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.0 Introduction

As noted earlier, a total of 300 respondents were targeted in this survey. The targeted sample was to include a wide range of individuals so as to get a more representative opinion of how the Equity Bank's 'Wings to Fly' programme has been effective in enhancing the image of the financial institution among the public.

Out of the 300 respondent, responses were obtained from a total of 287 respondents which roughly translates into a response rate of 95.67 per cent. This is within an acceptable region, taking 5 per cent to be the error rate. Some of the reasons that accounted for failure to collect the responses included questionnaire being returned blank, failure by the respondents to return the questionnaire in spite of a number of reminders and the last minute change of heart by some respondents who opted not to participate.

4.1 Research Findings

4.1.1. Demographic Information

In this section, the characteristics of those respondents who took part in the survey are analyzed so as to give a picture of the sample used.

Table 4.1 Profile of Respondent

Respondent	Frequency	Percent
Middle Managers	6	2
Head Teachers	15	5
Teachers	53	19

Parents	87	30
Beneficiaries and Alumni	40	14
Students	86	30
Total	287	100

Table 4.2 Gender of Respondent

Gender	Frequency	Percent
Male	104	36.3
Female	183	63.7
Aggregate	287	100

Table 4.3 Highest Academic Qualification

Highest Academic Level	Frequency
Primary	63
Secondary	95
University Degree	104
Masters Degree	14
Doctoral Degree	3
Others	8
Total	287

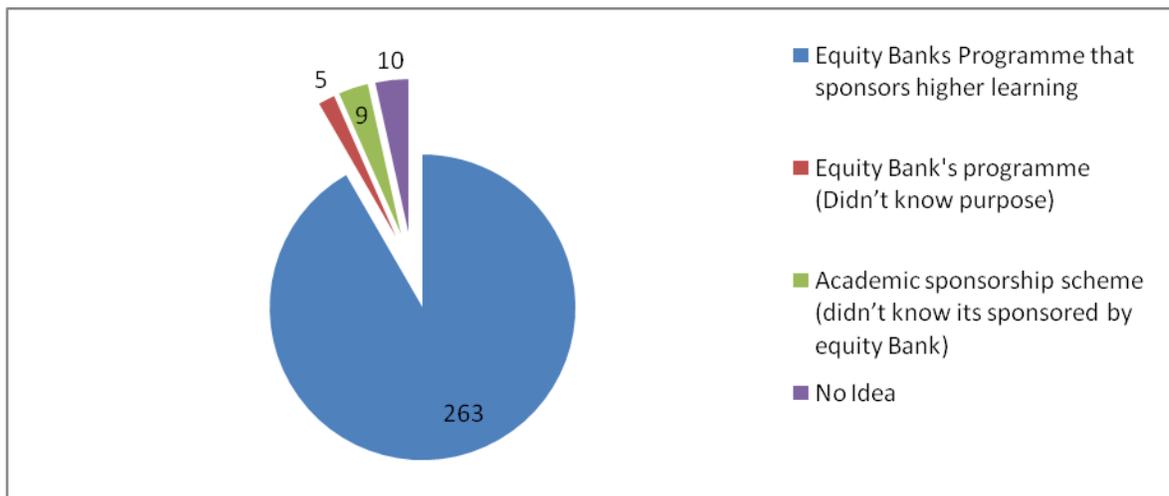
4. 1.2 Awareness of the Wings to Fly Programme

The results obtained from the survey showed that over 90 per cent of the respondents are aware of the ‘Wings to Fly’ academic assistance programme run by Equity Bank’s foundation. Almost all of the respondents were able to correctly point out the link that the programme is an initiative of Equity Bank which aims at promoting education among the needy students in the society through giving them some kind of sponsorship such as paying their tuition fees in higher institutions of learning such as secondary schools and universities both locally and abroad.

Only 14 respondents were unable to point out the linkage between academic sponsorship and the bank. This category of respondents were however able to show that the programme was an academic sponsorship scheme while 5 of them could only point out that it is an event held annually by Equity Bank though they could not tell what happens. A further 10 respondents could not completely say what the initiative was all about.

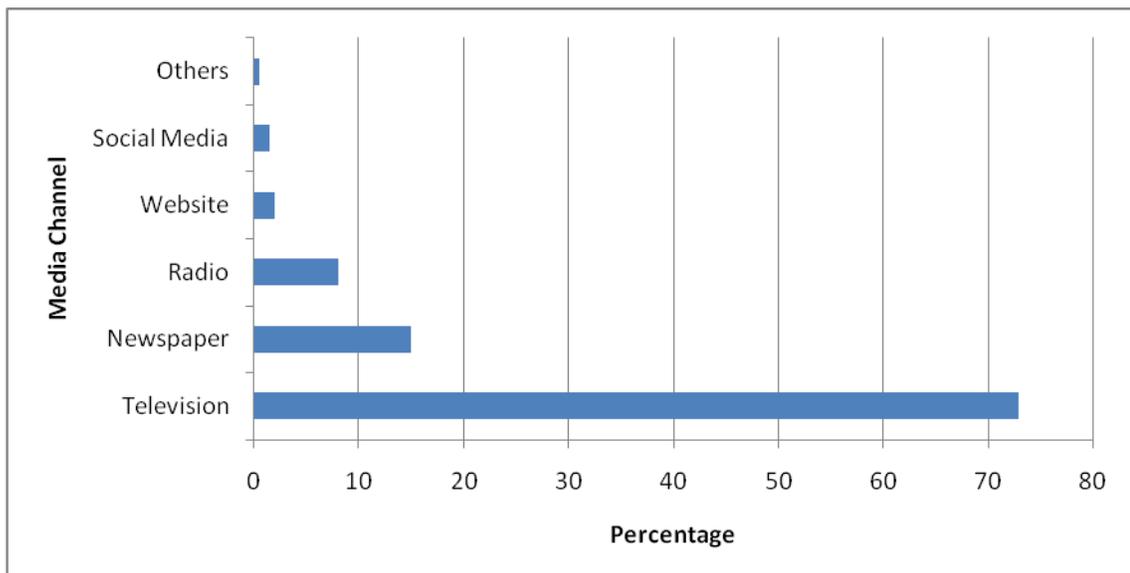
The results are a clear sign that there is widespread awareness of the programme among the public and that this CSR activity has been well communicated to the public.

Figure 4.1 Level of Awareness about the ‘Wings to Fly’ Programme



The survey also noted that a majority of the respondents (73 per cent) came to know about the programme via the television followed by the newspaper at 15 per cent. This is easy to decipher because most of the advertisements regarding the programme has mostly targeted these two channels of communication. Other channels of communication included the radio at 8 percent and Equity Bank’s website at 1.5 percent and the social media at 0.5 percent. This information is represented in the bar graph below.

Figure 4.2: Bar Graph Showing Channels and Respective Percentages



The above information clearly shows that the wings to fly programme has been largely communicated through the television and newspapers and as a result, majority of respondents have come to learn about the programme through those two channels of communication. Worryingly though, should be the fact that the presence in the social media might not be intense yet this is the channel which is increasingly becoming a way to connect with many people easily and cheaply.

4. 1.3 Wings to Fly and Access to Higher Education

The survey also sought to find out how people perceived the programme with regard to how far it is increasing access to higher education. This piece of information is important because the core of the programme is to enhance access to higher education and it is imperative that the population also perceives it as such.

To do this, a likert scale was used by the researcher to collect data. The respondents were to state the extent to which they agree with the statement that “The ‘Wings to Fly’ programme has considerably improved access to higher education.” There were five options from which the respondent had to choose. These were; Strongly Agree; Agree; Disagree; Strongly disagree; Do not know. The results were as represented below:

Table 4.4: Table Showing Extent to Which Respondents Agree that the ‘Wings to Fly’ Program has Improved Access to Higher Education

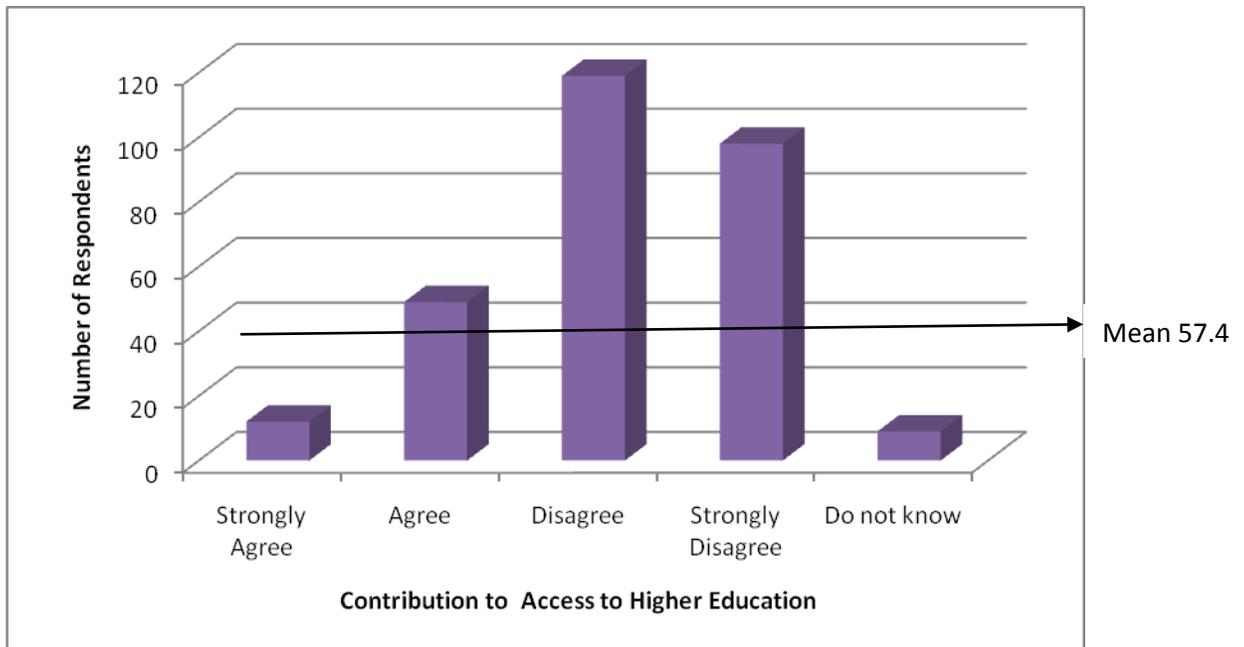
<u>Variable</u>	<u>Frequency</u>	<u>Middle Manager</u>	<u>Head- teachers</u>	<u>Teachers</u>	<u>Parents</u>	<u>Students</u>	<u>Beneficiaries Alumni</u>
Strongly Agree	12	2	2	1	1	2	4
Agree	49	1	4	5	11	7	21
Disagree	119	1	2	21	41	41	13
Strongly Disagree	98	2	5	23	31	35	2
Do not know	9	0	2	3	3	1	0
Total	287	6	15	53	87	86	40

Source: Researcher, (2014)

Given that the mean for this observation, assuming each answer carries equal weight was 57.4, it is clear that a majority of the respondents have no faith that the ‘Wings to Fly’ programme can lead to a significant opening up of opportunities for higher education to those who are targeted by the programme who are mostly from poor backgrounds.

A good number of the respondents i.e. 217 who represents 75 percent of the respondents polled in this study either disagreed or strongly disagreed with the statement, a clear indication that the bank has a long way to go with regard to building the programme itself so as to achieve a higher level of acceptance within the population.

Figure 4.3: Bar Graph Showing Extent to Which Respondents Agree that the ‘Wings to Fly’ Program has Improved Access to Higher Education



Source : Researcher, (2014)

The researcher noted that, the fact that those who are positive about the programme's ability to expand access to higher education were only 61 who are roughly 21 percent of the respondents is an indication that there is room for improvement.

4. 1.4 'Wings to Fly' and Uptake of Equity Bank's Products

Given that the main thrust for conducting the social responsibility initiatives is never for the benevolence of the society but a way of boosting a firm's image and therefore sales, the survey also sought to know the extent to which the respondents uptake of Equity Bank's products have increased due to the 'Wings to Fly' program.

To this end, the respondents were expected to say whether the programme has influenced them into increasing their consumption of the bank's products. Overall, the results showed that there was negligible effect on the uptake of the banks product with the majority of the respondents (82.47) noting that they have not been influenced by the wings to fly programme to consume any of the bank's products. This does not portend well for the bank which has spent a lot of effort to craft this as a flagship project with the president of the republic being brought in to launch the project each year. Only 12 percent of the respondents noted that they have been influence by the programme to consume the banks products while the remaining lot were none committal.

However, it must also be noted that a 97.8 percent of the respondents were of the opinion that other banks should emulate the 'Wings to Fly' programme as a way of giving back to the society. Some of the reasons given why this is the case is that the banks are making a lot of money in profits each year and it is only a matter of common sense that such

benefits trickle down to the common man on the streets. Other reasons included that it is the responsibility of the banks and other financial institutions to do so, while others noted that this will help expand entry into institutions of higher learning to the poor. Among the tiny minority who are opposed to the notion of other banks and financial institutions emulating the ‘Wings to Fly’ program noted that such may amount to manipulation of the people to take up their products and the increase in the level of interest charged on loans given the anticipated rise in the cost of the banks.

Overall, it appears that a majority of the respondents would like to see an increase in the activities aimed at opening up opportunities for learning especially targeted to the poor in the society and are appreciative of the Bank’s programme.

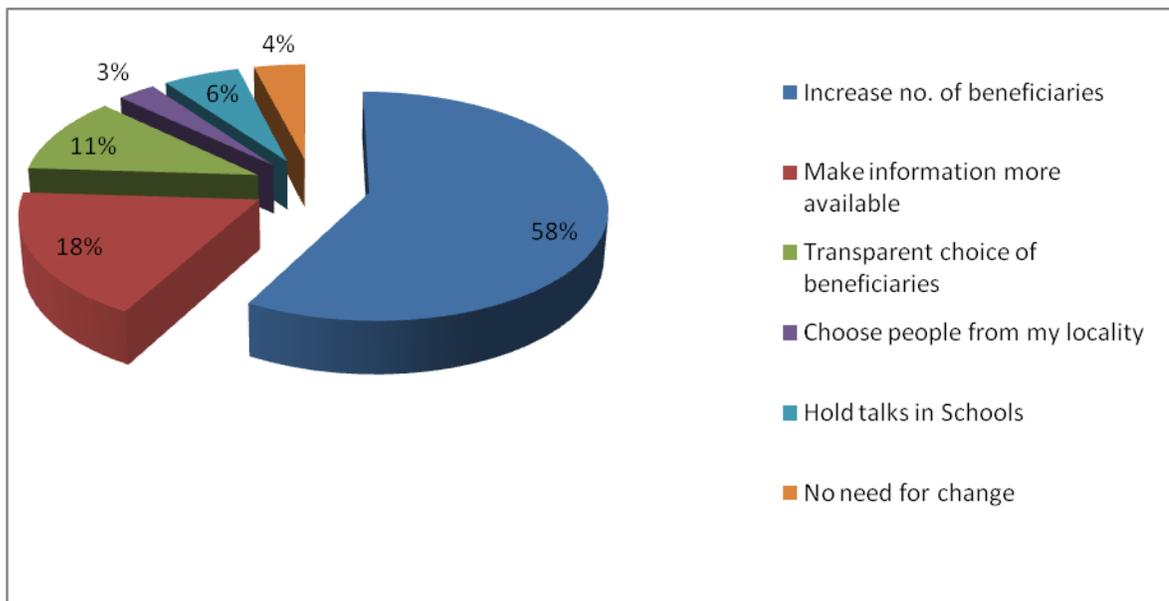
4.1.5 The Future of the Programme

Over half of the respondents would like to see the number of beneficiaries increased as a way of expanding its reach to many deserving cases in the country. Another portion of beneficiaries (18 percent) would like to see the information regarding the programme be made more available so that even more individuals are able to apply in good time and therefore benefit from the programme. Inability to know when applications open appears to be the reason that may have been locking out some of the deserving cases.

3 percent of the respondents would like to see people from their own locality benefitting, an indication that they believe that the process of choosing the beneficiaries may not be straight forward.

Some respondents (6 percent) also wanted to see Equity Bank employees holding talks in schools so as to increase awareness and have deserving students applying for the same. The rest of the respondents 4 per cent were comfortable with the way the programme is currently run.

Figure 4.4: Pie Chart Showing Changes the Respondents Would like to See in the Wings to Fly Programme



Source: Researcher, (2014)

4.2 Discussion of Findings

4.2.1 Awareness of the Wings to Fly Programme

It is clear that the programme enjoys widespread recognition among the public. This is partially because of the media profile Equity Bank has given its project. Over the past few years, the programme has enjoyed widespread media attention especially in the days

leading to its launch every year. A lot of media activity is likely to be observed within the mainstream media with the bank trying to hype on its successes. The climax will normally be the official launch of the project none other than the president of the republic flanked by an array of the banks' officials together with the leaders of its partners.

Therefore, as far as corporate social responsibility is concerned, the media lies at its very heart. It gives an organization a platform on which to engage with the public and tell its story in a way that the public will understand and therefore identify with the story. The right choice of the media for maximum impact is thus necessary. In the case of Equity Bank, it has majored a lot on the mainstream media which is normally the television and the newspapers and the radio. For a very long time, this has been the main platform of reaching out to the public.

It is however important to note that today's media is changing especially with the advent of the social media. Given that the target group Equity Bank is after, who are mostly teenagers and who spent most of their time online, it would be advisable for the bank to reconsider its media approach. Facebook and Twitter pages would most likely be welcome as the bank seeks to engender itself with its target group. This will further add to its efforts in creating awareness especially among the urban youth. This is not to say that the traditional channels should be done away with. It must be noted that due to myriad of challenges, internet connectivity among many people especially the urban poor and rural populations, online media channels may not be the best alternative. Hence

increased presence in the online platform should only be done as a complement and not a substitute to the traditional channels.

The bank can also optimize its website such that many searches about the programme is likely to lead anybody to its web page rather than the present state where such searches lead to various web pages belonging to news media that has reported on the same programme.

The researcher can conclude that on the side of creation of awareness, a good proportion of the Kenya's population is aware of the existence of this programme and efforts should be taken to move away from the media into other channels of communication such as conferences, school meetings, barazas e.t.c so as to reach even a bigger population of the Kenyan population which may not be adequately served with the traditional media channels but who never the less are both potential customer and beneficiaries of the programme. This way, awareness is likely to be even accentuated given that Equity Bank's model is to reach the poor who are mostly underserved by the banking services and may therefore not be among those privileged to get their news via television, newspapers and even radio (Siegel and Vitaliano, 2007).

4. 2.2 Wings to Fly and Access to Higher Education

From the results of the survey, it is clear that many of the respondents lack faith in the ability of the 'Wings to Fly' initiative to expand access to higher education. Most Corporate Social Responsibility initiative is not aimed at replacing the efforts of those charged with such a responsibility in the society (McWilliams and Siegel, 2001).

Rather, it is aimed at supplementing the efforts of those upon who need to provide such a service is entrusted upon. Therefore, this lack of faith in the 'Wings to Fly' programme may have been partially based on the respondents assumption that such an activity should have been done on a large scale so as to deal with the problem of lack of access to higher education due to inadequate funds on the part of the students.

This is understandable considering that the population may have been disillusioned by the system or may not quite well have understood the basic tenets of the CSR initiatives. Besides, it must be put into consideration that companies such as Equity Bank are also faced with a paucity of resources and may therefore be struggling to give what is just enough; in the hope that other players may soon come on board and fill in the gap.

People wary of organizations that spend a lot of time and effort hyping on their corporate social responsibility initiatives, yet what they do is not substantial. Such footloose sponsors (McWilliams and Siegel, 2001) only aim at generating positive image about themselves among the public and in the process generating more sales. It is a very selfish thing to do and once the public are of the opinion that they are being given a raw deal, the organization may just stand to suffer irreparable damage to its image.

This is not to say the Equity Bank's 'Wings to Fly' initiative is an example of a footloose sponsor. It calls upon us to evaluate the criteria of picking the beneficiaries and the number of beneficiaries together with other form of assistance given, and therefore make a determination of whether enough is being done. Given that the whole country is

included in the programme and that each year well over 2000 beneficiaries have benefitted, then they are doing a good job.

However, a majority of the respondents have no faith that the programme, up to now, is contributing to increased access to higher education in a substantial way, is a rude call to the bank to reassess itself and the initiative and see what is not just being done right. Perhaps a good example will be that not much information is available on those who have successfully undergone the programme and even graduated and are currently serving in various positions. This way, the much people are seeing are the activities surrounding the annual launch. After that, not much is seen or known about the project.

Secondly, the hype surrounding the yearly launch is not witnessed when individuals are required to apply or when they are being evaluated so as to pick the beneficiaries. This leaves the population asking questions around the selection criteria and how fair such a process is.

Lastly but not least, the programme is known to only cover the cost of tuition. The problem with such a structure is that most of those who deserve positions in such programs may be coming from very poor backgrounds and may not be able to raise other fees on their own. This way, even though tuition is fully paid, one may have difficulties staying in school as they simply cannot make ends meet. It is such stories that people are likely to encounter in their villages and localities and therefore affecting their perceptions.

4. 2.3 Wings to Fly and Uptake of Equity Bank's Products

It has always been presumed that a positive image among the public may lead to an increased uptake of a company's products among the public. This is perhaps because potential customers are unlikely to try out a product if they perceive the company producing such a product negatively. It is this assumption that comes at the very core of most CSR initiative. Companies will rarely do CSR for purposes of benevolence. Even under circumstances where they do not directly say it, at the ultimate point, they are always keen to see the sales figure go up and therefore add to their bottom-line. This explains why many organizations are keen to have their corporate social responsibility activities enjoy widespread media coverage.

However, as the results of the survey show, not all the positive coverage, if any, lead to increased uptake of a firm's products. This is because intense competition has given the customers alternatives against which to make comparison and choose what really fits them. A positive image, combined with a very poor service is unlikely to make one to be loyal to organizations. The result of the research in a way is an eye opener to Equity Bank and all other organizations keen to build their image via CSR activities.

Equity Bank must start asking itself what aspects of its products are making customers lose faith in it. Or rather, why is it that the wings to Fly programme is not directly related to an increase in sales figures? The financial sector is a very competitive one and banks are literally falling over themselves to get more clients. It is a fact that Equity Bank, having been so successful in targeting the under banked segment of the Kenyan

population, it had been slow in upgrading its work methods to keep pace with the increase in its customers base. The result is that its banking halls are congested and service is slow. At a time when many other banks are experiencing almost empty banking halls for a good part of every month, save of course for the end month ritual when many people have their salary and would like to transact, it becomes a turn off to have an Equity Bank's account.

Apart from poor service, the bank has to come up with innovative ways that can attract more customers and make the existing ones loyal. A good CSR activity, even which gains support across the board, is no guarantee that people are going to buy. There must be a good reason why somebody will leave his bank to come to Equity just because he or she is in favour with what the 'Wings to Fly' programme seeks to achieve. Today, almost all the banks are offering similar products and therefore one has to work extra hard to gain that edge which keeps it firmly on the driving seat.

Having observed that the purchasing decision is much more than the emotions organizations seek to appeal to by launching and running CSR activities, it should not be assumed that this is the entire story. Indeed, emotions have its way on the market place. The basic test of any product will be to have that product or service deliver what it is purported to do. Then there comes the role of the emotional aspect of the customers. If the emotion is not satisfied, then one may have problems reconciling to the facts around the product (Solomon, 2012). This therefore shows that CSR activity in itself is not a waste of time and effort. The positive image about the company it seeks to engender may

thus prove to be that deciding factor that tilts that decision away from the competitor and in favour of Equity Bank.

However, the results of the survey clearly show that emotions may not count after all.

4.2.4. The Future of the Programme

The survey noted that overall, the respondent appreciate the gesture by Equity Bank to open up opportunities for education among the less fortunate but bright students. This is because the ‘Wings to Fly’ programme enables such students to be able to pay their tuition fees. However, the general feeling is that the programme has not had the impact that the respondents had hoped of a program being run by such a financial behemoth. As a result, while many respondents appear positive about the program, they are full of the reasons and ideas they would like to see implemented so as to achieve the ideal program of their dreams.

One thing that comes out is that a substantial majority, who are slightly above half of all respondent would like the number of beneficiaries increased so that more impact could be realized. It must be observed that such may be borne out of the fact that collectively the numbers being sponsored are many but per district or county, it is only handfuls that get to be considered compared with the dire need for higher education, especially considering the grinding poverty that is spread across the country. It is therefore an indication that individuals still expect more to be done. This is unlikely to happen due to cost implications, but equity bank can bring more sponsors on board so as to benefit even more individuals.

Another thing that came out was the fact that the respondents expect information regarding the programme to be made readily available. As it stands now, information remains scanty, and those most disadvantaged may have to move to equity Bank branches to access it. Perhaps the bank should find alternatives of reaching potential beneficiaries. Apart from the media and county educational offices, perhaps other avenues such as chief barazas and school visits could do. In any case, letters can be done directly to schools for onwards transmission to the students. This way, the bank will be casting its net wide to reach even a bigger portion of the population. Suffice to say, this should also be accompanied by respective investments in the potential to handle a huge number of applications.

Even though many people have the basic idea about the programme, what came out of the survey was the fact that a good number of people (11 percent) felt that the process is shrouded in mystery. Therefore, to build the confidence in people, more transparency is required on the part of the bank. Most notably is the fact that people would be able to know the stages followed from the point of applying up to when the winners are selected. This is not to say that there has been malpractice on the part of the bank, rather, is an admission that even though the right thing has always been done, the public, who is the main target by the programme, is in the dark and a way has to be found in which they can be brought on board. Those interested should even be able to easily track the progress from the first point to the last point. Such a kind of transparency and or rather ease of getting information will do a lot in boosting the people's confidence in the programme.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The survey has brought to the fore some issues which must be considered by all those companies interested in using their CSR activities as a marketing point to boost their sales figures and even profits. Besides, another point to be considered is the fact that the use of the media should be creatively done so as to achieve the intended purpose.

One thing that has been noticed is that a strong presence in the traditional media such as the radio, television and the newspapers is good because those are the key areas whereby people are likely to get their information. However, it is increasingly becoming evident that in the current dispensation of the online platform, less and less people are relying on these mediums to get information perhaps because these medium have some inherent limitations such as time; people have to access them at a given point in time so as to get the information. But with the online platform, people can get the news any time and they can even use this platform to pass on information easily and cheaply to their colleagues and friends at any time of the day. The key point is that both the online platform and the traditional medium should be used to pass on information so as to widen the reach. Most of the recent research work has tended to show that people, especially those with a higher affinity for social media and other online devices, tends to spend substantial time of these platforms compared to traditional media (Peloza, 2006). Avoiding the online platform will be to lose them. Hence active presence on social media sites and websites is a step in the right direction.

The survey also revealed that there is bound to be a discrepancy between what the public expects and what the organization is able to put forward. The wider the discrepancy, the less confidence the public will have in the effort and this affects their ability and confidence levels in what an organization is trying to achieve. This has the impact of making the organization to fail to achieve the kind of image it had intended with the public. The worst case scenario is when the public form a negative image towards the organization because they are not convinced the organization is doing enough. Such a people may be of the opinion that the CSR activity amounts to nothing. It is therefore necessary for the organization to avoid just hyping on its success because the public may not see it that way. The best approach will be to engage with the public and help them understand why the organization cannot reach the levels the public might have hoped.

Another message which came out clearly is that success in a CSR activity may not necessarily translates into increased uptake of a firm's products. Rather, such is an aggregation of many other factors. Therefore, apart from just the CSR, the organization should also work in other areas so as to compete effectively. For instance, quality of the service or product should be good and the overall levels of customer service should be the best. CSR activities should only be used to engender the loyalty of customers and tempt potential customers to switch sides. Customers already have a wide variety of alternatives due to the deregulation of markets which has encouraged competition. This is however not to say that emotions have no role to play in the choices customers makes. However, choice is an aggregation of many factors, emotions being one of them, and this is addressed by the CSR activity.

5.2 Conclusion

The survey has been an eye opener to the financial institutions and other organizations currently running a variety of Corporate Social Responsibility programmes. Several key issues have come up which will go a long way in defining how this issue is approached in the future. To begin with, it is generally agreed that a good CSR activity should have a long term focus so that the public who are the main targets of such activities come to associate an organization with a given event or activity.

However, it is good that organizations do constantly monitor how their activities are perceived so as to make sure that the right information is reaching the public and that the targets of the programmes are being achieved. This will largely help the organization in crafting messages that helps it keep tabs with the feeling of the public. Remember, the idea is not to meet the expectations of the public by doing what they expect should be done, but by doing what is enough given the budget, and rallying the public to support the organization's course.

Another thing is that CSR in any case does not necessarily lead to increased uptake of the products of an organization. This is to say that CSR is only one aspect of the marketing efforts of the organization and should be taken as such. Therefore, increased sales and profits should be taken within the whole spectrum of marketing as a whole. In this respect, CSR activity is in no way a silver bullet to the sales figures. It does not in any way or on its own, lead to increased sales. To some extent, it may lead to improved

perception of the organization and its products, but that is just that. Turning this into sales is another thing altogether.

In summary, CSR as a marketing point is a way of enhancing the visibility of a firm and its products. However, a lot needs to be done so as to get it right. Mere media presence is not enough. If done correctly however, the organization stands to immensely benefit from the good image it builds in the mind of the public.

5.3 Recommendations for the programme

Based on the findings of the study, the researcher recommends the following:

Equity Bank should be able to carry out regular audits of the impact of its Wings to Fly programme so as to ensure that it is able to build a consistent image in the public mind. Besides, such a research will ensure that the organisation is able to find out its areas of weaknesses that needs improvement.

Another thing is that the bank should explore other media of communication apart from the traditional media. This will ensure that many more are able to get information of how the programmes work and therefore benefit from it.

Wings to Fly programme has been well received by the public. However, the overall service and various products should be improved so as to increase sales especially among the prospects who are attracted by the CSR activity.

The bank should also increase the level of transparency in the program. There should be more information points from which interested person can get information and track progress of the programme.

The Bank should also look for ways of having more individuals benefit from the program. This will ensure that people are able to get to know those who qualify from their own localities. Besides, proper pollicisation of beneficiaries can also be done so as to ensure that people get to know that the program is actually achieving results and transforming lives positively.

5.4 Recommendations for Further Research

From the survey, there are several areas which were not well covered due to various limitations including time and resources, but if done, will improve the understanding of the impact of CSR on both the organization and the beneficiaries.

First, further research may look at the relationship between CSR activity and the sales figures. Such a kind of research work may prove is there is a link between the two by going into specific details such as sales figures that can directly be attributed to the CSR activity rather than any other marketing activity.

Secondly, the research was unable to strictly get an opinion of how successful the program has been compared to other similar programs run by the government and other nongovernmental organizations (NGOs). This way, a clear comparison and lessons that

can be learnt by other organization wishing to start such projects was not possible to draw.

Again, the possibility of replication was not studied. It is therefore possible that a study of the same program will deliver contrasting results. An area of further study would be a multiple case study to see whether the same results would be achieved (Mouton, 1996).

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APPENDIX I: QUESTIONNAIRE

Please answer the following questions to the best of your knowledge and ability. The purpose of this research is to collect information for purely academic purposes and any information submitted will be treated with utmost confidentiality. Do not write your name, phone number or other such information that may expose your identity anywhere in this questionnaire. Thank You.

Section A

- 1. Gender (tick appropriately) male Female.....
- 2. Highest academic qualification (tick appropriately)
Primary.....Secondary.....University Degree.....Masters.....Degree.....Others.....
- 3. Status
Employed.....Unemployed.....Student.....

Section B

- 4. What do you know about the ‘Wings to Fly’ programme?
.....
.....
.....

- 5. How did you come to learn about this programme?

Radio

Television

Newspaper

Website

Social media

Others

(specify).....

6. To what extent do you agree with this statement(tick appropriately)

The 'Wings to Fly' programme has considerably improved access to higher education

Strongly Agree

Agree

Disagree

Strongly disagree

Do not know

7. Do you know anybody who have benefitted from this programme.

YES

NO

8. Has the 'Wings to Fly' programme made you to increase your uptake of Equity Banks products?

Explain.....

.....

.....

9. Do you think other banks should adopt such a programme? If yes, explain

.....

.....

10. What changes would you recommend to the programme?

.....

.....

Thank You!