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**UNDERSTANDING THE ROLE OF INTERNAL CSR ON EMPLOYEES: A NIGERIAN  
COMMERCIAL BANKS' PERSPECTIVE**

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**ABSTRACT**

The research examine international corporate social responsibilities in the Nigerian banking sectors as it impact to their employees performance to achieved that a research objectives was developed as follows (i) To examine of the concept of CSR and how it is practiced in the banking sector of a developing country like Nigeria.(ii) compare the internal CSR practices in the Nigerian banking sector with internationally accepted standards and practices. The research adopted qualitative approach with the aid of content analysis of the data obtained from the respondents who were executive and corporate directors in the banks interviewed. The finding reveal that CSR is a known concept but not fully implemented and it has dual benefits one to employees of the banks where the bear the direct benefits and the other for the benefits and development of the society.

**KEYWORDS:** Internal corporate social responsibilities, Employees, Nigerian and Commercial Banks

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**1. Introduction**

The concept of corporations being socially responsible has gained momentum over the last few decades. In the work of Coldwell (2001); Windsor (2001); Aguilera *et al.*, (2006) and Osemene (2012), they argued that the increased demands for CSR starts from external demand by stakeholders from communities and societies with general expectations or governments with explicit requirements for social legitimacy (Wood 1991; Crowther, 2008). The banking sector is not exempted from the general expectations from both communities and government. The works of Kim and Kang (2013) declare that, the emergence of social media may have contributed to the increase in the demand for CSR because organisations are striving to avoid negative reputation of their operations. However, studies by Welford (2005); Bonoli *et al.*, (2005); Jones *et al.*, (2007); Porter and Kramer (2006) have emphasized the external CSR aspects leading to the claim that community and environment based CSR activities that focus on cause-related issues and philanthropy are of greater relevance than other field of CSR. An instance that supports the claim of cause-related CSR activities is the issue of 'Fuel Poverty' in the United Kingdom (UK). Fuel Poverty is a circumstance where a household cannot afford to be adequately warm at a reasonable cost given their income. The UK government have urged for the stakeholders in the UK energy industry to engage in activities that assist in the reduction of the issue of fuel poverty (OFGEM, 2010). Thus far, energy suppliers in the UK are expected to spend around £1.3 billion yearly

on energy efficiency measures to tackle this serious and complicated issue of fuel poverty via the Energy Company Obligation (ECO) (Energy UK, 2015). This action by the UK government and the response by the Energy suppliers in the UK show a combination of both government requirements and the obligation for energy suppliers to respond to the need of the society because this is directly related to how they do business.

## 1.2 Statement of Problem

Nigeria is one of the many developing countries where CSR practices are still at its infancy (Amaeshi *et al.*, 2006; KPMG, 2011; Idowu, 2014). Few researchers (including Adeleke 2014; Idowu, 2014; Mordi, *et al.*, 2012; Adeyanju 2012; Terungwa, 2011; Eweje 2007; Amaeshi *et al.*, 2006) have presented numerous findings on CSR from the Nigerian perspective. A study by Mordi *et al.*, (2012 p 1) revealed that there was diversity of how CSR was understood and experienced in Nigeria. That study further explained that there were three strands of CSR expressions in Nigeria. These include philanthropic, economic support and compensatory. It also made it clear that the whereas the philanthropic activities included donations to community and charity events; the economic support activities included sponsorships of sports events, education; while the compensatory activities included settlements and compensations given to community members that suffered as a result of adverse consequences of the business operations. This finding highlights the direction and focus of most CSR research work and literature in Nigeria in particular and developing countries in general. It is observed that the concentration of efforts on external CSR activities has partly responsible for the less research attention given to the internal dimensions of CSR, which arguably plays an equal role in the overall development of the philosophy and practice of CSR in Nigeria and developing countries

## 1.3 Objectives of the Study

The main aim of this research was to examine the development and practice of internal CSR practices in the Nigerian banking sector. This is with a view to understanding the prevalent internal CSR practices and how they contribute positively to employee performance in the Nigerian banking sector.

The specific research objectives are

- I. To examine of the concept of CSR and how it is practiced in the banking sector of a developing country like Nigeria.
- II. compare the internal CSR practices in the Nigerian banking sector with internationally accepted standards and practices

## 1.4 Research Questions

- i. Does internal CSR in banking industries impact on the employees
- ii. Do internal CSR in banking industries in Nigeria different with that of developed countries

## 1.5 Significance of the Study

Based on the statement of problems and research objectives that the current study is very relevant, firstly, in filling the existing knowledge gap on the practice of internal CSR within the Nigerian banking sector and how these practices affect the internal stakeholders, which are the employees of the banks. Secondly, it relevant in improving knowledge of how internal CSR practices contribute to positive behaviour bank employees thereby contributing to social change in the areas of human capital development, enlightenment on the level of CSR development in Nigeria, institutional development and good governance within the Nigerian banks and other developing nations. Thirdly, it also contributes to the growing literature in internal CSR practices in the developing countries with a particular reference to Nigeria. Lastly, it benchmarks internal CSR practices in the Nigerian banking sector with global best practices, which is important in assessing the Nigeria banking sector with its contemporaries in the world when it comes to internal CSR practices.

## 2. Literature Review

### 2.1 Meaning of Corporate Social Responsibility

CSR as a field of study has gained increased and widespread interests (Smith, 2011 p 13). The existing literature (Carroll 1999; Porter and Kramer 2006; Drucker 2008; Masaka 2008) has noted that there are general expectations from government, public, as well as society for corporations to give back to the communities their business activities are meant to guarantee them the necessary license to operate. Practitioners and academia have both contributed to the formation of appropriate mechanism to meet these expectations and gain the license to operate in the communities and societies they serve. However, there is

still ambiguity on what outcomes these methods should bring to claim the success of such activities (Ward and Smith, 2015). In addition, the definitional fault lines also account for the lack of agreement on the basic maker of success for CSR (p 6). Hence CSR remains a debatable and contextual subject because different organisations define and practice it based on their own definition and understanding of this concept.

Resulting from the foregoing, there are countless definitions of CSR within academic literature, with each definition valuable in its own right and constructed to fit the specific organization or scenario. One of the earliest definitions of CSR was provided by Bowen (1953) cited in Smith (2011 p 11), where he defined CSR as 'the obligations of businessmen to pursue those policies, to make decisions, or to follow lines of actions which are desirable in terms of the objectives and values of society'. This definition has generally been accepted as the foundation of the definitions of CSR, but it lacks clear stance as to what exactly the policies should be, or how desirable actions to society should be measured or defined. This definition creates rooms for multiple questions when applied to the socio-political setting of a developing country like Nigeria. As noted earlier, Nigeria is a very diverse nation and what may be seen, as desirable values in one section of the society may not necessarily be the same in another sector of the society. However, the key concept of this definition is arguably the need for businesses to oblige to policies that are desirable to society

## 2.2 Stakeholder Theory

A broad definition of CSR is indicative of the notion that CSR are organizational actions or involvement in activities that address issues that are beyond the scope of its economic, technical and legal obligations (Aguilera et.al, 2007; Carroll, 2008). Furthermore, CSR is a dimension of organizational investment, which possesses features that are indicative of a dual direction towards the enhancement of social welfare and of stakeholder relations. The impact of CSR policies on and by employees as a stakeholder group is explained by the focus on stakeholder relations. By exerting pressures on organizations to embrace socially responsible behaviours, employees can act as agents for social change (Aguilera et.al, 2007). Ramus and Steger (2000) also noted that employees support is necessary in achieving effective CSR and policies as demonstrated by environmental policies. In addition, employees as a stakeholder group have perceptions and evaluations. Thus, they judge and react to CSR initiatives and practices (Rowley and Berman, 2000; Rupp et.al., 2006; Wood and Jones, 1995).

The stakeholder theory is designed to reflect the outline of the organization's structure and objectives (Donaldson and Preston, 1995). Freeman (1984) in Ayadi (2005 p 4) defined stakeholders as any group or individuals that can affect or be affected by the realisation of a company's objectives. In the words of Donaldson and Preston (1995), "stakeholders are individuals or groups that have legitimate interest in substantive aspects of corporate activity and the interest of all stakeholders are of intrinsic value" ( p.67). Mercier (1999) added that stakeholders are agents for whom the firm's development and good health are of prime concern. That is to say that the stakeholder theory recognizes stakeholders as the category of people that are concerned with the activities of the organization (Freidman, 2007). This suggests that multiple concerns will most likely emerge because various groups have different concerns. In fact, according to Lindgreen and Swaen (2010), to achieve a successful implementation of CSR, managers must build bridges with their stakeholders through formal and informal dialogues and engagement practices.

The stakeholder theory has become one of the frequently used theories in explaining CSR (Branco and Rodrigues, 2007; Mele, 2006; Morsing and Schultz, 2006). According to the definitions of CSR reviewed earlier in this chapter, it can be inferred that stakeholder satisfaction plays a vital role in the conception and practice of corporate social responsibility (Hopkins 2003; Fombrum; 2000; Richardson 2008; Crowther and Rayman Bacchus 2005). Hence, the ambiguity of CSR arguably holds its vagueness and broadness to the definitions of stakeholders and the varied ways these stakeholders' expectations can be met. The idea that an organisation should take into consideration every group or an individual that affects or is affected by their actions is broad. Several studies have raised concerns about the adoption of stakeholder theory in accessing the role of business in society. For instance, Key (1999) argued that the stakeholder theory lacks specificity; and thus cannot be operationalized in ways that allow scientific inspections. This issue of specificity raises concerns of how stakeholders can be managed in Nigeria. The broad categorisation of stakeholders with different needs makes it even more challenging to treat and manage people fairly and efficiently. Other authors (Husillos and

Alvarez-Gill, 2008) have also claimed that the stakeholder theory offers no decision-making criteria that would adequately guide corporate governance. Yet, Reed (2002) has disregarded its application in the developing world claiming that the stakeholder model is best suited for the developed societies. Some critics have also contended that accountability to multiple disparate groups leads to accountability to no one; suggesting that this theory creates situations whereby management decisions can be justified by reference to one stakeholder or another. Furthermore, Orts and Strudler (2010) have also identified three issues the stakeholder theory presents to include; the problem of identifying who a stakeholder is, the vagueness of decisions derived from analysing stakeholders and balancing various interests and considerations in decision making

### **2.3 Development of CSR in the Developing World**

Developing countries are identified as countries with a relatively low per capita income and low level of industrialization. The majority of the countries in these categories are located in the Latin America, Asia, and Africa (UNDP, 2006; Visser, 2008). The development of CSR in developing countries has been observed to be relatively new (Utting, 2002) simply because the concept has been primarily developed and practiced in developed countries (Kemp, 2001). Consequent upon this, the CSR literature as it relates to developing countries is very thin as a high majority of the studies and debates have been centred on developed countries even though the literature has been constructed to be reflective of a global context (Visser, 2008).

The CSR practices and agendas of multinational companies in developing countries have been heavily criticized with allegations of brainwashing and existing gaps between corporate rhetoric and practice (Christian Aid, 2004; Frynas, 2005). In addition, Fig (2005) has explained that the contributions of organizations to social issues are managed especially when the contributions of the organizations are compared to their profits. It can be deduced that CSR practices in developing countries are generally imbalanced, antithetical and restricted to few sectors (Utting, 2002; 2003).

### **2.4 Development of CSR in Nigeria**

Nigeria as a country established links with Multi-National Companies as far back the colonial era. The work of Amaeshi et.al (2006), showed that the United Africa Company (UAC), founded by George Goldie in 1879 was one of the earliest organizations that operated in the geographical location that is presently known as Nigeria. It can be said the influence of MNC is not new to Nigeria. Therefore, taking the view of the work of Fox (2004) that suggests CSR have been exported to developing countries through MNC, one can say that truly CSR has been present in Nigeria as early as the 18<sup>th</sup> century even-though it has not been generally documented. The CSR literature on Nigeria is very thin with most of the studies focusing on the CSR activities of multi-national firms rather than the local indigenous companies (e.g Boele *et al.*, 2001; Ite, 2004, 2005; Frynas, 2000, 2001). To understand the evolution of CSR practices in Nigeria, it is imperative to examine the framework and the nature of business practices upon which organizations operate in Nigeria. Organizational practices and CSR initiatives are to a large extent shaped by the socio-economic conditions prevalent in the society (Amaeshi *et al.*, 2006; Jamali & Mirshak, 2007; Visser, 2008).

In the mid-1990s, MNC like the Royal Dutch Shell and other oil producing companies in Nigeria experienced a backlash from local communities where they operate leading to the rise of militancy because of disapproval from the host communities. An instance was the Ogoni crisis, which resulted in an increase of the financial commitment of Shell to CSR initiative for community development from US \$30,000 in 1989 to more than 1,000 percent in 1998 (Frynas, 2000; Manby, 1997; SPDC, 2004). The Ogoni crisis resulted in wide spread incidences of community clashes and kidnapping of the companies' staff for hostage purposes. Christian Aid (2004) and Frynas (2005) noted that the huge increase in the companies CSR commitments was a strategic response to pressures from the local communities who felt the negative impacts of the organizations operations. The demand for sustainable community development gained more publicity, and thus the change in Shell's CSR policies was an attempt at boosting public relations and will only contribute little to community development (Christian Aid, 2004; Frynas, 2005).

### **2.5 Role of the Commercial Banks in the Development of CSR in Nigeria**

Commercial banks in Nigeria are actively engaged in CSR and seem to be adopting CSR in ways they believe are most applicable to the Nigerian society. Studies (Mordi et al., (2012; Olanrewaju and Bolanle, 2012; Adeleke, 2014; Abdulazeez et al., 2014) found that banks in Nigeria tend to focus their CSR on basic needs of

society through the provision of basic amenities such as potable water, sponsorships of sporting events, scholarships, micro credits and so on. Furthermore, findings from studies by Abdulazeez *et al.*, (2014) showed that a large percentage of spending on CSR by the banks in Nigeria are categorised as donations and philanthropy. This CSR philanthropy adoption has been cited earlier in this study to be predominant in the Nigeria society. This predominant adoption of CSR as philanthropy in Nigeria raises the question of if business case approach (Kurucz *et al.*, 2008; Lee, 2008; O'Sullivan, 2006; Vogel, 2005; Zadek, 2000) is the main driver of CSR in the Nigerian banking sector.

Generally, the practice of CSR initiatives is a voluntary exercise. The widespread adoption and increase in CSR practices in the Nigerian banking sector is attracting enough attention in the study of CSR to necessitate an examination of the motives that drive the banks to embrace this concept of CSR. There is an inter-relationship between participation in CSR initiatives and organisational performance. Therefore, understanding the ideologies that instigate CSR practices and voluntary disclosure are important because while the rationale for companies engaging in these inter-related activities may be the same, for some other companies it is entirely different. Some companies are involved in CSR practices but do not partake in CSR disclosure or reporting. Findings from the study by Lou *et al.*, (2012 p.2) suggest that a strong CSR record can be a liability. In addition, companies also withhold the disclosure of negative CSR reporting for reasons best known to them (Brown *et al.*, 2013; Milne and Patten, 2002).

### 3. Research Methodology

The procedures adopted to identify the internal CSR practices of Nigerian banks and how they influence employee performance. To capture the interpretation of internal CSR practices in the Nigerian banks, the research used qualitative semi-structured interviews to extract data from participants in this sector. A qualitative method was adopted for the research because flexibility in data gathering was essential to understand the internal CSR practices of the banks. The population of the study is all commercial banks in Nigeria and purposeful sampling technique was adopted to determine the respondents of the study where some corporate directors and executives were selected.

### 4. Data Analysis

**Table 4.1: Meaning of CSR to the Banks**

Theme: <b>CSR in Nigerian banking sector</b>		
Resp.	Responses	Summary
CD B1	CSR generally for us is a <b>business strategy</b> in meeting the needs of our <b>stakeholders both internal and external</b> . It is a business strategy focused on our entire value chain with the aim for improved productivity and profitability. However, it goes beyond profit. We believe our <b>stakeholders</b> are important. Without our <b>stakeholders</b> , we do not have a business. That is why it is a strategy.	CSR is a <b>business Strategy Stakeholder management</b>
CD B2	We look at CSR as intervening <b>positively in the society</b> and then basically running a sustainable operation that have <b>positive impacts on internal and external stakeholders</b>	CSR is an <b>intervention programme designed to influence all stakeholder groups.</b>
CD B3	To my bank, CSR has to do with <b>giving back to the society</b> and environment in which we conduct our operations	CSR is giving back to the society

The table above is NVivo 9 word cloud of the meaning of CSR in the Nigerian banking sector as presented by those interviewed. Firstly, it shows the importance of stakeholders to the strategic representation of CSR in the Nigerian society; and secondly highlights the influence of culture and societal development on their definition of CSR in Nigeria.

**Table 4.2: Practical representation of Corporate Responsibility at the banks**

Theme: Practical representation of CSR		
Resp.	Responses	Summary
CD B1	We build it into our <b>internal process</b> , which is structured to be an aspect of our business practice. CSR is an embedded business strategy.	It is represented in practice as an embedded and <b>inbuilt business strategy</b> .
CD B2	We do a lot of things which in practice represent our Corporate Responsibility.	It is represented through <b>various programmes</b> .
CD B3	As a bank we represent corporate responsibility in practice through the various programs we sponsor and this is evident in our social ideology which is enshrined in our philosophy of Giving Back.	It is represented through <b>social programmes</b>

**Table 4.3: Bank's perception on internal CSR**

Theme: Internal Stakeholders		
Resp.	Responses	Summary
CD B1	We have a guideline as a business- People, Technology, Service! <b>People always come first</b> . We see our people as our major strength in gaining competitive advantage. Internal CSR is important to us as it is an asset. <b>An asset that is people who are nurtured</b> , so that we retain the best brains we employ.	People are asset.
CD B2	Overall, we do not have a concept like internal CSR. We have a <b>set of policies that take care of the internal CSR concept</b> . It as defined in different but not in any specifics.	Internal CSR is a relatively new concept.
CD B3	We believe it is a good practice that should be encouraged. You see, <b>it is something that has always been in practice</b> . <b>However, it is not perceived in the way and manner of which you now present it</b> .	<b>Internal CSR is a good practice</b> and should be embraced.
CE B1	We consider <b>human capital</b> as an important part of our operations. So our bank's perception of internal CSR is focused on developing people.	Internal CSR is <b>focused on developing employees</b> .
CE B2	We have set policies and guidelines designed specifically to cater for <b>our internal stakeholders</b> .	Internal CSR is perceived as a relatively new concept for already <b>existing policies of managing internal stakeholders</b> .
CE B3	Our perception of internal CSR is what we call <b>Human Resource Management</b> . This is an area which we see as the 'brain box' of the operations and workings of our bank and over the years we have channelled in huge resources to develop our human capacity.	Internal CSR is effective <b>management of human capital resources</b> .

The table shows the word clouds of the banks perception of internal CSR. Figure 4b shows that the focus of internal CSR in the banks is based on employees and internal stakeholders of the banks.

## 5. Conclusion and Recommendation

### 5.1 Conclusion

In spite of the scarcity of research work on internal CSR in Nigeria, the study has shown it is a topic worth researching because it could contribute to the overall development of the Nigerian banking sector. From the findings of this study, the following conclusions can be made.

CSR is generally viewed within the banking sector of Nigeria as a strategy for fulfilling societal expectation and contributing to societal development. The societal developments including, development in the educational sector, social challenges and philanthropy gestures were based on the philosophy of giving back to the society. The management of the Nigerian banks generally believe that internal CSR was an asset, but they see it as a new concept, which has always been around but not presented in the format in which the research study presented it. The general view was that internal CSR was as a tool for development and getting optimum performance from internal stakeholders.

Internal CSR was also perceived by the management of Nigerian banks as people – orientation programmes, policies and activities such as healthy living programmes, employee development programmes, staff welfare schemes and fairness and equity policies. These programmes were found to be part of the internal CSR activities designed to meet the needs of internal stakeholders and motivate employees for improved performance at work

## 5.2 Recommendations

The following recommendations were made.

1. CSR within the banking sector of Nigeria should be seen as strategy for fulfilling societal expectation and contributing to societal development and be given priority at all time because employees are beneficiary hence it boost their performance for example good road from the resident of the employees helps in avoiding late coming to work.
2. The management of the Nigerian banks should embrace CSR as having dual role of positive importance to the bank and the society.
3. Government should make policy that will commit the bank to adopt Internal CSR as people – orientation programmes, policies and activities such as healthy living programmes, employee development programmes, staff welfare schemes and fairness and equity policies. These programmes were found to be part of the internal CSR activities designed to meet the needs of internal stakeholders and motivate employees for improved performance at work

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