

**COMMUNICATION STRATEGIES FOR COMMUNITY
DEVELOPMENT**

*(A study of the impact of corporate social investment programmes implemented by the banking
sector in the Chatsworth District: KwaZulu-Natal)*

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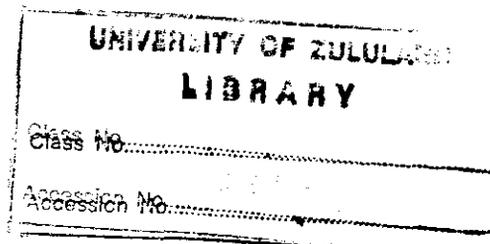
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ABSTRACT

COMMUNICATION STRATEGIES FOR COMMUNITY DEVELOPMENT

(A study of the impact of corporate social investment programmes implemented by the banking sector in the Chatsworth District: KwaZulu-Natal)

The concept of sustainability has been adapted in business context to achieve balance, integrity, economic, social and environmental performance (Naidoo 2002:129); however Corporate Social Investment (CSI) is a relatively new concept to some companies. This study measures the growing debate over the responsibilities of business and the examination of communication strategies and CSI programmes being implemented by the banking sector in the Chatsworth District.

The first part of the study reviews literature pertaining to the communication process, electronic communication, mass communication, organisational communication, public communication, communication strategies in corporate social investment and community development.

Subsequent chapters deal with the construction of a survey instrument employed to measure and evaluate the extent of CSI programmes by the banking sector and the findings of the survey.

Penultimate chapters blend the insights gained from this literature review to interpret the results, obtained through the quantitative research methodology, to

describe a set of conclusions and recommendations in the context of community upliftment through CSI initiatives.

ETHICAL STATEMENT BY RESEARCHER

With the signature below I, Gedala Mulliah Naidoo, hereby declare that the work that I present in this thesis is based on my own research, and that I have not submitted this thesis to any other institution of higher education to obtain an academic qualification.


GM Naidoo

21 February 2008

Date

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LIST OF ACRONYMS

- ABSA: Amalgamated Banks of South Africa
- ABH: Aryan Benevolent Home
- AICC: African Institute of Corporate Citizenship
- AIDS: Acquired Immune Deficiency Syndrome
- AMD: Advanced Micro Designs
- ANC: African National Congress
- ARV: Anti-Retroviral Therapy
- AsgISA: Accelerated and Shared Growth Initiative for South Africa
- BBBEE: Broad Based Black Economic Empowerment
- BCR: Business-Community Relations
- BEE: Black Economic Empowerment
- CAF: Charities Aid Foundation
- CAFSA: Charities Aid Foundation Southern Africa
- CBO: Community Based Organizations
- CCC: Centre for Corporate Citizenship
- CCI: Corporate Community Involvement
- CMR: Communicator-Message-Recipient
- CSI: Corporate Social Investment
- CSR: Corporate Social Responsibility
- DCC: Durban Christian Centre
- ECD: Early Childhood Development
- ECI: Employee Community Initiative
- ECI: Employee Community Involvement
- EVP: Employee Volunteer programmes
- FNB: First National Bank
- FSC: Financial Sector Charter
- GDP: Gross Domestic Product
- GEAR: Growth, Employment and Redistribution
- GIS: Geographic Information System
- HIV: Human Immunodeficiency Virus

HSRC: Human Sciences Research Council
JET: Joint Education Trust
JIPSA: Joint Initiative for Priority Skills Acquisition
JPOL: Johannesburg Plan of Implementation
JSE: Johannesburg Stock Exchange
KZN: KwaZulu-Natal
MDG: Millennium Development Goals
MRC: The Medical Research Council
MST: Mathematics, Science and Technology
MTN: Mobile Telecommunication Networks
NAB: New Academy of Business
NDA: National Development Agency
NEPAD: New Partnership for Africa's Development
NGO: Non-Governmental Organisation
NPO: Non-Profit Organisation
NPP: Non-Profit Partnership
OAU: Organization of African Unity
OVC: Orphans and Vulnerable Children
PBO: Public Benefit Organisations
RDP: Reconstruction and Development Programme
RMB: Rand Merchant Bank
SABCOHA: South African Business Coalition on HIV/Aids
SAGA: South African Grantmakers Association
SANGOCO: South African NGO Coalition
SASIX: South African Social Investment Exchange
SME: Small Medium Enterprise
SPSS: Statistical Programme for Social Science
SRI: Socially Responsible Investment
TBL: Triple Bottom Line
TNDT: Transitional National Development Trust
TSI: Tshikululu Social Investments
UNV: United Nations Volunteers

UYF: Umsobomvu Youth Fund

WSSD: World Summit on Sustainable Development

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Chapter 1

ORIENTATION

INTRODUCTION

Communities are fashioned by various contributing factors such as religious beliefs, ethnic groups, educational influences, commerce, industry, technological advancements and both Local and National Government. In 1996 the Government introduced the Skills Development Act. According to Niyozima (2003:19) this Act was introduced to address the development of the skills of the workforce. Niyozima (2003) further states that the Government implemented the Skills Development Act and the business sector was motivated to implement education and training programmes for the upliftment of employees which resulted in transforming communities.

In South Africa, the communities were indoctrinated by the apartheid system causing segregation amongst its citizens. Communities that faced this atrocity were limited to certain facilities which required residents to travel to the city centre to make payments and purchase goods for their daily use. Companies soon realised the need to avail themselves within communities in establishing their presence by providing them with supermarkets and other businesses. Niyozima (2003:27) states that companies have engaged the community by sharing resources and assets such as people, products, services, expertise, technology and influence.

An article posted on Wikipedia (2007:[http://en.wikipedia.org/wiki/Chatsworth, Durban](http://en.wikipedia.org/wiki/Chatsworth,_Durban)) states that Chatsworth is a large township situated in south of Durban, South Africa, which was established as a result of the Group Areas Act. The establishment of this area, in the late 1960s and early 1970s, was for the Indian population group to occupy. This applied to only those who were removed from their initial areas of occupation due to racial segregation and the implications of the Group Areas Act. Wikipedia (2007:[http://en.wikipedia.org/wiki/Chatsworth, Durban](http://en.wikipedia.org/wiki/Chatsworth,_Durban)) further state that Chatsworth is now regarded as a fully fledged suburb of Durban and boasts industrial development with strong infrastructure and has contributed to the growing intellectual capital and business

environment of Durban. Although this may be the case there are still those who face housing evictions and the disconnection of water and electrical utilities in respect of those who cannot afford them due to the high unemployment rate that exists at Chatsworth (Wikipedia 2007: http://en.wikipedia.org/wiki/Chatsworth,_Durban).

In year 2000 Chatsworth was briefly the centre of a social movement known as the poor, because the developing infrastructure had missed the poorest of the population, and the loss of manufacturing jobs due to the economic liberalization program of self-imposed Structural Adjustment Policies known as GEAR, had increased the economic problems of Chatsworth's poorest residents (Wikipedia 2007: http://en.wikipedia.org/wiki/Chatsworth,_Durban).

Mersham *et al.* (1995:79) state that the business sector assumed the role of Corporate Citizenship which created the impression that its partnership was aligned to the shadow of the previous Government. It was the tactic of the then Government. Multinational companies infiltrated townships and their presence soon became evident resulting in the establishment of branded companies. According to Padayachee (2006: <http://www.thememorybank.co.uk/publications/indian-business-in-south-africa-after-apartheid/>) Indian businesses that were established in the apartheid time have experienced difficulties to survive in the 1990s by failing to adapt to the conditions of a liberalised economy.

In the post apartheid era we discover that established branded companies merged into becoming major business enterprises within the disadvantaged communities. These companies have contributed positively to the building of our nation. Many of them have established their significance in nation building. According to Skinner *et al.* (2006:276) a drastic shift brought organisations from the private sector to work alongside Government enterprise either independently or in partnership to assist in transforming the country. Naidoo (2002:129) states that social and economic issues together with environmental responsibility are becoming a fundamental part of corporate strategy in achieving sustainability. Companies are conducting outreach programmes and are empowering communities by providing them with various projects from which many have benefited.

Fig in Skinner (2007:5) argues in his Journal of International Affairs that the term 'Corporate Social Responsibility' has been abandoned by most South African companies and favour the term 'Corporate Social Investment' in an attempt to divert attention

from calls on the business sector to redress the results of its historical contribution to the apartheid system. Fig in Skinner (2007) further states that by having dialogue on reconciliation has assisted to erase memories of past corporate behaviour especially in the areas of inequalities and unsustainable practices. Business has responded weakly to the pressures for CSR.

Fig in Skinner (2007:5) states that voluntary sustainability initiatives have not succeeded and compliance with black economic empowerment charters and South African companies contributing towards CSR are regarded as cosmetic and self-serving.

Bloemfontein online (<http://www.bloemfontein-online.co.za/news/community/social-responsibility/>) states that banks traditionally play a vital role in the economy and provide crucial services to the local community and this alone serve a reason enough for the banks to be socially responsible. Banks and the Government ensure the stability of the country and should revisit their financial behaviour by ensuring that they are socially responsible to levitate unemployment and financial ability.

Bloemfontein online (<http://www.bloemfontein-online.co.za/news/community/social-responsibility/>) further states that banks tend to fake their social responsibility by donating huge amounts to few selected projects in the public and feel content that they have done their share.

This study will explore how the banking sector has impacted and influenced the community of Chatsworth through corporate social investment and outreach programmes. The researcher will also document the community projects supported by the banking sector and show how they have forged partnerships with many of the community based organisations.

LITERATURE SURVEY

The banking sector places great emphasis on planning and execution of corporate social investment, and in view of this it is important to evaluate what impact it has within the disadvantaged communities. The banking sector utilises their corporate social budgets in various areas that benefits the nation as whole, for example, ABSA's non-authored website: http://www.absa.co.za/absacoza/content.jsp?VGN_C_ID=cbbbe355ef3c3010VgnVCM1000003511060aRCRD&VGN_CI_ID=93ca85fba56c3010VgnVCM1000003511060aRCRD.

It states that ABSA focuses on helping communities to reach their full potential by implementing developmental initiatives around early childhood development through education, job creation and awareness seminars of HIV/Aids. Robinson in Rampersad (2007:67) states that the increase of HIV/Aids in the work place and the communities has brought companies to realize the social problem.

The Nedbank Foundation places a great deal of their CSI budget towards uplifting the society's poorest or the most disadvantaged sectors. They focus on training and education, the creation of jobs, leadership development and initiatives (Nedbank Sustainability Report 2006:81).

I will investigate how corporate social investment is benefiting the community and will conduct a literature survey of current trends and developments regarding community upliftment, CSI and communication strategies. Literature will be compiled by consulting various books, reports, newspapers, other related studies of students on similar themes, electronic media and websites.

I will further evaluate how corporate social investment is conducted within the communities where the banking sector has been established. This study will be followed by an empirical, qualitative analysis of the involvement of the banking sector within the scope of corporate social investment and how community based organisations function within the community.

CRITICAL QUESTIONS TO BE ANSWERED

Problem 1: What role does corporate social investment play in communities?

Problem 2: Is corporate social investment significantly visible within the community?

Problem 3: Does the banking sector effectively communicate its corporate social investment programmes to the members of the community?

Problem 4: Does the banking sector contribute to the welfare and the upliftment of the community as a whole?

The researcher will look at the effectiveness of communication strategies and outreach programmes aimed at improving the lives of people within the community.

OBJECTIVES OF THE STUDY

The objectives of this thesis are:

- (a) To establish what patterns exist among the different major banks with regard to CSI.
- (b) To ascertain how relevant and significant communication is utilized by the banking sector to inform the public.
- (c) To determine how the banking sector can improve their community relations.
- (d) To determine what difficulties exist in implementing CSI within the community.
- (e) To survey CSI's development patterns within youth development.
- (f) To examine how banks can foster partnerships with NGO's in community related projects.
- (g) To make strong recommendations to the banking sector for the improvement of CSI within the community.

THEORETICAL ARGUMENTS

In conceptualising this study, the theoretical approach will survey the model of bi-directional communication process of Mersham and Skinner (1999:10). The communication equality of the communicator and the recipient is argued in regards to the communication model for community development and the field for public relations viz. Corporate Social Investment. The bi-directional communication model outlines the communication process which effectively promotes dialogue between the various stakeholders and provides the basis to evaluate the various components of this model within the context of CSI. This study provides the basis for evaluating the effectiveness of CSI incentives which contributes towards communication strategies in community development.

RESEARCH METHODOLOGY

This research will consist of a qualitative as well as a quantitative component. The qualitative phase will report on the content of the research framework as well as recently published literature on corporate social investment. In the quantitative, empirical phase of the study, a representative sample of the banking sector and community based organisation in the Chatsworth district were interviewed. The residents of Chatsworth were surveyed by means of a questionnaire to determine what their perceptions were about corporate social investment.

Mouton (2001:100) states that the collecting of data must be prepared by the use of a measuring instrument. He further argues that measuring instruments are also regarded as a questionnaire. According to Mouton (2001:108) it is reasonably easy to capture quantitative numeric data in a computerised format.

The researcher will capture the responses on the questionnaires and the data analysis will be compiled by using SPSS 16.

VALUE OF RESEARCH

This research will assist the Department of Communication Science as it will contribute to the Communication Science research work and teaching material. It will have a meaningful value to the banking sector because it may be used to measure and improve corporate social investment endeavours and levels of community relations between the residents of Chatsworth, community based organisations and the publics of the banking sector. This study will also be useful to other researchers who may have an interest in the same or related fields.

OVERVIEW OF THE STUDY

Chapter Two: Key Concepts

Chapter two highlights the various key concepts that I will use in this dissertation. I will present the key concepts in alphabetical order so that the reader can easily return to this chapter to crosscheck the meanings of the concepts that I employ.

Chapter Three: Communication Strategy and Community Development

Chapter three presents the communication model which can be used to communicate CSI strategy for community development. It also surveys the stakeholder's function within the community of Chatsworth.

Chapter Four: Corporate Social Investment

Chapter four presents the reader a clear understanding of CSI and the various programmes that are being implemented by the banking sector.

Chapter Five: HIV/Aids as a part of Corporate Social Investment Policy

Chapter five deals with the HIV/Aids pandemic and how Corporate South Africa, especially the banking sector, perceives this threat. This chapter investigates the in-roads that are being made towards this pandemic and the various implications that this virus has within the Chatsworth region.

Chapter Six: The Banking Sector in Corporate Social Investment

Chapter six views the role that the banking sector plays in CSI programmes. I also survey the banking group's programmes.

Chapter Seven: Research Procedures

Chapter seven discusses the research design and the procedures used to explain the respondent sample drawn. It also includes a detailed discussion of the collection of primary data for the empirical study. The chapter also discusses the reliability and validity of this study and the importance thereof.

Chapter Eight: Analysis and Interpretation of Data

Chapter eight presents the findings related firstly to the banking sector, secondly community based organisations on their perceptions and lastly the residents of Chatsworth on how they perceive CSI involvement of the banks located in Chatsworth.

Chapter Nine: Conclusions and Recommendations

The conclusions with leading findings will provide recommendations for further use by the banking sector and community based organisations.

CONCLUSION

It is anticipated that the results from this study will prove useful to community based organisations presenting how they can effectively benefit from CSI, and how the local banking sector can play a more effective role in the Chatsworth district. This study will provide valuable information for the Department of Communication Science and for future studies. In the next chapter I will discuss the key concepts that will be used in this dissertation.

Chapter 2

KEY CONCEPTS

INTRODUCTION

In the previous chapter, I highlighted the research methods that would assist me in presenting the theoretical framework of my dissertation. In this chapter, I will introduce the main concepts that I will be working on, which will be analysed in detail in subsequent chapters. The key concepts cited will provide relevance to the research. Key concepts will be given in alphabetical order, enabling the reader to gain an overall picture of the type of research that was conducted.

ACQUIRED IMMUNE DEFICIENCY SYNDROME (AIDS)

A person who has been infected with HIV is prone to become ill frequently, usually several years after the infection sets in by the absence of an Immune System or when the number of immune cells decreases and where the body cannot defend itself against the ailment. This opens the way for a number of other associated illnesses. When this occurs it is regarded as the person being infected with AIDS (*Acquired Immune Deficiency Syndrome*) as recorded in a non authored website (2007:<http://www.avert.org/aids.htm>). The community of Chatsworth is also perplexed with this deadly virus called AIDS. The various factors that contribute to this epidemic will be highlighted in chapter 5.

BLACK ECONOMIC EMPOWERMENT (BEE)

This is a policy which the South African Government introduced to address the wrongs of the past. The Apartheid Government systematically excluded African, Indian and Coloured people which were collectively known as Black People from meaningful sharing in the country's economy. This led to much poverty and suffering for the underprivileged (2007:http://www.southafrica.info/doing_business/trends/empowerment/bee.htm).

The BEE Commission defined BEE as a strategy directed at substantially increasing black participation at all levels in the economy. The strategy attempts to redress the imbalances of the past by transferring more ownership, management and control of South Africa's financial and economic resources to majority of its citizens i.e. the Black population group. It also aims to ensure broader and meaningful participation in the economy by Black people. (2007: <http://www.seda.org.za/content.asp?subID=39>). BEE within the community of Chatsworth is still being realized.

BROAD BASED BLACK ECONOMIC EMPOWERMENT (BBBEE)

According to the Wikipedia website (2007:http://en.wikipedia.org/wiki/Broad_Based_Black_Economic_Empowerment) BBBEE is a form of Black Economic Empowerment that is initiated by the South African Government to address the marginalizing of the past government's Narrow Based Empowerment instituted in the country during 2003/2004. Wikipedia (2007) further state that NBBEE only enriched a few Black (African, Coloured or Indian) individuals, and when one looks at the goal of Broad Based Empowerment its goal is to distribute wealth across a broad spectrum of the South African society. Residents of the Chatsworth district were sidelined from participating fully in the economy of the nation that caused a few to establish their own business.

CORPORATE SOCIAL INVESTMENT

Skinner *et al.* (2006:275) defines CSI as an area of management action which has been developed in responding to changes and the demands of society, business and governments. Skinner (2006) further states that CSI is a funding for the involvement in socio-economic upliftment which excludes employee benefits and sport sponsorships. Willard in Naidoo (2002:129) states that the concept of sustainability has been adapted in business context to achieve balance. The three legs of sustainability are as follows: economic prosperity, environmental stewardship & social responsibility. Naidoo (2002:129) further explains that the concept of sustainability has been adapted in a business context towards the achievement of balance, integrity, economic, social and environmental performance. Rocky in May (2006:1) states that CSI to some companies is relatively a new concept. Multinational companies that have established their operations within the Chatsworth District must be viewed as playing an important part in the development of the community.

CORPORATE CITIZENSHIP

Naidoo (2002:126) states that corporate and social responsibility relates to the integration of social and environmental strategies into the core business of a company. Naidoo (2002) further avers that the existence and sustainability of these companies will be more than in financial terms. Niyonzima (2003:13) states that the term corporate citizenship in the corporate sector is becoming widely accepted and that there is no agreed-upon definition. Niyonzima (2003) asserts that South Africa relates corporate citizenship as corporate social investment (CSI).

CORPORATE SOCIAL RESPONSIBILITY (CSR)

According to Naidoo (2002:126) the philosophy of CSR does not imply that companies abandon their profit-making to become charitable organisations. Hood in May (2006:6) stated that CSR was a late twentieth-century American movement where modern demonstrations are often debated by many from all countries and cultures that question the morality of the business world. According Wikipedia (2007:http://en.wikipedia.org/wiki/Corporate_social_responsibility) organizations display interest in society by assuming responsibility for the impact of their activities on customers, employees, shareholders, communities and the environment in all aspects of their operations. The organization's obligation is seen to extend beyond the statutory obligation to comply with legislation and ensures organizations voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community and society at large.

CORPORATE GOVERNANCE

This is a multi-faceted subject and is an important theme in the arena of corporate governance that deals with issues of accountability and fiduciary duty; it is an implementation of policies and mechanisms to ensure that there is good behaviour and protection for shareholders. Focus is placed on the economic efficiency to optimize economic results with a strong emphasis on shareholders welfare. However, there are other areas where corporate governance must place focus on, such as their employees and environment (Wikipedia 2007:http://en.wikipedia.org/wiki/Corporate_governance).

COMMUNITY

According to Wikipedia (2007:<http://en.wikipedia.org/wiki/Community>), a community is regarded as a social group of organisms sharing an environment, normally with similar or shared interests. In human communities the following are present: intent, belief, resources, preferences, needs, risks and a number of other conditions that may be present and common, affecting the identity of the participants and their degree of cohesiveness. Just as every other community, the Chatsworth community also experience difficulties such as crime, drug related issues and prostitution. I will further expand this in chapter 3.

COMMUNITY DEVELOPMENT

There are various facets that deal with community development such as education, employment, safety and security. Community development deals with the building of active and sustainable communities, based on social justice and mutual respect. It is about changing power structures to remove the barriers that prevent people from participating in the issues that affect their lives as noted on the following website (2007: <http://www.cdx.org.uk/what-is-community-development>). Chatsworth community requires all stakeholders to participate in development of the community.

COMMUNICATION

The process of transmitting a message/s is to fulfil a need, i.e. the communicator is an individual engaging another in the process of communication. According to De Beer (1998: 8) the purpose of communication can be found in the human. It is the need to discover, to relate, to persuade and to play. Communication is essential for one to express his/ her needs or desires. Williams (1992:21-22) state that communication deals with the exchanging of meaningful symbols (messages) among sources and receivers through a medium. Our communication in most cases is transactional: it can be seen as a dynamic process by which we exchange messages to satisfy our needs. Communication is the process through which one can develop, maintain and improve human relationships. Communication on the other hand can also be used to destroy and/or undermine human relationships.

COMMUNICATION BY OBJECTIVES (CBO)

Obtaining an objective is related to a desired end-result of communication that is measurable in terms of the achievement of a condition or an action, which will satisfy the need or needs of the communicator (Mersham and Skinner 1999:48). Fourie as quoted by Mersham and Skinner (1999:40) designed the system of Communication by Objectives, which is viewed as a planned communication process that can be divided into four basic parts or stages: identifying of needs, formulating the objective, analysing the destination and arranging for feedback.

COMMUNICATION CODES

Codes express messages. There are diverse types which maybe similar but have different meanings to different groups. Communication codes are a collection of related signs and/or symbols and the rules that regulate their use in communication. Words, for example, are signs or symbols and grammar-is a set of rules that regulate their use (Mersham 1999:17). Code, in communications, set of symbols and rules for their manipulation by which the symbols can be made to carry information. By this extended definition all written and spoken languages are codes (2007:<http://www.infoplease.com/ce6/society/A0812761.html>).

COMMUNICATION NETWORKS

Effective communication may also take place through communication networks that are established within the organization. According to Mersham and Skinner (1999:151) networks are communication structures which are established to transmit and receive messages between team members. Establishing who communicates with whom, and who the central figures are in the communication process, identifies the network. A communication network is the interaction among members of a small group. According to Rogers and Agarwala-Rogers (1976:127) communication networks are regarded as the threads that hold a system together.

CENTRALIZED NETWORKS

In centralized networks the person who has the most channels of communication becomes the group leader. Networks supply useful insights into what type of information is likely to be received and by which people within the organization. The wheel, chain, and the Y are

centralized networks. In the wheel, “A” as illustrated in chapter 3 occupies the central position and is able to communicate with each of the other. These four can only communicate with the leader (A). The Y network only allows A, B and E to communicate with one other person as illustrated in chapter 3. In the Chain network, the same applies to A and E which is clearly illustrated in chapter 3.

People can relate to each other only through some form of communication. The survival of an organization depends on individuals and groups, who are able to maintain among themselves effective and continuing relationships (2007:http://en.wikipedia.org/wiki/Organizational_communication).

COMMUNICATION PROCESS

Communication can only be appreciated and realised if it is communicated correctly. Mersham and Skinner (1999:10) state that the communication process is made up of the following: first, the communicator or the source is the primary concern who originates the message. The source or communicator may be an individual or several individuals working together, a committee or an organisation. Second, the message is the ideas and information that the source transmits to the recipient, usually expecting some form of behaviour, reaction or an intention that these are necessary to initiate, support or ensure.

Mersham and Skinner (1999:10) state third, messages comprises of signs and symbols. Fourth, to encode a message is to change its meaning into a series of signs and symbols, such as language, for transmitting. Fifth, a channel is the means by which a message travels from a source to a recipient. Mersham and Skinner (1999) continues with the sixth step, the recipient is the person or persons receiving the message/s. Seventh, the communication effects are the changes in the recipient behaviour that occur as a result of the transmission of a message. Eighth, feedback is a response, by the recipient, to the source’s message. This process confirms that communication has taken place.

Sanchez in (2007:<http://web.njit.edu/~lipuma/352comproc/comproc.htm>), adds that the communication process is the guide towards realizing effective communication. It is through the communication process that the sharing of a common meaning between the sender and the receiver takes place. Individuals that follow the communication process will have the

opportunity to become more productive in every aspect of their profession. Effective communication leads to understanding.

COMMUNICATION ROLES

Certain individuals play an important role in the flow of organisational messages. There are four such communication roles namely: gatekeeper, liaison, opinion leaders and cosmopolite.

- The gatekeeper has the ability to open or close the gate, through which messages are transmitted.
- A liaison is a person connecting two or more links within a system without belonging to either.
- The opinion leader's function is to facilitate informal decision making in the network.
- The cosmopolite has a high degree of communication with the system's environment.

DECENTRALIZED NETWORKS

Mersham and Skinner (1999:152) state that unlike the central networks the patterns are decentralized and are sometimes leaderless. Members who form Circle networks are able to communicate with two others. In the all-channel networks each member is able to communicate with one another.

EFFECTIVE COMMUNICATION

The College of Business Administration's website (<http://web.cba.neu.edu/~ewertheim/interper/commun.htm>) effective communication deals within the process of minimizing the misunderstandings. In order to communicate effectively people need, not only to have the ability to express themselves so that they may be understood by others but they must also have the ability to interpret correctly, the messages that are sent to them by others. When communicating, it is important for both recipients to have the same understanding of the theme which is being discussed.

GRAPEVINE

According to Wikipedia (2007:<http://en.wikipedia.org/wiki/Grapevine>) it cites this term to be usually an implication to the information that was passed from person to person by word of mouth, perhaps in a confidential manner among friends or colleagues. It further, states that it can also imply to an overheard conversation or anonymous sources of information. For instance, I heard through the grapevine that Brad was getting fired.

HEARSAY

Hearsay refers to "second-hand" information heard through another rather than directly; hearsay information. This occurs when a witness testifies NOT about something that s/he had personally had seen or heard, but testifies of what someone else states to him/ her or what s/he saw. In the court of law, this is disregarded and not accepted evidence (2007: <http://dictionary.die.net/hearsay>).

HUMAN IMMUNODEFICIENCY VIRUS (HIV)

According to a non-authored website (2007:<http://www.avert.org/aids.htm>) states that the HIV is a virus that infects the cells of living organisms and replicate (make new copies of themselves) within those cells. This virus can equally damage or destroy human cells, which is one of the aspects that can make an infected person become ill. One of the ways people can be infected by HIV is by contracting it from other people who have already being infected with the virus, and when they are infected they can then go on infecting other people. This is how HIV is spread. The acronym for HIV stands for 'Human Immunodeficiency Virus'.

HOME PAGE

According to Mersham and Skinner (1999:194) in order for one to offer information through the World Wide Web s/he must first establish a home page. A home page is designed with text and graphics that is displayed to welcome the user and it often provides information about the organisation. Websites consists of numerous electronic pages that are linked to make the visit interactive.

INTELLECTUAL PROPERTY

Intellectual property refers to creations of the mind: inventions, literary and artistic works, and symbols, names, images, and designs used in commerce. Intellectual property is divided into two categories: Industrial property, which includes inventions (patents), trademarks, industrial designs, and geographic indications of source; and Copyright, which includes literary and artistic works such as novels, poems and plays, films, musical works, artistic works such as drawings, paintings, photographs and sculptures, and architectural designs. Rights related to copyright include those of performing artists in their performances, producers of phonograms in their recordings, and those of broadcasters in their radio and television programs (2007: <http://www.wipo.int/about-ip/en/>).

INTERNET

Mersham and Skinner (1999:150) state that the Internet is an abbreviated term used for International Network. It allows millions of computers and other electronic devices such as (cell-phones, portable computers, computer networks, pagers and video cameras), via telephone lines and satellites which communicates with each other. According to Wikipedia (2007:<http://en.wikipedia.org/wiki/Internet>) the Internet provides the public access series of interconnected computer networks that transmit data by packet switching using the standard Internet Protocol (IP) world-wide. It is a network of networks that consists of millions of smaller domestic, academic, business, and government networks, which together carry various information and services that are available anywhere in the world.

INTRAPERSONAL COMMUNICATION

According to Wikipedia (2007:http://en.wikipedia.org/wiki/Intrapersonal_communication) intrapersonal communication is the active internal involvement of the individual in symbolic processing of messages. The individual becomes his or her own sender and receiver, providing feedback to him or herself in an ongoing internal process. Mersham and Skinner (1999:148) state that communication starts with the individual and that s/he must be in tune with the organization corporate culture, its mission and vision. Intrapersonal communication is defined as the communication process that takes place within an individual.

INTERPERSONAL COMMUNICATION

Interpersonal communication in the organization deals with the relationships between managers and subordinates (Mersham and Skinner 1999:148). These relationships are important to the success of the organization and they contribute to the mutual satisfaction, reward, high productivity and to a sound reputation of the organization.

INTRAORGANIZATIONAL AND INTERORGANIZATIONAL COMMUNICATION

Govindasamy (2002:26) states that intraorganizational and interorganizational communication deals with communication taking place both inside and outside the organization.

- o Intraorganizational communication is where internal messages are shared among members within the organization.
- o Interorganizational communication refers to the messages about activities and needs that different organizations share with one another.

MASS COMMUNICATION

According to Mersham and Skinner (1999:166) mass communication is a process of delivering information, ideas and attitudes to a sizeable and diversified audience through a medium of choice. The mass media is described as technological and social institutions (such as newspapers, radio, and television) that are involved in the production and distribution of messages to large audiences such as whole communities.

MASLOW'S HIERARCHY OF HUMAN NEEDS

This theory states that people are motivated by needs that remain unsatisfied, and that certain lower factors have to be satisfied in order for higher needs to be recognized as unfulfilled. Maslow identified general categories of needs example (survival, physiological, love, safety, and esteem), as stated by Envision Software (2007:http://www.envisionsoftware.com/Management/Maslows_Needs_Hierarchy.html). Forrest and Olson (1996:239) state that small groups enable individuals to come together so that they can fulfil a variety of social, psychological and physical needs.

ORGANISATION

According to Rogers and Agarwala-Rogers (1976:6) an organisation is a stable system of individuals that work together. This is normally achieved through objectives through a hierarchy of ranks division of labour and common goals. An organisation is a social arrangement which pursues collective goals, which controls its own performance, and which has a boundary separating it from its environment (Wikipedia 2007:<http://en.wikipedia.org/wiki/Organisation>).

ORGANISATIONAL COMMUNICATION

According to Mersham and Skinner (1999:4) organisational communication refers to all forms of communication that takes place among members' organisations, either large or small and this is also referred to as internal communication. Organisational communication is the necessary communication that takes place to achieve that common purpose. This form of communication occurs in large co-operative networks and includes virtually all aspects of both interpersonal and group communication. Organisation communication forms are as follows: keeping records, writing notices, participating in group discussions and completing in reports, to state a few.

Mersham and Skinner (1999:148) organisational communication often operates in levels, hierarchies and communication networks. Organisations generally implement hierarchical structures to facilitate effective communication. These levels of communication include intrapersonal communication, interpersonal communication and small group communication.

PUBLIC COMMUNICATION

According to Mersham and Skinner (1999:131), public communication requires a communicator who will undertake the speaking engagement, such as a public speaker, entertainer or lecturer. S/he does most of the speaking while the audience do most of the listening. A good example is a trade union leader addressing a crowd.

PUBLIC RELATIONS

Mersham *et al.* (1995:11), define public relations to be a deliberate and intentional part of an organisation's policy. They further state that it is a conscious effort in providing information

and creating goodwill, influence, gaining understanding and propagating the message to the audience. Public Relations is a process that entails an organisation's ability to strategically listen to, appreciate, and respond to those persons whose mutually beneficial relationships with the organization are necessary if it is to achieve its missions and values (2008: http://en.wikipedia.org/wiki/Public_relations). Skinner *et al.* (2006:4) defines public relations as the management, through communication, of perceptions and developing strategic relationships between an organisation's internal and external stakeholders.

SOCIAL CAPITAL

Social capital refers to connections within and between social networks, is a core concept in business, economics, organizational behaviour, political science, public health, and sociology. There are a variety of inter-related definitions for this term, which has been described as something of a cure-all for the problems of modern society; they tend to share the core idea that social networks have a value. To illustrate this point, a screwdriver is regarded as physical capital and a college education regarded as human capital can increase productivity (both individual and collective), so too does social capital affects the productivity of individuals and groups (Wikipedia 2007:http://en.wikipedia.org/wiki/Social_capital).

SOCIALLY RESPONSIBLE INVESTMENT

According to Wikipedia (2007:http://en.wikipedia.org/wiki/Socially_responsible_investing) socially responsible ideals with the investment strategy that benefits concerns to maximize both financial return and social good. The general outlook is that socially responsible investors place their favour on corporate practices which are environmentally responsible, support workplace diversity, and increase product safety and quality.

TRIPLE BOTTOM LINE

According to Naidoo (2002:131), triple bottom line was first introduced by John Elkington in a book entitled *Cannibals with Forks* where he stated that companies must present their financial statements alongside their social and environmental performances. Naidoo (2002) furthers states that the King II report focuses on how accountability ranges from a single need to a triple bottom line which places its approach at achieving a balance between the needs of

the organization's prosperity; the human needs associated with the companies business and of the environment in which it is established. King in Naidoo (2002:132).

SMALL GROUP COMMUNICATION

According to Wikipedia (2007:http://en.wikipedia.org/wiki/Small_group) discusses the nature of communication that occurs in groups that are between 2 to 12 individuals. Small group communication generally takes place in a context that mixes interpersonal communication interactions with social clustering. Small group communication occurs when several people get together for a specific purpose.

SUGARS

According to the Guardian Online website (2006:http://www.mg.co.za/articlePage.aspx?articleid=269757&area=/insight/insight_natio) refers to Sugars as a mixture of residual cocaine and heroin cut with anything from rat poison to household detergents and baby powder. Sugar's is a cheap, addictive drug that has swept the youth mainly in the Indian township of Chatsworth, which is situated towards south, of Durban.

VERBAL COMMUNICATION

The basis of communication is the interaction between people. Verbal communication is one way for people to communicate face-to-face with each other, utilizing key components of verbal communication such as sound, words, speaking and language (2007: http://cobweb2.louisville.edu/faculty/regbruce/bruce//mgmtwebs/commun_f98/Verbal.htm).

WEBSITE

Wikipedia (2007: <http://en.wikipedia.org/wiki/Website>) states the a website (alternatively, web site) is a collection of Web pages, images, videos or other digital assets that is hosted on one or several Web server(s), usually accessible via the Internet, cell phone or a LAN.

WORLD WIDE WEB

The World Wide Web (www) is a system of internet servers that Hyper Text Markup Language (HTML) which is linked to other documents, graphic, sound and video files (2007: http://www.webopedia.com/TERM/W/World_Wide_Web.html).

According to Mersham and Skinner (1999:193) the World Wide Web has emerged to become the most popular way for one to use the Internet. One can retrieve information from a web page, all one needs, is to click on a word or image by using the mouse. Almost immediately, the one is linked to a computer that is somewhere in the world where the information is located.

WRITTEN COMMUNICATION

According to the following website (2007:<http://www.uncg.edu/hrs/writcomm.htm>) written communication is regarded as a clear expression of ideas in writing; it includes grammar, organization, and structure. Communication through words may be in writing or oral. Written communication deals with the transmission of messages in black and white. It mainly consists of diagrams, pictures, graphs. In order for the organisation to function correctly reports, policies, rules, orders, instructions, and agreements, have to be conveyed in written. (2006: <http://www.easycommunication.info/written-communication>).

CONCLUSION

In this chapter, I have provided a list of key concepts that is related to this research on CSI. In later chapters, I will illustrate how each of these concepts forms an essential part of the CSI. Chapter 3 deals with communication strategies for community development and the role of community based organisations.

Chapter 3

COMMUNICATION STRATEGY AND COMMUNITY DEVELOPMENT

INTRODUCTION

This chapter focuses on the model of bi-directional communication process of Mersham and Skinner (1999:10). The above model will be used to form the basis of communication strategies for community development, showing how CSI incentives could more effectively be communicated through the use of print media, radio, mass communication, small group communication and electronic communication. In order to enjoy the benefits of communication there must be a process to execute it. Communication is a collection of signs and symbols that is shared or transmitted by the communicator (Mersham and Skinner 1999:9).

According to De Beer (1998:8) the purpose of communication can be found in the human need to discover, to relate, to persuade and to play. Communication is essential for humans to express his/ her needs or desires. It promotes companionship.

Williams (1992:21-22) state that communication deals with the exchange of meaningful symbols (messages) among sources and receivers through a medium. Our communication in most cases is transactional: it can be seen as a dynamic process by which we exchange messages to satisfy our needs. Communication is the process through which one can develop, maintain and improve human relationships. Communication on the other hand can also be used to destroy and/or undermine human relationships.

COMMUNICATION IS A TWO-WAY PROCESS

Mersham and Skinner's 1999 model includes a two-way, or interactive, nature of communication. Figure 1 below shows how individuals are both the 'communicator' and the 'recipient'; both individuals participate equally in the exchange. This is called interpersonal communication.

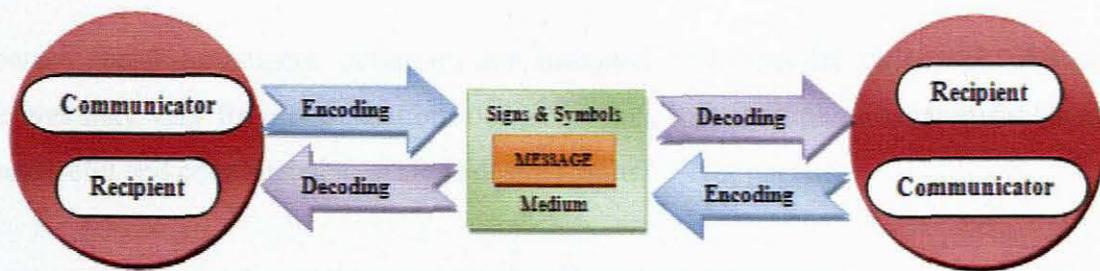


Figure 1: Communication as a Two-way Process

A Model of the Bi-directional Communication Process. Adapted from Mersham & Skinner 1999:10.

There must be a forum in which all stakeholders such as CSI foundations, grant-makers and community based organisations can interact with each other. This forum will provide a platform for communication; it will provide all stakeholders information that will enhance corporate social investment.

The Communication Process

Figure 1 graphically illustrates the communication process. Mersham and Skinner (1999:10) elaborate that the communication process is made up of the following: First, the communicator or the source which is the primarily originates the message. The source or communicator may be an individual or several individuals working together, a committee or an organisation. Second, the message is the idea and information that the source transmits to the recipient. Third, messages comprise signs and symbols. Fourth, to encode a message is to change its meaning into a series of signs and symbols, such as language, for transmitting. Fifth, a channel is the means by which a message travels from a source to a recipient. Mersham and Skinner (1999) further state that the process number six, the recipient is the person or persons receiving the message/s. Seventh, the communication effects are the changes in the recipient behaviour that occurs as a result of the transmission of a message. Eighth, feedback is a response, by the recipient, to the source's message. This process confirms that communication has taken place. Negative feedback informs the source that the intended effect of the message was however not accomplished. Positive feedback on the other hand, informs the source that the intended effect of a message was accomplished.

COMMUNICATION BY OBJECTIVES

Corporate social investment initiatives are designed with specific objectives. Although objectives may vary from organisation to organisation, it is essential. Communication must be purposeful and coordinated to achieve desired results.

Obtaining an objective is related to a desired end-result of communication that is measurable in terms of the achievement of a condition or an action, which will satisfy the need or needs of the communicator (Mersham and Skinner 1999:48). Fourie in Mersham and Skinner (1999:40) designed the system of Communication by Objective, is viewed as a planned communication process which can assist with communication strategies for community development. This can be divided into four basic parts or stages: Identifying of Needs; Formulating the objective; Analysing the destination; Arranging for feedback.

Identifying of Needs

The Chatsworth community is plagued with various needs that benefit the community as a whole and these needs must be effectively identified. Mersham and Skinner (1999:41) state that communicating is a form of behaviour. CBO initiates from the assumption that all communication is motivated by and directed at the satisfaction of a need or needs. These include our expectations, wishes and plans for the future, creative desires, ideals, as well as all the psychological and physiological needs which may lead to communicative behaviour. Most of our needs are satisfied directly or indirectly through communication. The following three-step process assists the communicator to search for specific communication needs:

- Identify the area of universal needs: this deals with what each single person experiences or requires sometime of his life. This directs or motivates our behaviour in a particular communication situation. This provides one to gaining insight to a situation, and plans a strategy that can assist in this need.
- General communication needs: Every person is dependant on these six categories of general communication needs which need to be fulfilled: information; emotional; entertainment; motivational; aesthetic and ideological.
- Identify the specific communication need: in any project one will find a specific reason or reasons to communicate details pertaining to the project.

Maslow's Hierarchy of Human Needs

All humankind has needs and these needs take priority in one's life. In order for these needs to be satisfied it will depend on how effectively communication is used. CSI can be best instituted within the community if the needs of people can be considered in conjunction with Maslow's Hierarchy of Human Needs. This theory states that people are motivated by needs that remain unsatisfied, and that certain lower factors have to be satisfied in order for higher needs to be recognized as unfulfilled. Maslow identified general categories of needs, for example, survival, physiological, love, safety, and esteem, as stated by Envision Software (2007:http://www.envisionsoftware.com/Management/Maslows_Needs_Hierarchy.html).

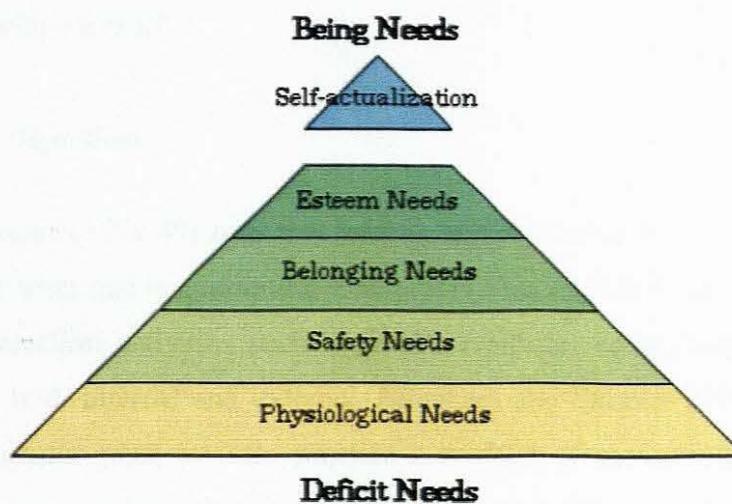


Figure 2: Maslow's Hierarchy of Human Needs
Source: Boeree, (2007: <http://webspace.ship.edu/cgboer/maslow.html>)

Mersham and Skinner (1999:42-43) state that Maslow lists the needs in a hierarchical order. I will briefly explain each of these levels:

- Physiological needs: Includes needs that are related to physical well-being and the need to survive. These needs encompass food, water and sleep. These needs must be satisfied in order for the individual to be motivated to move towards the next level.
- Safety needs: It is human tendency to want to feel secure and free from danger. This is fulfilled by having a shelter, a job and protection against physical harm.
- Belonging or social needs: This need usually comes to the fore when the above two levels are met. The social need is driven to accept others, to have friends, to belong to a group, and to be loved. These needs usually remain dominant until satisfaction

achieved. The effective communicator should be sensitive to the different ways in which people express and demonstrate this desire.

- Esteem needs: This need may be fulfilled by the recognition and respect of others in a social context or work context. Feeling successful and receiving external recognition for your efforts brings satisfaction. It is important to note that what one feels as an accomplishment may not be viewed by another in the same light.
- Self-actualisation needs: The last level is the highest and the most difficult one. This is a need to develop one's potential as a human being, or to strive for all that we are capable of being. Self-actualisation includes learning more about yourself and the world around you, excelling in the activities you perform and becoming more satisfied with yourself.

Formulating the Objectives

Mersham and Skinner (1999:49) state that formulating objectives forms the second stage. It is important to note what one is attempting to achieve. This applies to any human activity and includes communication activities such as public relations, advertising and organisational communications, both internal and external. Mersham and Skinner (1999:50) further states that the communicator must set into practise a method of measuring and evaluating the success of the communication. An object that can be defined as the desired end result of a communication that is measurable in terms of the achievement of a condition or an action which will satisfy the need or needs of the communicator. In communicating CSI initiatives must be able to be evaluated.

Analysing the Destination

Mersham and Skinner (1999:65) state that one can analyse the destination, or recipient of a communication, by considering the following:

- Demographic characteristics.
- Gender.
- Age.
- Nationality and ethnicity.
- Tribalism and ethnicity.
- Occupation.

- Education.
- Income.
- Geography
- Communication habits and media preferences.

Arranging for feedback

Mersham and Skinner (1999:81) states that in communication in accordance to CBO, the communicator wishes to attain certain objectives. In order to assess whether the objectives have been realised, the communicator must arrange to acquire information back from the recipient. Feedback is a term used to refer to information received from the recipient.

Feedback provides the opportunity to appreciate communication. However, without proper feedback, or if feedback is obscured by any interference, then the communication process is corrupt. This occurrence helps the communicator to analysis the process. Community needs can only be ascertained if it is communicated and the feedback is received. It is important to note that feedback is either positive or negative.

Communication Codes

When communicating to the community the codes that are used to present the information must understood by all persons. Codes express messages. There are diverse types which may be similar but have different meanings to different groups. Communication codes are a collection of related signs and/or symbols and the rules that regulate their use in communication. Words, for example, are signs or symbols and grammar is the set of rules that regulates their use (Mersham and Skinner 1999:17).

Codes are all around us and codes that are known to us are appreciated and the ones which are unknown to us will simply be invalid. Further, Mersham and Skinner (1999:18) states that there are many codes in communication, some obvious and others much subtle. It is important to note that when codes are used they are understood by all concerned. Some codes are easily understood while others only bear meaning to some. Therefore communication is appreciated when codes are used significantly in context to the culture of the community. For example, if a computer technician was invited to address a group of senior citizens about computers, s/he must first analyse the group and proceed to communicate at a level that is

correctly understood. The use of high technocratic terminology may prove to be ineffective while a practical demonstration may prove to be more effective.

Communication Roles

To enhance community development all stakeholders should be first consult first before communicating to the entire community. Certain individuals play an important role in the flow of organisational messages. There are four such communication roles, namely: gatekeeper, liaison, opinion leaders and cosmopolite. The gatekeeper has the ability to open or close the gate, through which messages are transmitted. A liaison is a person connecting two or more links within a system without belonging to either. The opinion leader's function is to facilitate informal decision-making in the network. The cosmopolite has a high degree of communication with the system's environment.

Grapevine

Grapevine is a term that is common in most spheres, and in the community level, residents often transmit information to one another by using this term freely. One could state that this term is used to conceal the identity of the source. It could also lead to unnecessary rumours and at times the information could be diluted which could result in conflict. On the other hand, it could provide information to certain issues within the community. Grapevine communication some what limits the information to reach the entire community correctly.

Mersham and Skinner (1999:214) state that it is information that is transmitted through informal channels within an organisation. According to Wikipedia (2007: <http://en.wikipedia.org/wiki/Grapevine>) it is a term usually given to information that was passed from person to person by word of mouth, perhaps in a confidential manner - among friends or colleagues. It further states that it can also refer to an overheard conversation or anonymous sources of information. For instance, "I heard through the grapevine that Brad was getting fired."

Hearsay

Hearsay refers to "second-hand" information heard through another rather than directly; hearsay information. This occurs when a witness testifies NOT about something that s/he had personally had seen or heard, but testifies of what someone else states to him/ her or what

s/he saw. In the court of law, this is disregarded and not accepted evidence (2007: <http://dictionary.die.net/hearsay>). This type of communication is often seen within the context of a community.

Home page

Home pages of both Community Based Organisations and the Banking Sector provide information concerning their organisation. Members of the community are able to visit these home pages to view the operations of the organisations and their involvement in CSI. According to Mersham and Skinner (1999:194) in order for one to offer information through the World Wide Web s/he must first establish a home page. A home page is designed with text and graphics that is displayed to welcome the user, and it often provides information about the organisation. Websites consists of numerous electronic pages that are linked to make the visit interactive. The home page provides the user with information about the company's vision and mission. Hyperlinks allow the user to visit other pages. This has become a vital form of communication. In this study many home pages where visited for example the banking sector website illustrated in figure 3.



Figure 3: Snap shot of Standard Bank homepage.
Source: (2007: www.standardbank.co.za)

Internet

This technology has changed the world and Chatsworth is not omitted from this innovative invention. Residents are able to use this technology to communicate and to acquire

information on various subjects. Chatsworth is however limited especially with the schooling environment. CSI programmes can address this need in Chatsworth. The internet provides information on almost every subject. The internet has removed geographical boundaries for both information and business and accelerated the formation of the global village. Mersham and Skinner (1999:150) define internet as international network of networks. It allows access to millions of computers and other electronic devices such as cell-phones, portable computers, computer networks, pagers and video cameras, via telephone lines and satellite, to communicate with each other world-wide in an economical, easy-to-use manner. The internet is the closest form of communication that mankind has developed; a single-medium that can transmit and receive all existing media forms, between one organisation to another, or between individuals regardless of their geographical location.

Mass Communication

CSI practitioners must utilize this form of communication to keep the community abreast with developments. This allows community-based organisations, grant-makers and other stakeholders to communicate information by using a medium that reaches the masses. According to Mersham and Skinner (1999:166), mass communication is a process of delivering information, ideas and attitudes to a sizeable and diversified audience through a medium of choice. The mass media is described as technological and social institutions such as newspapers, radio, and television that are involved in the production and distribution of messages to large audiences such as whole communities. This form of communication is disseminated in the public domain Mersham and Skinner (2001b:3).

Organisational Communication

The Learn Management website (<http://www.learnmanagement2.com/communication1.htm>) states that communication is regarded as the life source of organisations because organisations involve people. People within the organization need to interact with each other and without organisational communication planning, everything would grind to a halt.

According to Mersham and Skinner (1999:4) organisational communication refers to all forms of communication that takes place among member organisations, either big or small, and this is also referred to as internal communication. Organisational communication is the necessary communication that takes place to achieve that common purpose. This form of

communication occurs in large co-operative networks and includes virtually all aspects of interpersonal and group communication. Organisation communication forms are as follows: keeping records, writing notices, participating in group discussions and completing reports, to name a few.

Mersham and Skinner (1999:148) state that organisational communication often operates in levels; hierarchies and communication networks. Organisations generally implement a hierarchical structure to facilitate effective communication. These levels of communication include intrapersonal communication, interpersonal communication and small group communication.

Public Communication

According to Mersham and Skinner (1999:131), public communication requires a communicator who will undertake the speaking engagement, such as a public speaker, entertainer or lecturer. S/he undertakes most of the speaking while the audience are attentive. A classic example is a trade union leader addressing a crowd. Within the context of this study, many organisations usually hold public meetings at various centres to inform the public of certain developments, for example, the Chatsworth Community Policing Forum addressing its residents on issues relating to crime and other related social problems. The needs of the community can be addressed by a CSI practitioner by utilizing public communication.

Small Group Communication

Wikipedia (2007:http://en.wikipedia.org/wiki/Small_group) discusses the nature of communication that occurs in groups of 2 to 12 individuals. Small group communication generally occurs in a context that mixes interpersonal communication interactions with social clustering. Small group communication occurs when several people get together for a specific purpose. This normally takes place by committees that exist within the business organisation or any other group in the community. Organisations that have specific needs which are community based often use this form of communication. Chatsworth has a number such organisations that focus on specialized projects and they only engage the specific group of people for example the CBO and the grantmaker.

Verbal Communication

The basis of communication is the interaction between people. Verbal communication is one avenue for people to communicate face-to-face, utilizing key components of verbal communication such as sound, words, speaking and language. (2007: http://cobweb2.louisville.edu/faculty/regbruce/bruce//mgmtwebs/commun_f98/Verbal.htm).

Verbal communication is a very popular form of human communication. Verbal communication is vital to the voicing of the needs of the community. Often this form of communication is direct and quicker in drawing a response than merely using written communication.

Website

Wikipedia (2007:<http://en.wikipedia.org/wiki/Website>) states that a website (alternatively, web site) is a collection of Web pages, images, videos or other digital assets that is hosted on one or several Web server(s), usually accessible via the Internet, Cellular phone or a Local Area Network (LAN).

A number of local businesses, and community based organisations have websites which promote their operations. It is a rapid means of acquiring and providing information; however, websites can easily become outdated.

World Wide Web

The World Wide Web (www) is a system of internet servers that supports specially formatted documents. These documents are formatted by the use of Markup language (HTML) which is link documents, graphic, sound and video files (Jupitermedia Corporation 2007:http://www.webopedia.com/TERM/W/World_Wide_Web.html).

According to Jupitermedia Corporation (2007:http://www.webopedia.com/TERM/W/World_Wide_Web.html) there are several applications that are referred to as Web browsers that make it easy to access the World Wide Web. The most popular browsers are Netscape Navigator and Microsoft's Internet Explorer.

According to Mersham and Skinner (1999:193) the World Wide Web has emerged to become the most popular way for one to use the Internet. One can retrieve information from a web page, all one needs, is to click on a word or image by using the mouse. Almost immediately, the one is linked to a computer that is somewhere in the world where the information is located.

From an educational perspective, students will be able to visit sights that can be very beneficial to their studies. Unfortunately, as I mentioned earlier, the digital divide is still somewhat wide within Chatsworth District. Not all schools (primary or secondary) have internet facilities.

Written Communication

According to the following website (2007:<http://www.uncg.edu/hrs/writcomm.htm>) written communication is regarded as a clear expression of ideas in writing; it includes grammar, organization, and structure. Within Chatsworth, there are three major community newspapers which are distributed freely to the community. This is a widely accepted form of written communication. Many community based organisations use the newspapers to inform, acquire assistance and to promote their organisations. The banking sector in Chatsworth rarely or never appears in the community newspapers.

Written communication guarantees that everyone concerned has the same information. It provides a long-lasting record of communication for future reference. Written instructions are essential for any organisation especially when the action called for is crucial and complex. To be effectual, written communication should be understandable, brief, truthful and comprehensive. (2006: <http://www.easycommunication.info/written-communication>).

Intrapersonal Communication

Intrapersonal communication in the organization deals with the individual. Mersham and Skinner (1999:148) states that the individual must be in tune with the corporate culture of the organization, its mission and vision. Interpersonal communication allows members of the company to be orientated with the companies CSI initiatives.

Interpersonal Communication

Interpersonal communication in the organization deals with the relationships between managers and subordinates (Mersham and Skinner 1999:148). These relationships are important to the success of the organization and they contribute to the mutual satisfaction, reward, high productivity and to a sound reputation of the organization.

Intraorganizational and Interorganizational Communication

Govindasamy (2002:26) states that intraorganizational and interorganizational communication deals with communication taking place both inside and outside the organization.

- Intraorganizational communication is where internal messages are shared among members within the organization.
- Interorganizational communication refers to the messages about activities and needs that different organizations share with one another.

Communication Networks

Effective communication may also take place through communication networks that are established within the organization. According to Mersham and Skinner (1999:151) networks are communication structures which are established to transmit and receive messages between team members. Establishing who communicates with whom, and who the central figures are in the communication process, identifies the network. A communication network is the interaction among members of a small group. According to Rogers and Agarwala-Rogers (1976:127) communication networks are regarded as the threads that hold a system together.

Centralized Networks

In centralized networks the person who has the most channels of communication becomes the group leader. Networks supply useful insights into what type of information is likely to be received and by which people within the organization. The wheel, chain, and the Y are centralized networks. In the wheel, "A" as illustrated in figure 4 occupies the central position and is able to communicate with each of the other. These four can only communicate with the

leader (A). The Y network only allows A, B and E to communicate with one other person as illustrated in figure 4. In the Chain network, the same applies to A and E which is clearly illustrated in figure 4.

Decentralized Networks

Mersham and Skinner (1999:152) state that unlike central networks, patterns are decentralized and sometimes leaderless. Members form circle networks is able to communicate with others. In the all-channel network, each member is able to communicate with the other.

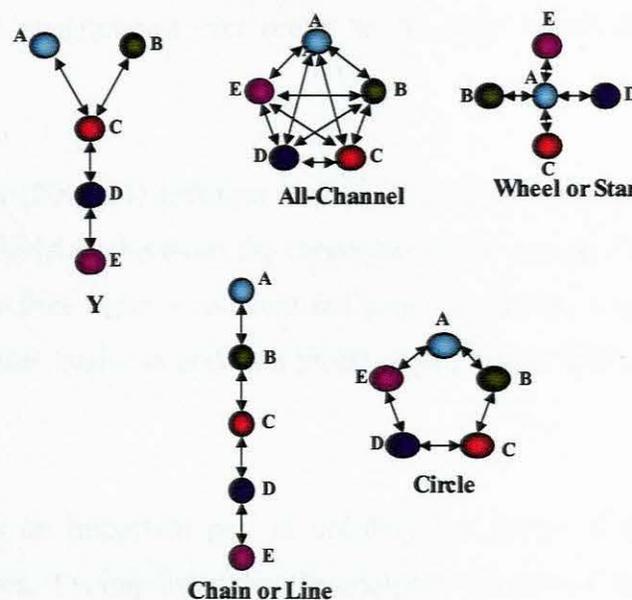


Figure 4: Types of Networks
Source: Parham 1988: 488

COMMUNICATION STRATEGIES IN CSI

There are various methods of communication that are available when it comes to communicating. CSI programmes are conducted by various companies and they often utilize some of the following: newsletters, handbooks, and their official website to share the progress of projects. Skinner *et al.* (2006:281) state that in presenting reports on CSI events, it is important for CSI practitioners to use the vast spectrum of communications tools that are available: internal newsletters; quarterly/annual reports; CD-ROM; videos; promotional material such as banners; logos; flags; and signboards, local press releases in both national

and local press; adverts and advertorials; manuals such as the Corporate Social Handbook and the internet.

Effective Communication

Effective communication deals within the process of minimizing misunderstandings. In order to communicate effectively people need, not only to have the ability to express themselves so that they may be understood by others, but they must also have the ability to interpret correctly, the messages that are sent to them by others. (<http://web.cba.neu.edu/~ewertheim/interper/commun.htm>). When communicating, it is important for both recipients to have the same understanding of the theme which is being discussed. According to Skinner *et al.* (2006:282) an open dialogue with targeted communities on CSI programmes can prove to be very beneficial and should not be underestimated.

According to De Wet (2006:24) linkages need to be forged between companies, it is also critical to bridge the divisions between the corporate sector, non-profit sector and grassroots organisations. South Africa lacks a coherent social giving sector, where resources flow and communication between business and non-profit organisations (NPOs) are both fluid and fruitful.

Communication plays an important part in uplifting the image of the company and with regards to CSI activities, it is important that the company effectively communicates its role as a caring citizen to its publics. Skinner *et al.* (2006:281) state when communicating these CSI activities, they are often not given the priority they deserve. CSI projects are seldom communicated to the public. However, CSI programmes are conducted to provide a return on investment on the image of the company. Communication strategy is linked to the mission and programmes of grant-makers and their strategic objectives.

According to De Wet (2006:24) states that proper communication and networking, and co-operation placed within a common agenda; will help to elevate many of the frustrations that non-profit and grassroots organisations experience in trying to access funds. Community-based organisations (CBOs) are often the forgotten linkage in the CSI value chain, yet in many cases they are statically placed to respond to community-level needs. They further state that many CBOs have the knowledge, yet lack the capacity to develop sustainable and

effective organisations that can, firstly deliver an uninterrupted and highly quality service to the community and secondly meet donor requirements.

Skinner (2007:18) comments that 'Older' CSI models were indeed many such as the first world models, which continues to give first place to the sponsor or funder as being the initiator (and therefore communicator) and the recipient as the 'automatic' receiver.

Outsiders cannot develop the community unilaterally. It is the responsibility of the community itself to recognise the benefits of the change. CSI facilitators should communicate with the community to initiate the messages concerning developmental needs. The initiator's place of CSI in the traditional CMR (Communicator-Message-Recipient) model of communication is reversed. The initiator or facilitator becomes the recipient of community messages. The aim of integrated CSI development process is to provide a non-threatening platform where the various role players can become aware of the expertise, skills, organisational infrastructures and facilities available. Each role player contributes to the process, and finally obtains consensus and commitment on a plan of action Skinner (2007:18).

Effective communication provides the basis for acquiring public support for community projects and activities, which is aimed towards the development of the community. The stakeholders within a community must ensure that they communicate with the public concern issue that pertain to social upliftment or any information that may affect their lives. Often residents are amazed at the amount of activity going on in their communities about which they know very little of.

COMMUNITY BASED ORGANISATIONS

According to the following website (2007:http://www.southafrica.info/ess_info/sa_glance/social_delivery/sasix.htm) the concept of a corporate social investment in stock exchange represents a shift in thinking that moves beyond the idea of charity. Alternatively corporate social responsibility is regarded as a means whereby businesses pay for something. This 21st century idea of committed investment in development projects that yield measurable achievements, specifically in a social profit that can be measured by how lives have changed for the better. In line with this it is suggested that non-profit organisations are better described as social profit organisations. The term non-profit sounds negative in the

sense that it has no value. NPOs contribute significantly in adding value to society (2007: http://www.southafrica.info/ess_info/sa_glance/social_delivery/sasix.htm).

The word non-profit can lead to low expectations all around. A business concern doesn't necessarily expect decisive and measurable results from its corporate social investment as long as it is doing good work, and the non-profit organisation can succumb to this low level of expectation and not be accountable for delivering on its social mission. The concept of a social profit organisation demands far greater performance and accountability. (2007: http://www.southafrica.info/ess_info/sa_glance/social_delivery/sasix.htm).

Many organisations that have been established for decades and ones that have been established recently have contributed to the development of the Chatsworth area. The Community Life Centre which operates the Jubula Skills Village was established 2005. This programme caters for women who have a desire to overcome poverty by using beadwork as an opportunity to change their lives. The Centre has also infiltrated the international market as crafters are in the process of acquiring souvenirs to be sold at the USA State Fair, 2008. This project has generated R250 000.00 for the Centre through items being sold in the local and international markets. The monies have been allocated to women, making their families self-sufficient by providing for their families (Chatsworth Tabloid 2008:5).

According to the Child Family and Health website (2007: http://www.cfhi.org/prog_desc.php4?pcode=26) the Hospice in Chatsworth is a 40 bed hospice, for adults and children, offering respite care for those in the final stages of chronic disease, including HIV/Aids, and related illnesses. Chatsworth serves mainly an Indian population representing varying economic status, but mostly the low and middle class clients. Some patients are homeless due to their HIV status, and others need constant pain relief from cancer and other illnesses. Some patients receive in-house care for prevention, as well as hospice services. While working with inpatient populations, students work alongside a physician. Nurses provide in-house care for patients. This site provides some insight necessary to understand how physicians, in-hospice nurses, and in-home nurses work together to provide effective patient services (2007: http://www.cfhi.org/prog_desc.php4?pcode=26).

The Volunteer website (2007: <http://www.volunteer.co.za/asp/spiritsundae.asp>) states that the Aryan Benevolent Home in Chatsworth has been a much needed place for the safety and care of destitute children, the elderly and people with disabilities. Established in 1821, the Home

engages volunteers, young and old, from different religions to assist their full time staff in various activities. One visionary Shishipal Rambaros has been involved with the ABH for more than 78 years. He was only seven years old when his father died leaving him and his partially blind mother to fend for themselves and was taken in by the ABH. This organisation has provided assistance for the community of Chatsworth for a number of decades (2007: <http://www.volunteer.co.za/asp/spiritsundae.asp>).

Community Development

Smith in May (2006:13) states that businesses need communities in order to survive and prosper. Communities provide various types of labour and customers which the company requires. Communities rely on the business sector for employment, living income and services. Partnerships are important, especially when the project is a long term venture. De Wet (2006:12) records that most companies believe that they can implement more effective programmes by working in partnership with government department, NPO service providers and communities. Companies also point to the value of the hands-on approach where CSI practitioners employ volunteers to get involved at community level. These companies also include capacity-building elements in their programmes. Chatsworth Tabloid (2008:4) states that the community can take the responsibility to communicate the message to the youth concerning how addictive drugs can be.

Laszlo in May (2006:13) states that businesses ensure sustainability by establishing community partnerships. Furthermore, he states that creative partnership is required to address community concerns. Cutlip *et al.* (2002:247) states that corporate leaders view philanthropy as a way of putting resources back into local communities, of improving the quality of life for employees, and practising corporate citizenship. They provide funds to schools because they are currently experiencing or anticipating problems with low skill levels in the workforce; they give to organisations in arts, culture, and humanities because it enhances the quality of community life.

CSI can become a practice that companies may use as a guise for their own benefit. Rocky in May (2006:13) states that addressing community concerns are no longer viewed as philanthropy but corporations embark on such programmes because it makes business favourable.

Niyonzima (2003:14) states that business/community relations deal with ways in which communities and businesses interact with each other. According to Wikipedia (2007: <http://en.wikipedia.org/wiki/Community>) a community is regarded as a social group of organisms sharing an environment, normally with similar or shared interests. In human communities the following concepts are present: intent, belief, resources, preferences, needs, risks and a number of other conditions that may also be common, affecting the identity of the participants and their degree of cohesiveness.

There are various facets that deal with community development such as education, employment, safety and security. Community development focuses on the building of active and sustainable communities which is based on social justice and mutual respect. It is about changing power structures to remove the barriers that prevent people from participating in the issues that affect their lives as noted on the following website (2007: <http://www.cdx.org.uk/about/whatiscd.htm>).

De Wet (2006:21) states that companies possess a vested interest in communities from which they draw employees and reap direct benefits from engaging local communities. Community development cannot be accomplished only by corporate South Africa; it requires all stakeholders to actively participate in this process. According to Carmichael and Drummond (1989:52), development cannot be placed as a single company's responsibility. They further state if all stakeholders gain, they must contribute.

Community Stakeholder

May (2006:13), states that businesses have an interest in the surrounding community, to satisfy an intrinsic need to survive and to prosper. Some of these needs are to source labour management and service to other interlinked businesses. The community relies on business for employment, living income and to render services. Rockey in May (2006:13) states that these services may include health care, education, security, development, sporting skills and housing. Community concerns are no longer just philanthropy and empathy. Corporations view this as being good business. Hood in May (2006:13) states that philanthropy is no longer considered a sacrosanct part of social contract; it is viewed as a duty to serve stakeholders through giving and by various activities. Philanthropy is now offered for tangible returns that the corporation and its shareholders can expect to receive in a long term.

May (2006:15) states that social performance is when an organisational activity affects the public welfare. According to May (2006:18) it is important assess whether CSI program implemented can be self-regulated and community driven after the surrogate investor has withdrawn funding and their staff members. If the programme is unable to function on its own, then all indices and other social responsibility measures have limited value for two reasons. First, monies invested could easily be invested in a bank and earning a generic 6 percent rather than throwing money down a dark hole. Second, if the community has not been uplifted, the corporation has not participated as a socially responsible member of society. May (2006:18) states that if the primary objectives of CSR are not being met this will cause the loss of valuable resources such as time and money. This situation will create an opportunity cost which would lead to regression rather than progress. May (2006) further states that companies must be establish and determine when they will draw the line and whether or not to accept this position and continue with support indefinitely until that the project is sustainable. Many companies view education as a recognised approach to holistic invested interest.

Community development must focus on empowering individuals or groups by providing adequate skills to ensure sustainable change. It is vital to building capacity within the community by providing access to basic health care and recreational facilities. Quality education is essential to community development. Employment opportunities must be made available to community members. A community requires access to food, clean water and suitable housing (BHP Billiton 2007:<http://www.bhpbilliton.com/bb/sustainableDevelopment/socialResponsibility/workingWithCommunities.jsp>).

People will support what they have confidence in, which typically means the better known charity brands, and this regardless of the fact that there are so many other non-profit organizations doing great work and being extremely worthy of support. Many of these organisations provide innovative solutions to social problems, are more visible, facilitating their access to a responsive, dynamic social capital market that sees social capital flowing to exceptional heights and social investments that demonstrate their social profit. (2007: http://www.southafrica.info/ess_info/sa_glance/social_delivery/sasix.htm).

Skinner (2007:19) states that subcommittees may need to be formed to address specific issues within the community. Many companies like the banking sector utilize community based

organisations to fulfil some of their CSI initiatives. Skinner further states that detailed planning such as cost estimates must be prepared and funding secured. Team effort will enhance CSI projects. Skinner (2007) further states that contacting suitable like-minded corporations, statutory development bodies, NGO's, municipalities and town councils as partners will ensure success.

De Wet (2006:23) suggests that companies should pool resources to support larger projects and achieve economic success. Sharing overhead costs releases more funds for development work and programmes are more likely to continue if they are dependent on one funder. This approach will provide firm accountability and will encourage better project monitoring and evaluation practices. De Wet (2006) further states that there is a need within the CSI arena for 'intellectual capital' and a desire to build effective knowledge-sharing mechanism.

Companies throughout the country have begun adopting a more formal approach to CSI, with greater management and board involvement. They also revisit their CSI strategies, structures, budgets which are focused on improving their communication and reporting on CSI.

Empowering Women in the Community

Within the Chatsworth District most women are the bread winners in their homes. De Wet (2006:201) states that international development agencies agree that one of the most effective mechanisms for social transformation is empowering women. In South Africa, women are actively involved in community development, but proactive intervention is required to protect them from exploitation, to enhance their skills, capacity and opportunities, and to build sustainability into community level initiatives. It is at this level that the CSI sector can make a difference in the lives of ordinary South African women and contribute to broad-based transformation beyond the corporate door.

Local women's organisations report that larger benefits are reaped when women are empowered - their families benefit together with their communities. It is said that children benefit directly from women's income and other gains. Women seldom focus on creating wealth for themselves but bring about change and development in their community (De Wet 2006:201).

De Wet (2006:201) states that by targeting women directly, or by introducing gender components into existing CSI programmes, companies can build into this 'natural capital', to empower women and enhance sustainable developments in the communities they serve. Gender development organisations identify several key areas for action:

- Include training and capacity-building in community development initiatives.
- Provide a forum for marginalised women.
- Give information about services.
- Educate men and women about women's right.
- Help women to exercise their rights.
- Support micro-enterprise development.
- Work with decision-makers and women to bridge gaps.

Community-based organisations (CBOs) are powerful vehicles to empower women and to boost community-level strategies to cope with the challenges they face. Although these CBOs provide essential services to the community they often struggle to access funding to sustain or expand their activities, due to them not meeting the requirements of the grant-makers. CBOs are often facing a lack of organisational skills, particularly in the areas of administration, management, financial planning and reporting (De Wet 2006:201).

De Wet (2006:202) states that power dynamics deals with community influence whose voice is heard, who gets the information and who benefit from community development programmes. Women are often subservient and have no leverage in community leadership especially in the rural context. CSI programmes need to ensure that women are represented in decision-making structures.

Youth Development

Young South Africa is a large part of the population of the young democratic South Africa. According De Wet (2007:280), Statistics South Africa's 2006 mid year estimate, almost 70 percent of all South Africans are under the age of 35 and 32 percent make up children aged 0 to 14 years. The vital and important age group is from 15 to 34 years, which make up 37 percent.

Unemployment places South African youth under major constraints in sustainable growth in the economy. It also brings a range of socio economic shortcomings that lead to deviant and problematic social behaviour. According to Mail & Guardian Online (2006: http://www.mg.co.za/articlePage.aspx?articleid=269757&area=/insight/insight_natio) the drug Sugars is a mixture of residual cocaine and heroin combined with anything from rat poison to household detergents or baby powder. This is a cheap, addictive drug that has swept through the youth, mainly in the Indian township south of Durban.

Within the Chatsworth district many of the youth face difficulties that are often related to social problems; this often leads many of them to resort to drugs. Drug addiction has placed many young people into difficulties, forcing them to search for money to support their addiction. One of the drugs that perplex the Chatsworth community is 'sugars'. The urgency for supporting this habit causes some of them to engage in petty theft and this soon leads to more deadly crimes. According to Chatsworth Live (2007: <http://chatsworthlive.co.za/news.php?step=2&id=480>) drug addiction among the youth of Chatsworth might be one way that is fuelling to the rise of HIV infections among the general public. Mail & Guardian in (2007: <http://chatsworthlive.co.za/news.php?step=2&id=480>) presents the following information which was not confirmed at the time of going to the press: the HIV prevalence rates among women in Chatsworth released last 2006 by the Medical Research Council states that Crofdene, Westcliffe and Silverglen have a 48 percent prevalence rate. In Crossmoor the rate was 47 percent and in Welbedacht 40 percent, while the more affluent areas of Arena Park and Montford showed a 19 percent prevalence rate and Woodhurst/ Kharawastan had an 11 percent prevalence rate among women residents.

The Chatsworth Anti-Drug Forum offers counselling and medical treatment and is manned by volunteers, who have consulted 2500 addicts in the past year. The forum's co-ordinator stated that the addictive nature of 'sugars' causes the relapse rate of those who have been addicted to increase tremendously due to the nature and prevalence of this drug (2006: <http://www.staysafe.co.za/detail.asp?ID=51&Section=News>).

According to De Wet (2007:280) youth development is and will become an increasingly important developmental challenge for South Africa. The private sector should increase their role in creating opportunities for growth and development of young South Africans.

De Wet (2007:284) states that the development of the youth is a critical arena for social investment. It is also important for youth development priorities and a co-ordinated multi-sectoral approach is vital to ensure that the younger generation does not fall through the cracks.

Job creation or employment is vital for nation building. The relevant training is important for South Africa to be strengthened with the appropriated skills education. De Wet (2007:285) states that unemployment deals with a mismatch between the growth in the economically active population and against the jobs created. In 1997 to 2002 the potential active population was 18 and 35 years of age. While it grew from 6 million to 8.5 million, the jobs created only increased from 4.3 million to 4.9 million. This resulted in unemployment amongst young people from 1.7 million to 3.5 million.

CSI and Youth Development

Youth development is multi-faceted and the survey of applicable literature amongst other things, young people require access to high quality standards-based education, information about career options, structured internships; the development of social, civic and leadership skills (De Wet 2007:283). CSI practitioners must ensure that the projects they fund is mutually enhancing with beneficial partnerships built on innovation that leads to sustainability of these organisations. It is important when developing projects for the youth; the youth are included in the process to assist in the designing of these projects.

This will be beneficial since they will have first hand knowledge of what is required of them to move forward. This inclusion will ensure the building positive relationships in the local community (De Wet 2007:283).

The Chatsworth Youth Centre has been established as a beacon of hope to the youth of Chatsworth. This is a place where young people could express their problems, be motivated and empowered to become resourceful young people. This institution requires financial assistance and projects that would be beneficial.

Youth Support

De Wet (2007:272) states that many South African youth grow up facing some major social crisis that are prevalent, such crime, gangsterism, violence, teenage pregnancies, alcohol and substance abuse. The youth face other shortages such as role models. The absence of discipline also increases the destructive cycle.

De Wet (2007:273) states how business can provide development for the youth of today, and it is internationally agreed that government programmes, family structures and non profit organisations alone can provide job creation. The private sector in its flexibility can provide greater resources in job and wealth creation.

Inter-phasing of Communication Strategies and Community Development

Effective communication strategies are vital to community development. Reporting of information of all stakeholders is vital. This information must be communicated in a specific manner so that the true message is transmitted. In this chapter I surveyed the various forms of communication that is pertinent to community development and I also viewed stakeholders such as women being involved in contributing to their home and the youth development community building projects.

CONCLUSION

In this chapter I explained the importance of communication and how it can advance CSI initiatives. I also described various social problems that the community of Chatsworth experiences. The chapter also explored how CSI programmes have assisted in overcoming some of the national problems. I also highlighted how CSI is assisting in the development of young South Africa. The next chapter deals with how CSI functions and how it contributes to nation building.

Chapter 4

CORPORATE SOCIAL INVESTMENT

INTRODUCTION

The previous chapter looked at communication strategies for community development and how community organisations operate within Chatsworth. In this chapter I will explain and present an overview of the importance of Corporate Social Investment for nation building. I will focus on CSI and how it is embraced by Corporate South Africa and how CSI is used to advance governance and responsibility towards their environs. Corporate South Africa has taken CSI beyond a just philanthropic exercise and has established CSI as an integral part of their operational policy. Mersham *et al.* (1995:86) state that social investment deals with the allocation of finance to advance peoples' lives socially and economically. De Wet (2006:32) states that a host of South African companies are moving swiftly across the continent of Africa. Africa requires assistance in the social backlog, with education, HIV/Aids and the development of infrastructure. De Wet (2006:33) states that development in Africa requires the combined efforts of government, business and civil society to implement sustainable initiatives that improve the well-being of all sectors of society. May (2006:1) state that South African businesses' contribution to community development is termed Corporate Social Investment.

PUBLIC RELATIONS

Mersham *et al.* (1995:11) define public relations to be a deliberate and an intentional part of an organisation's policy. They further state that it is a conscious effort to provide information and to create goodwill, influence, gain understanding, propagate information and ensure that feedback is received from those who are affected by the organisation activities. Cutlip *et al.* (2002:235) state in the past, many business leaders resisted the notion that their corporations should seek to fulfil social responsibilities beyond their work situations, earning a profit with which to pay investors and underwrite growth, paying taxes and voluntarily supporting non-profit health, welfare and education activities.

CSI forms a part of public relations. A public relations department established in any organisation, either in a corporate environment or in a community based organisation will be

of tremendous advantage. Corporate Social Investment is one of the areas that falls within the ambit of Public Relations. Communication plays an important role in public relations and therefore the public relations practitioner must be able to utilize the different methods of communication such as mass communication and public communication.

Mersham *et al.* (1995:7) state that with the complexity of South African cultures the development levels and public relations is fundamentally a communication activity. According to Cutlip *et al.* (2002:235) as ethical standards change and commitments to CSI grow, the roles of public relations in business has become more clearly defined as helping corporations to say the right thing.

Many companies have separated their CSI activities from their day-to-day operations and formed foundations. These foundations take care of the CSI activities. De Wet (2007:7) states that foundations served the purpose of providing a vehicle for dedicated skills, but in this era it is also a means of distancing CSI activities from core business activities. So, while South African business became more responsive to social development needs, social giving was not widely promoted and the separation between the social conscience of business and 'business as usual' remained well entrenched. In 1989 the *Weekly Mail (Mail & Guardian)* launched its Investing in the Future Awards to recognise the time and effort that South African companies channelled into social investment programmes, thus turning the spotlight onto CSI for the first time.

WHAT IS CORPORATE SOCIAL INVESTMENT

Corporate Social Investment is often referred to by other names and in certain instances their functions can be adapted or expanded upon i.e. Corporate Social Responsibility (CSR), Corporate Governance and Corporate Citizenship.

According to Naidoo (2002:126) the philosophy of CSR does not imply that companies abandon their profit-making to become philanthropic leaning. Hood in May (2006:6) states that CSR was a late twentieth-century American movement where modern demonstrations are often debated by many from all countries and cultures, when questioning the morality of the business world. According Wikipedia (2007:http://en.wikipedia.org/wiki/Corporate_social_responsibility) organizations begin showing interest in society by taking responsibility for the impact of their activities on customers, employees, shareholders,

communities and the environment in all aspects of their operations. The organization's obligation is considered to extend beyond the statutory obligation to comply with legislation and ensures that organizations voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community at large. Sunday Times (2007:12) notes that corporate social responsibility is no longer a way of doing business; it is the only way to do business by blending business with values.

This is a multi-faceted subject and is an important theme in the arena of corporate governance which deals with issues of accountability and fiduciary duty; this is an implementation of policies and mechanisms to ensure that there is accountability and protection for shareholders. Focus is placed on the economic efficiency to optimizing economic results and a strong emphasis on shareholders welfare. However, there are other areas where corporate governance must place focus on such as their employees and environment (2007:http://en.wikipedia.org/wiki/Corporate_governance).

The following good practice guidelines are recorded by the De Wet (2006:12):

- o Align CSI with the business.
- o Select Focus areas.
- o Understand the development context.
- o Consolidate the CSI functions.
- o Integrate CSI into the business.
- o Encourage employee volunteerism.
- o Engage stakeholders.
- o Forge working partnerships.
- o Monitor and evaluate projects.
- o Replicate and scale up successful model.
- o Build knowledge-sharing mechanisms.
- o Reports on CSI practice.

The above guidelines will assist a company's CSI scorecard. It will also form a basis for the company to engage the community. Naidoo (2002:126) states that corporate and social responsibility is about the integration of social and environmental strategies into the core

business of a company. Naidoo further states that the existence of those companies will be sustainable in more than financial terms.

Niyonzima (2003:13) states that the term corporate citizenship in the corporate sector is becoming widely accepted and that there is no agreed-upon definition. Niyonzima (2003) asserts that South Africa relates corporate citizenship as corporate social investment (CSI).

De Wet (2006:10) states that CSI implementations are becoming more strategic in approach. Willard in Naidoo (2002:129) states that the concept of sustainability has been adapted in business context to mean the achievement of balance, integrity, economic, social and environmental performance. Naidoo (2002:129) lists the three legs of sustainability:

- o Economic prosperity is based on long-term economic health of global, local and corporate economics, not simply individual corporate companies and not simply individual corporations being profitable in the short term.
- o Environmental stewardship is a dimension of sustainable development that requires companies to ensure that no harm to the environment is caused. They are required to help restore the environment from harm already done. This requires the company to reduce the amount of energy, water and material consumed in the manufacturing of the products, reducing waste and rehabilitating contaminated sites.
- o Social responsibility is development which is based on the welfare of human beings.

Naidoo (2002:129) states that the concept of sustainability has been adapted in a business context towards the achievement of balance. Rocky in May (2006:1) states that CSI is a relatively new concept to some companies.

Accountability and Triple Bottom Line

According to Naidoo (2002:131), triple bottom line was first introduced by John Elkington in a book entitled *Cannibals with Forks* where he stated that companies must present their financial statements alongside their social and environmental performances. The King II Report focuses on accountability from a single need to triple bottom line needs (Naidoo 2002:131). This places its approach at achieving a balance between the needs of the

organization's prosperity; the human needs associated with the companies business and that of the environment in which it is established.

Henriques and Richardson (2005:28) state that in relation to the nature of corporate activity, accountability is an integral part of the process of implementing all aspects of sustainability. The same is true when accountability may be discharged, whatever the sphere of accountability. Accountability is itself a social value and a complex picture emerges, in which accountability relates to all aspects of sustainability as illustrated below:

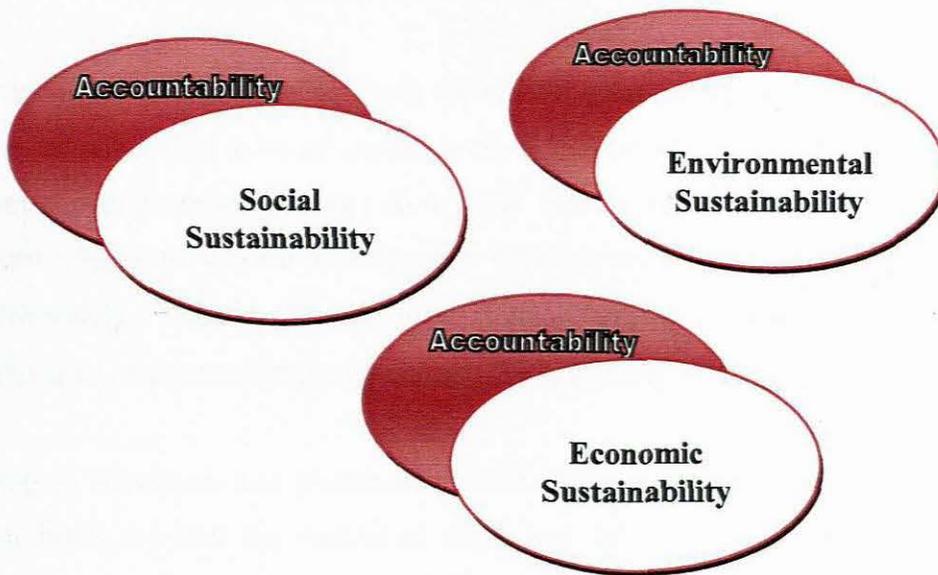


Figure 5: Accountability and Sustainability
Source: Henriques and Richardson (2005:28)

Accountability is vital to the triple bottom line. The above diagram depicts the three areas of focus: social, environmental and economic sustainability. Henriques and Richardson (2005:28) further state that all of this suggests that in order for organizations to have the greatest confidence, no relevant sustainability issues can be overlooked. It is crucial for them to work with the full range of their stakeholders. However, it is also possible to state that at this stage the great majority of sustainability issues can fit reasonably well into the three dimensions of the triple bottom line.

The Role of Social Capital

According Wikipedia (2008:http://en.wikipedia.org/wiki/Social_capital) Social capital refers to connections within and between social networks; it is a core concept in business, economics, organizational behaviour, political science, public health and sociology. There are a variety of inter-related definitions for this term, which has been described as something of a cure-all for the problems of modern society; they tend to share the core idea that social networks have a value. To illustrate this point, a screwdriver is regarded as physical capital and a college education regarded as human capital can increase productivity (both individual and collective), so too does social capital affects the productivity of individuals and groups (Wikipedia 2008:http://en.wikipedia.org/wiki/Social_capital).

Social capital has a number of different definitions; many of them refer to manifestations of social capital rather than to social capital itself. Social capital is an instantiated informal norm that promotes cooperation between two or more individuals. The norms that constitute social capital can range from a norm of reciprocity between two friends, all the way up to complex and elaborately articulated doctrines like Christianity or Confucianism (2007: <http://www.imf.org/external/pubs/ft/seminar/1999/reforms/fukuyama.htm>).

According to Henriques and Richardson (2005:122) social capital or creative thrust is the glue that binds together the individual skills and intelligence of the workforce with the organisation's collective memory and ability to innovate. This also cements these assets to the goodwill of the surrounding community, suppliers, customers, regulators and other stakeholders. The role of social capital as glue binding employees, the company and external stakeholders together is shown in diagram below:

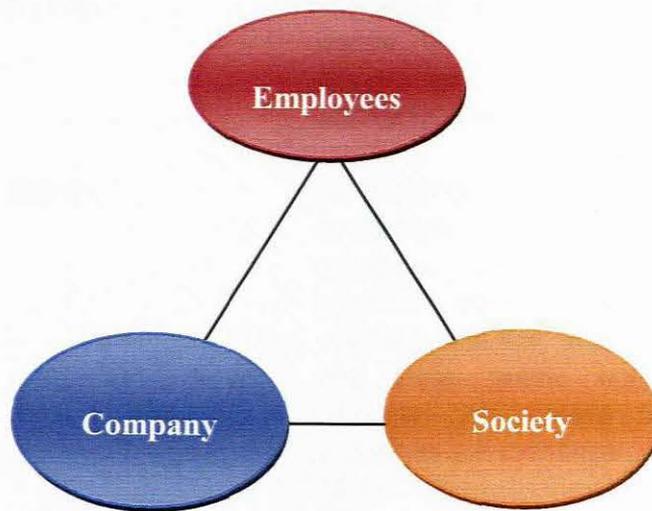


Figure 6 :The role of social capital
Source: Henriques and Richardson (2005:122)

De Wet (2007:15) states that one of the most significant discursive shifts was the notion of the triple-bottom-line, which entered mainstream thinking in 2002, through the King Report on Corporate Governance for South Africa. This was an important development for CSI, because its status as a vital business function was no longer in question. The King II report recommended integrated and strategic approaches to social investment spending, stressing the importance of inter-dependent relationships.

Henriques and Richardson (2005:124) illustrates various meanings of social capital in table1.

Author	Definition
Leenders and Gabbay (1999)	The set of resources, tangible or virtual, that accrue to a corporate player through the player's social relationships, facilitating the attainment of goals.
Huppi and Seerman (2000)	As business evolves, increasingly, what sets companies apart and how they will manage their intangible assets – their people and their people's skills, knowledge, energy and creativity. And that, in turn, depends upon how well these people work together. Those relations – the processes by which information and ideas are exchanged – are a firm's social capital.
Cohen and Prusak (2001)	Social capital life – networks, norms and trust – that enable participants to act together more effectively to pursue shared objectives.
Putnam (2001)	Features of social consist of the stock of connections among people: the trust, mutual understanding and shared values and behaviour that bind the members of human networks and communities and make cooperative action possible.
SIGMA (2001)	The value added to any activity or economic process by human relationships and cooperation. Social capital takes the form of structures or institutions which enable individuals to maintain and develop their human capital in partnerships with others, and includes families, communities, businesses, trade unions, schools and voluntary organisations.
Global Reporting Imitative (2002)	Innovative partnerships with stakeholders around environmental or social aspects of products or markets can lead to product differentiation and brand enhancement. Indeed, some view strong stakeholder relationships as intangible asset in its own right.

Table 1: Various definitions of social capital.
Source: Henriques and Richardson (2005:123)

SA Social Investment Exchange (SASIX)

De Wet (2006:25) comments on the recent founded SASIX which is a 'giving exchange' to match donor funding with high-performance development projects. This exchange serves as a platform for non-profit organisations to profile their projects and donors to make well-informed investments in accountable and continually evaluated organisations. SASIX is based on the culture of performance-based giving, or social investment, where measurement is no longer an optional but it is core function in the development process. This is a vehicle for companies with small CSI budgets to make a 'safe' contribution in projects that are subject to stringent evaluation, so reducing the risk of failure. The SASIX gives philanthropists a centralised way of keeping track of how effectively their donations are being used. It opened with an offering of 16 selected social profit projects available to the public as investment opportunities with a social return in the form of improving lives (2007:http://www.southafrica.info/ess_info/sa_glance/social_delivery/sasix.htm).

BEE codes and Scorecard

This is a policy which the South African Government introduced to address the mishaps of the past. The apartheid government systematically excluded African, Indian and Coloured people collectively known as black people from meaningful sharing in the country's economy. This led much poverty and suffering for the underprivileged (2007:http://www.southafrica.info/doing_business/trends/empowerment/bee.htm).

Naidoo (2002:144) state that Black Economic Empowerment has been successful in creating a class of extraordinary successful individuals from previously disadvantaged communities. It is acknowledged that it has done little to address the aspirations of black people on a larger scale. The heart of Black Economic Empowerment should be initiatives that will advance Black people economically on a large scale including job creation, rural development, poverty alleviation and access to finance for the purpose of conducting business.

Rumney (2007:1-2) state that Broad-based Black Economic Empowerment (BBBEE) Codes of Good Practice hold the hope that CSI might finally emerge from its Cinderella status. Equally, the codes might prove fatally disruptive, overturning the good work performed to change CSI from a chequebook charity into a lasting development. Rumney further states that smaller companies, Qualify Small Entities as defined by the codes, are much more interested

in the socio-economic development element. Van Diggelen in Rumney (2007:2) states that smaller companies are tempted to indulge in chequebook CSI; since they are small companies face the onerous task of complying with the other elements.

Favis in Rumney (2007:2) believes that there are at least three reasons why BEE compliance-driven approach to CSI is inherently dangerous:

- o One - CSI requirements are driven by compliance and is fundamentally a top-down approach to development funding. There is a danger that initiatives will be introduced with compliance in mind, rather than focusing on the development impact.
- o Two – CSI giving is driven by the need for compliance against a bureaucratic set of requirements; the agency that is making the contribution must demonstrate that its contributions meet the requirements of the code which asks the question. Evidence need to be made available for testing by the BEE verification agency. Time and resources spent on this to verification process is arguably constitutes a misdirection of CSI resources.
- o Three – The overall messages given by the BEE codes is that the corporate need to fulfil specific quantities - for example, the 1percent of net after-tax profit.

Favis in Rumney (2007:2) further states that what really counts in socio-economic development is the quality of the contribution. To have the right beneficiaries selected (that is, people who can make a difference in a community context). If the choice is made as the starting point, is the development need and compliance points scored by the way, then it is well and good. If the starting point is the compliance, then CSI is unlikely to achieve much.

De Wet (2006:10) states that CSI deals with social investment which implies a long-term commitment to a project, with a stronger focus on returns. Social returns are defined from the outset and measuring outputs and evaluating impact are important project components.

BBBEE is a form of Black Economic Empowerment that is initiated by the South African Government to address the marginalizing of the past government's Narrow Based Empowerment instituted in the country during 2003/2004. NBBEE only enriched a few Black

(African, Coloured or Indian) individuals, and when one looks at the goal of Broad Based Empowerment, its goal is to distribute wealth across as a broad spectrum of the South African society as possible (2007:http://en.wikipedia.org/wiki/Broad_Based_Black_Economic_Empowerment).

Skinner (2007:10) states that the Black Economic Empowerment (BEE) Act was enacted into law in January 2004; this was placed firmly on the corporate agenda. According to De Wet (2007:17) the Act for the BEE mandated the Department of Trade and Industry (dti) to develop the BEE codes of Good practice and a scorecard which had a twofold purpose:

- o To give various industry sectors guidance on drafting their own industry sector transformation charters, and
- o To prescribe various BEE transformation measures for those companies wishing to do business with government or desire a licence to operate.

The Act for BEE, the codes and the industry charters provide the rules of engagement for broad-based empowerment and transformation of the corporate sector. The inclusion of CSI in the Codes and charters introduced a new set of concerns and priorities for companies and CSI practitioners. These Codes constituted the first step in implementing a co-ordinated national BEE regulatory framework and cover seven key transformation elements, namely ownership, management and control, employment equity, skills development, preferential procurement, enterprise development and socio-economic development (De Wet 2007:42).

Corporate Social Investment's inclusion as part of one of the broad transformation elements in the BEE Scorecard affirms government's view that the corporate sector has a valuable contribution to make at this level of transformation, De Wet (2007:18). The figure 7 is a specimen of a BEE Scorecard.

The BEE scorecard

Core component of BEE	Indicators	Conversion Factor	Raw Score	Weighting	Total Score
Direct empowerment score					
Equity Ownership	% share of economic benefits			20%	
Management	% black persons in executive management and/ or executive board and board committees			10%	
Human resource development and employment equity score					
Employment equity	Weighted employment equity analysis			10%	
Skills development	Skills development expenditure as a proportion of total payroll			20%	
Indirect empowerment score					
Preferential procurement	Procurement from black-owned and empowered enterprises as a proportion of total procurement			20%	
Enterprise development	Investment in black-owned and empowered enterprises as a proportion of total assets			10%	
Residual 10%					
To be determined by sector/ enterprise				10%	
Total Score out of 100%					

Figure 7 : The BEE Scorecard
Source: <http://www.thedti.gov.za/bee/complete.pdf>

De Wet (2007:19) states that research shown that there were marked adjustments in 2005, when only 25 percent of the respondent companies report no changes to their CSI programmes; this suggested that three-quarters of them restructured their CSI programmes in some way. The impact of the BEE Codes and charters has been less apparent in 2006, when about one-third of companies (32 percent) reported no changes.

This restructuring process gained further momentum and was most intense in 2007, with only 16 percent reporting that there had been no changes to their CSI programmes, suggesting that vast majority of companies (84 percent) adjusted their CSI programmes in response to BEE Codes, as illustrated in figure 8.

Impact of the charters and BEE Codes on CSI

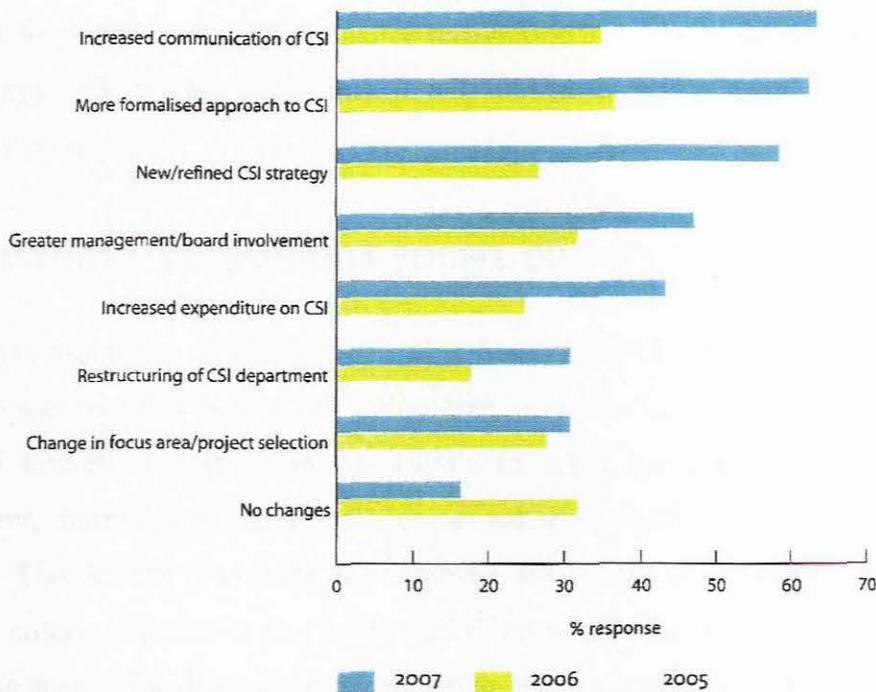


Figure 8: Impact of the charters and BEE Codes on CSI
Source: De Wet (2007:20)

Employee involvement in CSI activities

Skinner *et al.* (2006:281) state although many of the corporate sector claims to have employee programmes in place, very few have established policy that entrenches these programmes.

De Wet (2007:23) state that company employees have also become important partners in CSI programmes. In recent years there was a vast interest in using employee volunteerism programmes to extend the impact of CSI strategy. Employee volunteerism describes any developmental activity by employees, either during or after working hours that carries sanction and supports the employer. There are various approaches to employee volunteerism, such as matching staff donations with corporate funds, or allowing company time for staff development activities in their communities. The involvement of employees brings a great amount of expertise from professionalism to provide mentoring services. These employees act like ambassadors for their companies; they also strengthen the corporate reputation at community level.

According to Skinner *et al.* (2006:281) it is important for staff participation programme to be incorporated into the organisation's vision and culture, and linked with the company's core business. CSI practitioners must formalize recognition procedures for employee involvement in community efforts. By doing this it will further motivate them to show interest in community projects.

BRIEF HISTORY ON CORPORATE SOCIAL INVESTMENT

According to Skinner *et al.* (2006:276) CSI in South Africa has had a short dynamic history. Very little was recorded before 1972. However, since the Sullivan Principles in 1977 more focus and interest was given in the 1990's to assist the new Government. Employee involvement, formally, informally or on a voluntary basis was encouraged and even rewarded. The ad hoc donations have moved away into more specified sectors within expressed criteria. Skinner *et al.* (2006) further states that the hand-out philosophy is being moved into more of a developmental approach and sustainability. This necessitates a new approach to corporate social investment. In order for this to become effective, it requires partnership building with communities and other role-players, and increased networking and communicating between corporate donors in order to maximize the impact on the CSI development.

Skinner *et al.* (2006:276) further state that corporate sector began to publish more information about their CSI activities. More articles are noticed in main stream press. However, some of these articles are viewed as public relations announcements and trumpeting projects that companies have funded. In 1991 the weekly Mail & Guardian launched a supplement titled *Investing in the Future* which analysed the trends in CSI.

According to Skinner *et al.* (2006:276-277) CSI is becoming more visible, and more documented activities are begin to surface, one such documentation and is by Myra Aplerson who published a corporate social investment book entitled *Foundations for a New Democracy: Corporate Social Investment in South Africa*. This book is based on the South African environment examining social responsible investment on organisations and publications pertaining to the sector. In the same year a book entitled *Public Relations Development and Social Investment: A Southern African Perspective* by Gray Mersham, R.S Rensburg and Chris Skinner was published. This book looks at relationships between public

relations, development in the South African context, and corporate social investment. The book also contains South African case studies.

In 1998, Trialogue, a BEE company which received the endorsement and support of many role-players in CSI published the *Corporate Social Handbook*. This has become an annual publication and to date the 10th edition has been published (Skinner *et al.* (2006:277).

CSI style giving in the pre-democratic era

De Wet (2007:9) comments on decades of giving priority to democracy. It was more predominantly ‘welfarist’ in scope and intent. The following outline must be taken cognizance of:

- o Adopted a welfarist rather developmental approach.
- o Supported a wide range of worthy cause.
- o Made mostly cash donations.
- o Gave priority to tax deductible categories of donation.
- o Gave discreetly, with low marketing profile and no co-ordination.
- o Selected projects based on funding applications received from NGOs.
- o Focused on inputs, rather than outputs.
- o Housed the CSI function separately from business operations, at times positioned as the chairman’s contribution.

While good work was undoubtedly achieved, the impact of corporate giving was diluted by a lack of strategic intent.

CSI style giving in the first decade of democracy

De Wet (2007:10) comments that the development arena, the rhetoric began shifting from a welfarist to a developmental paradigm which, together with the growing visibility of the global sustainability development agenda, initiated change in the dynamics of social giving. The following list is adapted from De Wet (2007:16):

- o Established dedicated CSI vehicles and management systems.
- o Appointed professional staff to manage formal CSI programmes.
- o Involved senior management and employees.

- Made proactive grants, rather than reacting to requests.
- Funded projects that had a logical fit with the company.
- Focused on fewer, larger projects.
- Introduced flagship projects.
- Entered multi-sector partnerships, with clear define roles.
- Encouraged hands-on involvement in CSI projects.
- Mobilised employee involvement through Employee Volunteer programmes (EVPs).
- Measure and evaluated CSI projects.
- Report on CSI results.

Timeline of CSI milestones

The following time-line of CSI events is adapted from the De Wet (2007:4-13) that records CSI milestone from 1937 to 2007 in South Africa.

De Wet (2007:4) states that in 1937 the South African Government established the Department of Social Welfare after considering the Carnegie Poor White Investigation prior to this the responsibilities of the social activities were previously undertaken by the church and private institutions. This Department now coordinates civil society's philanthropic work with Government welfare activities.

In 1961 George Goyder introduced Social Auditing and promoted corporate responsibility. His objective was for companies to reveal their social impact as well as their financial status by making it known from time to time (De Wet 2007:4).

De Wet (2007:4) states that in 1972 Professor Meyer Feldberg attached to business administration at the University of Cape Town introduced the notion of Corporate-Community Giving. De Wet (2007) further states that Professor Meyer Feldberg called upon the business sector to follow the principles of their counterparts in United States of America by involving themselves with the communities surrounding their operations and from which they employ their staff.

De Wet (2007:4) states that in 1976 the Urban Foundation was established to assist the disadvantaged with housing and education. During its existence for approximately 18 years

this institution had played a major role in providing a firm foundation for focused corporate giving. The civil conflict that arose swept through the township of Soweto giving rise to urban riots. De Wet (2007) further states that the shooting of Hector Pieterse by officials of the State on 16 June 1976 at Soweto had caused discontent among the citizens and was no longer tolerated.

In 1977 the Sullivan Principles comprising of eight values to promote social, economic and political justice and the term corporate social responsibility was used by US signatory companies operating world wide to denote corporate community giving (De Wet 2007:5).

According De Wet (2007:5) the Fundraising Act was introduced in 1978 to control the collection of contributions from the public and to regulate the establishment of various relief funds. This act was abrogated in 1997 and replaced by the Non profit Organization Act.

In 1979 The Read Educational Trust was established by concerned citizens in Johannesburg. The Trust has been training teachers and supplying libraries to schools at Soweto. Thus far the school has serviced 1500 schools, 15000 teachers and one million learners (De Wet 2007:5).

According De Wet (2007:5) the Development Bank of South Africa was established in 1983 to finance major development projects. For a period of ten years ranging from 2004 until 2014 an amount of 30 billion Rand has been allocated for investment in South Africa.

De Wet (2007:5) states that in 1989 The *Mail and Guardian* Newspaper introduced the Investing in the Future Awards to ascertain the time, funding and efforts that South African Companies, Foundations and Non Profit Organisations contribute into social investment programmes.

According De Wet (2007:6) the National Government had mandated the Independent Development Trust in 1990 to utilize a grant of R2 billion to improve the facilities of disadvantaged communities. For the period 1990 to 1998 the Institution had spent the sum of R2, 8 billion on 8000 projects. The mandate has now been extended to manage development programmes to donor agencies.

In 1991 288 delegates representing 19 political organizations attended the initial CODESA congress meeting at the World Trade Centre Kempton Park (De Wet 2007:6).

According De Wet (2007:6) the private Sector initiative comprising of twenty leading companies launched the Joint Education Trust (JET) with a capital of R500 million to support existing educational initiatives in 1992. For a period of 5 years, JET had funded more than 400 Non Profit Organisations involved in early childhood, youth and teacher development as well as adult basic education and training.

De Wet (2007:7) states in 1994 the dawn of democracy for South Africa heralded the first non-racial democratic election from 18 to 27 April. The ANC was installed as the ruling party with Nelson Mandela being installed as the country's first Black President. In the same year the Reconstruction and Development Programme (RDP) was instituted to address the imbalances created by apartheid. The South African Grantmakers Association (SAGA) was launch in August 1994 and was supported by 60 companies and other funders.

In 1995 The National Business Initiative comprising of 150 companies became a non-profit organization that utilized business leadership and resources to address socio-economic challenges. Its initial focus on skills and enterprise development has enhanced school education, tourism, environmental arenas and FET colleges (De Wet 2007:7).

Taking into consideration the pledge made by Nelson Mandela in 1994 to donate the sum of R150000 from his annual salary to a children's trust fund, The Nelson Mandela's Children Fund was birthed to raise and distribute funds to uplift previously disadvantaged children. This institution had distributed the sum of R40 million to 55 projects over the past year (De Wet Handbook 2007:7).

According to De Wet (2007:7) the South African National NGO Coalition (SANGOCO), the single largest umbrella body of NGO's in SA was established to coordinate the functions of all NGO's and ensuring that civil society serves the people of South Africa in an efficient manner. Towards the end of 1995 SANGOCO arranged the first national NGO week affording the sector an opportunity on the new funding strategy and the plans envisaged for the future.

The Transitional National Development Trust (TNDT) was launched to assist civil society organizations experiencing financial crisis on a short-term basis while the Government formulated long-term solutions for them. The Trust's R130million funding was undertaken by the National Government and the European Union (De Wet 2007:7).

According to De Wet (2007:8) the Non-profit Organization Act was introduced in 1997 to replace the Fundraising Act of 1978. The primary differences were in the registration organization and its record keeping. The White Paper for Social Welfare was introduced to play a vital role in eradicating poverty in South Africa.

In 1998 the first Corporate Social Investment and Development Handbook was published to provide in depth information about CSI. The annual expenditure of CSI was estimated at 1,5 billion, the largest budget being R20million while 54percent of its spending was directed to Education (De Wet 2007:8).

The National Development Agency (NDA) was established through the National Development Act 1998 to replace the Transitional National Development Trust (TNDT). NDA administers large development funds with the intention of becoming the premier partner in civil society, donor community and the Government in eradicating poverty (2007:8).

According to De Wet (2007:8) the Non-Profit Partnership (NPP) was launched as an initiative by SANGOCO, SAGA and the Charities Aid Foundation (CAF) with the objective of strengthening the financial sustainability of the NPO sector. The NPP and the CAF now operate autonomously, playing an advocacy role supporting employee involvement programmes respectively.

The Tshikululu Social Investments (TSI) is a non profit management consultancy which was established as a specialist donor support agency to manage the CSI activities of corporate grantmakers (De Wet 2007:9).

De Wet (2007:9). In 1999 the Business Trust supported by 145 Companies and funded to an amount of R1 billion was established as a five-year initiative to focus on human development, job creation through tourism and crime reduction. In November 2003 the scope of the Trust was further extended to work with the Government to expand the Public Works Programme, community rehabilitation and enterprise development.

In 2000 the CIDA City Campus funded by the corporate sector was established as the only virtually free, open access higher education facility in the world. The campus based in Johannesburg was granted full accreditation for its Bachelor in Business Administration and presently has a student population of 1,600 each on a tuition scholarship (De Wet 2007:9).

The Taxation Laws Amendment Act was also introduced in 2000. The concept of the Public Benefiting Organization (PBO) provided tax exemption status for many organizations. Such exemptions were also granted to those organizations working with pre-primary and primary schools, HIV/Aids, children in distress and the destitute elderly (De Wet 2007:10).

The Department of Social Welfare underwent a name change and is now known as the Department of Social Development.

In March 2000 the National Lottery was launched to assist in raising funds for various charities including welfare, arts and culture, sports and other general causes. The lottery was then managed by Uthingo (De Wet 2007:10).

According to De Wet (2007:10) the Millennium Development Goals (MDG'S) formed from the September 2000 United Nations Millennium Summit formulated a universal strategy to eradicate poverty, improving lives of people and protecting environmental resources by 2015. The MDG is firmly committed to its task. De Wet (2007) further state that in 2001 the Umsobomvu Youth Fund (UYF) funded through an R855 million de-mutualisation levy on Old Mutual and Sanlam commenced operations as a national youth development funding agency. Thus far the UYF has contributed over R850 million to 110 youth organizations benefiting more than half-a- million youths. A total of 35,000 direct jobs have been created.

The New Partnership for Africa's Development (NEPAD) was adopted at the 37th Summit of Organization of African Unity (OAU) as a vision and a strategic framework for Africa's renewal and development (De Wet 2007:10).

In 2002 the King Report on Corporate Governance for Africa was launched to replace the King Report. The new report recommended that social and environmental reporting be afforded priority equal to that of regular financial reporting (De Wet 2007:11).

De Wet (2007:11) state that the World Summit on Sustainable Development (WSSD) held in Johannesburg formulated plans in the form of the Johannesburg Plan of Implementation (JPOL) emphasizing corporate environmental and social accountability and partnerships between corporate, non-profit organizations and the Government.

The Mining Charter, a Broad- Based Social Economic Empowerment Charter for the South African mining industry was introduced committing the mining industry to adopt a non-racial policy within its operations (De Wet 2007:11).

In 2003 The Petroleum and Liquids Fuel Industry was promulgated and included in the Petroleum Products Amendments Act of 2003 (De Wet 2007:11).

De Wet (2007:11) states that the Socially Responsible Investment (SRI) was launched by the JSE to track listed companies' and obtain their responses to South Africa's socio-economic and environmental challenges. In the initial assessment the top 160 listed companies were eligible for evaluation of which 74 companies participated and 54 were accepted into the Index in April 2004.

De Wet (2007:12) states that in November 2003 the Government adopted the Operational Plan for Comprehensive HIV/Aids Treatment care including the provision of the Anti-Retroviral Therapy (ARV) in the public sector. The Government had the responsibility of providing the ARV therapy to 1, 6 million AIDS sufferers by March 2008. At the end of June 2007 a total of 300,000 people had received the treatment at Government Institutions nationwide.

According to De Wet (2007:12) the Financial Sector Charter (FSC) came into operation on 1 January 2004 giving it a mandate to increase Black ownership, develop skills, increase access to financial services, investing in infrastructure, housing agriculture and SME's. The minimum requirement set by the FSC for the CSI contribution is 0, 5 percent after post-tax profit.

In December 2004 the Department of Trade and Industry issued a draft proposal setting out the principles of the Codes of Good Practice and the Scoreboard of BEE (De Wet 2007:12).

According to De Wet (2007:12) the Broad-based Black Economic Empowerment Act was enacted into law in January 2004 placing BEE firmly on the corporate agenda. This Act

mandated the Department of Trade and Industry to issue guidance to companies to implement BEE legislations and drafting of industry charters.

In December 2005 a draft copy of the BEE Codes of Good Practice was released for comments by the public (De Wet 2007:13). De Wet (2007:13) states that in July 2006 The South African Social Investment Exchange (SASIX) was launched to match donor funding with high performance development projects. This Institution serves as a platform for the non-profit organisations to profile their projects and donors so that they can be accountable and well evaluated organizations.

In 2007 The Financial Sector Charter and the Constructor Charter were enacted by the Department of Trade and Industry as section 12 Codes. It is envisaged that these Charters will be soon gazetted as Section 9 Codes and will be a force of law (De Wet 2007:13).

THE SECOND WAVE OF CSI

De Wet (2007:46) states that the gazetting of the BEE Codes, more than anything else in the last ten years, has changed the rules and increased the stakes in the CSI Sector. This new codified context brings new pressures, fresh concerns and a whole new language; which some CSI practitioners are referring to this as the 'second wave CSI'. Other concerns among CSI and non-profit development practitioners feel that Scorecard pressures or a narrow interpretation of socio-economic development will divert corporate funds from welfare-based CSI activities to those with a more direct economic focus. De Wet (2007) further states that this becomes a major problem since most CSI projects have a strong welfare or social upliftment focus. This is a genuine concern. It is likely that many companies will revise their CSI Strategies and budgets aligned with the codes. However, companies should be wary of changing their focus on social upliftment.

The last decade has seen CSI functioning in a very professional manner with an influx of development specialists into CSI departments around the country. With such progress in nation building it's vital that progress is not sacrificed at the altar of Scorecard expediency. This is a real danger with companies that operate with a 'tick-box' mentality that will comply with Scorecard targets without any real commitment to development (De Wet 2007:46).

The Power Alignment

De Wet (2007:46) notes that one of the hallmarks of strategic CSI is closer alignment between the business and the CSI programme. It is now widely recognised that CSI programmes are more likely to achieve a balanced social and corporate return if they are aligned with the company's normal business operations. As a strategic imperative, alignment of CSI with business operations is also enforcing companies to work together. As much as alignment creates a platform common ground, the gains can be multiplied through collaborative CSI initiatives between a number of companies within a geographic area or economic sector. Collaborating with CSI can potentially:

- Lead to high-impact initiatives that are systemic and long term.
- Achieve greater scale to make an impact at regional or national level.
- Exert greater influence, and achieve buy-in, from government structures.
- Provide a common platform for communicating with stakeholders.

De Wet (2007:47) states that the collaboration between corporate grant-makers has traditionally been one of the weakest areas of CSI practice. Companies too often are caught up in a competitive spirit and more concerned about branding rights than development gain. De Wet further states that there is a turning in the tide with growing acknowledgement that greater collaboration can strengthen CSI interventions and enhance benefits for both beneficiaries and businesses.

New Dimensions of CSI

De Wet (2007:52), states that communicating information about CSI and what is required within the context of nation building is vital and needs to be current. This will greatly help in decision-making for proper CSI initiatives. Although there are many success stories, CSI practitioners frequently find themselves making decisions in an information vacuum, unclear of the 'bigger picture' about the collective corporate effort and funding being applied. The De Wet (2007) is an annual snap shot of CSI activity of the industry, no regular real time information is available on what is being done by many CSI programmes. De Wet (2007) further states that there can easily be a duplication of CSI programmes in some areas or regions whilst other areas are left without CSI programmes. A lack of information is a critical

obstacle in achieving efficiency gains, whether as a sole implementer in attempting to identify potential partners, or as a player within collaborative initiative.

Mapping CSI Activities

De Wet (2007:52) state that Old Mutual encountered difficulties within the CSI arena and has helped to identify an innovative and exciting solution that will benefit the whole industry. This plan involves developing a Geographic Information System (GIS) which will assist in mapping CSI activity within South Africa by development sector and geographic region. Further noted by De Wet (2007) is that by tapping into these existing electronic information systems, the CSI Mapping Project is easily accessible, standardised and presents useful and integrated CSI information for the industry.

De Wet (2007:52) states that there are substantial benefits and incentives for corporate CSI programmes to participate in the CSI Mapping Project. The following benefits are listed below:

- o Immediate access to real-time, accurate and visual information on CSI funding by development sector, economic sector and the geographic region.
- o Access to information that will support strategic decision-making and company benchmarking.
- o Access to information that will assist and facilitate effective collaboration, partnerships and model replication.
- o Profiling of the CSI footprint on a common user platform.
- o Collective representation of corporate CSI spending to government and other interested parties.
- o Value-added services, such as quarterly reports on funding trends and quarterly discussion forums.

The success of this project depends on the whole-hearted support of the CSI industry. The engagement of CSI practitioners will share their specific issues, concerns and information needs. Once this pilot phase is completed the CSI Mapping Project system will become available to companies on a subscription basis, this will ensure that this system's viability and professional service (De Wet 2007:52-54).

CONCLUSION

In this chapter, I explained what CSI is and how CSI progressed within South Africa. I also covered the various functions of the Black Economic Empowerment and the BEE Scorecard. This chapter revealed a glimpse of how the CSI is evolving in collaboration with companies in CSI programmes and lastly the developing of an information programme for Mapping CSI activity. In the next chapter I will outline the role of CSI programmes pertaining to the HIV/Aids pandemic.

Chapter 5

HIV/AIDS AS A PART OF CORPORATE SOCIAL INVESTMENT POLICY

INTRODUCTION

The last chapter I outline what CSI is, and the impact it makes with regards to nation building. In this chapter I will look at the role that CSI plays in the HIV/Aids pandemic. This virus transcends race, age, community, status, the rich, poor, religion, the employed and unemployed. Skinner (2007:5) states that the spread of HIV/Aids are threatening and undermining the progress of development. Millions of people in Africa are unable to access basic health-care, which amounts to 60 percent of the people living in sub-Saharan Africa. De Wet (2007:120) states that there is a tremendous need for corporate involvement and support in the Healthcare sector. CSI is a well placed vehicle to form strategic partnerships with governments to combat HIV/Aids and other related diseases.

Through bitter experience that AIDS is caused by the HIV virus, and that it can devastate families, communities and the whole continent (2007:www.avert.org/aroundworld.htm). This pandemic as knock decades off countries' national developments; widen the void between rich and poor nations and forcing already-stigmatized groups closer to the margins of society. We are living in a global society, and HIV has become the first truly international epidemic, easily crossing oceans and borders (2007:www.avert.org/aroundworld.htm).

De Wet (2007:31) states that CSI can make an import contribution to addressing poverty and the Aids pandemic, as well as improving the quality of education, health and welfare services-if it is effectively managed.

This chapter examines how HIV/Aids forms a part of the CSI policy and provides a brief insight of this virus in the Chatsworth community. Chatsworth faces various social difficulties and HIV/Aids are becoming a major concern.

HIV/Aids in the Chatsworth Community

According to Chatsworth Live website (2007:<http://www.chatsworthlive.co.za/new.php?step=2&id=492>) KwaZulu-Natal is one of most densely populated provinces that is impoverished, and HIV/Aids has decimated the local population. Many children are being orphaned due to the HIV/Aids pandemic and these children are often being cared for by their frail grandparents. It is also noted that the Department of Social Welfare and Population Development faces major backlog for social assistance to these orphans, which leads to abandonment and abuse.

Businesses, like all other sectors that make up the nation, are affected by the HIV/Aids disease. Naidoo (2002:132) states that statistics on the prevalence of HIV/Aids in Southern Africa reveals that the current infection rate, the size and nature of regional markets will significantly change.

The rising HIV rates in traditionally conservative Indian communities, such as Chatsworth Township, also raised attention of caregivers who work with HIV-positive people in the area. The Medical Research Council (MRC) found HIV prevalence reaching 48 percent in some parts of the Chatsworth District (2006:http://www.iolhivaids.co.za/general/print_article.php?farticle=3444846&fSectionId).

When cultural practices in the community cause people to avoid taboo subjects of sex and promiscuity, there is bound to be a marked presence of HIV/Aids. Divorce is practically unheard of; women are forced to have unprotected sex with unfaithful male partners. The importance of boy-children also contributes to the rising prevalence of HIV among women in these communities. Boys are treated like demi-gods and later in life are exempt from apology for unfaithfulness and taking multiple sex partners, even when their wives are confronted with this immoral behaviour. Some of these women who face financial difficulties are also placed at risk of infection, with single mothers resorting to commercial sex to feed, house and to provide education for their children (2006:http://www.iolhivaids.co.za/general/print_article.php?farticle=3444846&fSectionId). The predominance of Chatsworth as an only Indian township is being reduced as we observe other race groups either purchasing or renting houses in different parts of Chatsworth. Women, who once were subservient due to tradition, have evolved into women who are more outspoken and career orientated. Divorce,

which was once unheard of, is now a concept of the past. It is also important to note that divorce is not related to unfaithfulness.

Communicating HIV/Aids

Communicating the pandemic requires vigorous inputs utilizing all forms of communication. This pandemic is not restricted to a certain geographical zone but can be found in places where one would least expect it. HIV/Aids raise many communication challenges as they touch on all aspects of life. Issues range from personal identity and sexuality, to how we understand morality and disease, to the social problems of stigma and discrimination. The pandemic has seen courageous and creative responses from people living with HIV/Aids, and those living with the social impact. The communication approaches that have been developed to tackle HIV/Aids hold lessons for us all. (2007:<http://www.healthcomms.org/comms/hiv-aids/hiv.html>).

There is no visible signage that speaks about HIV/Aids prevention and if there is any such signage or billboard then it is very inconspicuous. Not many living in Chatsworth are aware of the HIV/Aids prevalence in Chatsworth. Communication plays an important part in reducing the risk and vulnerability to HIV/Aids. Individuals and communities must understand the urgency of the life threatening virus. Various communication methods can be used to effectively communicate basic facts about HIV/Aids. According to (2007:<http://www.fhi.org/en/HIVAIDS/pub/fact/bcchiv.htm>), people must be taught protective skills and offered access to appropriate services and products. They must also perceive their environment to be supportive of changing or maintaining safe behaviours.

It also means dealing at the national and community levels with the resulting stigma, fear and discrimination. The HIV/Aids epidemic forces societies to confront cultural ideals and the practices that clash with them. Those who plan and implement HIV/Aids programs should develop strategic approaches, not isolate communication tactics, but as a framework of linked approaches that function as part of an integrated and ongoing process (2007:<http://www.fhi.org/en/HIVAIDS/pub/fact/bcchiv.htm>).

The following findings were posted on website of (2001: http://www.southafrica.info/public_services/citizens/health/aids-findings-101205.htm) by the Human Sciences Research Council state that a new study on HIV/Aids as revealed a number of findings that all South

Africans should know about. The findings deal with how pregnancy, breastfeeding and male circumcision can affect HIV transmission, and on the importance of one being periodically tested for HIV. Further stated by the Human Sciences Research Council that the perception found is that the individual think that s/he, or his or her children, are not at risk of contracting HIV, this is far from the truth. This study, estimates that 10.8 percent of South Africans are HIV-positive. Young South African women, and people in poorer communities, are particularly vulnerable to HIV/Aids - but South Africans in general fail to appreciate the risks posed by the epidemic. The following report (2001: http://www.southafrica.info/public_services/citizens/health/aids-findings-101205.htm) lists the key findings which have implications for HIV/Aids communication campaigns in South Africa, include the following:

- South Africans suffer from a "false sense of security" regarding HIV/Aids.
- The stigma attached to HIV/Aids is becoming less of a factor in South Africa.
- There is an increased risk of contracting HIV during pregnancy.
- Periodic HIV testing is crucial to HIV/Aids prevention and treatment.
- HIV prevalence among children is significant, and affected both by prolonged breastfeeding of infants and poor supervision of children.
- Sex at a young age, high partner turnover and concurrent sexual partnerships are significant factors in HIV transmission in South Africa.
- Safe male circumcision offers significant, but not complete, protection.

HIV/Aids Impact on Women and Youth

This virus can be transmitted by any person regardless of age, gender or racial group. Ignorance and immoral lifestyle are major culprits to the HIV/Aids prevalence in Chatsworth. The lives lost to this virus are costly to our economy. It is equally true when the bread-winner of the family suddenly passes on, this loss place major problems within the family setup. Chatsworth Tabloid (2008:8) state that the Child Welfare Chatsworth fervently believes that AIDS Management and preventative programmes are the key to prolong lives of people living with HIV/Aids.

According to the Kaiser Family Foundation (2007:<http://www.kff.org/hiv/aids/upload/3030-103.pdf>) the following are listed:

- Sexual violence may also contribute to the increase women's risk of contracting HIV/Aids. Young women, especially, are biologically more susceptible to HIV infection than men. This epidemic has multiple effects on women which includes the added responsibilities of caring for sick family members; loss of property if they become widowed and/ or infected; and even face violence when their HIV status is discovered.
- Teens and young adults, particularly girls and young women, are found to be at the centre of the epidemic.

The Multisectoral Impact of AIDS

This virus has a knock-on effect and spreads freely without restraint. The Kaiser Family Foundation (2007:<http://www.kff.org/hivaids/upload/3030-103.pdf>) states that HIV is a global pandemic that has a deeper, multisectoral impact on the structure of poor nations, affecting their development and economic growth, communities, households, and individuals.

According the Kaiser Family Foundation (2007:<http://www.kff.org/hivaids/upload/3030-103.pdf>) AIDS has been identified as a serious challenge to both short and long-term economic development. The HIV/Aids virus is often found prevent to working populations/ the workforce of many nations has been affected, as skilled workers are lost to this epidemic and the lost of skills can not be replaced over night. Educational system is also affected, as AIDS claims the lives of the teachers and the serious teacher shortages in several African countries as bankrupted the nation. The same also affects school attendance and enrolment among children affected by HIV/Aids also die at early age.

Corporate Social Investment Role in HIV/Aids

Robinson (1999:15) states that CSI has a major role to play in our nation. The corporate sector is fundamentally committed to external communities. The escalation of HIV/Aids in the work environment and across communities has placed companies into wider social problems. There has been nothing as horrifying as apartheid in South Africa and since its abolishment there as been nothing that has captured corporate sector's emotion as deeply as HIV/Aids. The growing economy of South Africa, a country which will remain labour intensive for many years to come, the consequences of HIV/Aids are staggering, taking into

account the fact that government tends to underestimate the seriousness of the disease and the impact that it places on business and the economy of South Africa.

De Wet (2007:121) the following table lists the years of CSI priorities (1998 to 2007).

Then
<p>Health received the fourth-largest share of CSI funding.</p> <p>The top four CSI health priorities in 1998 were:</p> <ul style="list-style-type: none"> • Primary healthcare and education, • HIV/Aids awareness programmes and education, • Support of nationally accredited organisations, • TB awareness
Now
<p>Health receives the second-largest share of CSI funding (75 percent of health expenditure goes to HIV/Aids initiatives).</p> <p>The top four CSI health priorities (Incl. HIV/Aids) in 2007 are:</p> <ul style="list-style-type: none"> • Hospices, • Primary healthcare, • Training of healthcare workers' • Research and education.

Table 2: CSI Priorities (1998 to 2007)
Source: De Wet (2007:121)

CSI INTERVENTIONS

De Wet (2007:122) states that in development terms, the health sector is wide ranging, encompassing many different services that aim to meet the medical needs of all South Africa. The graph below demonstrates to what extent companies supported the growing demand of the nation's health care.

Breakdown of CSI expenditure on health

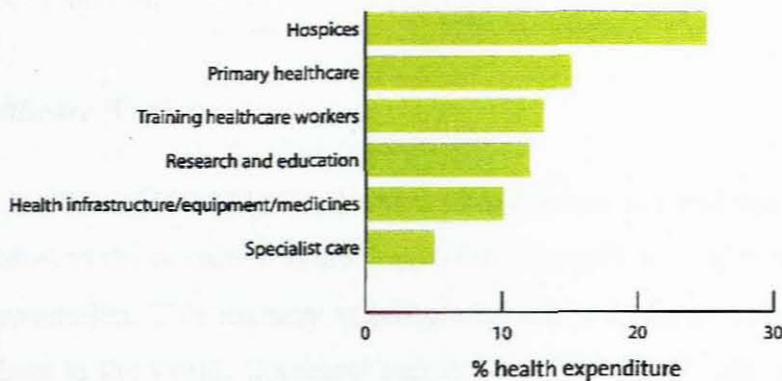


Figure 9: Breakdown of CSI expenditure on health.
Source: De Wet (2007:122)

The following interventions are briefly explained in relation to the above figure (De Wet 2007:122-124).

Hospices

According to De Wet (2007:122-123) states that the care is not focused to bring cure patients but aims to provide as much relief as possible from the symptoms of terminal illness and to make these patients' lives as bearable and pain-less as possible. Support of this nature clearly goes well beyond the ambit of a public healthcare system and medical treatment. CSI De Wet (2007) further states that the Government relies heavily on the non-profit and private organisations to provide the support in this area. Many companies support by contributing finances to many highly specialised and well regarded NPOs operating in this realm. Research has revealed that just over R125 million of CSI funding was spent on such programmes during year of 2007.

Primary Healthcare

According to De Wet (2007:123) states that this system offers a range of essential services for all its citizens and is provided either free of charge or at a very low-cost. Most of the State's cost in managing the country's HIV/Aids fall within this area. Due to huge financial burden this system operates on an over-used and under-resourced facility, and provides poor service levels. De Wet (2007) further states that there is a clear and pressing role for companies to play an active role in helping to augment the State's primary healthcare

activities. This is borne out by Trialogue's research, which had indicated that the corporate sector devoted about 15 percent of their CSI health budgets to primary healthcare projects, amounting to R75 million.

Training Healthcare Workers

According to De Wet (2007:123) South African healthcare workers are some of the most active contributors to the so-called 'brain drain', this is largely do to dire working conditions, their poor remuneration. This industry is being attracted with the more promising prospects offered elsewhere in the world. Corporate support in training healthcare workers can play a very valuable role in helping to improve the numbers and quality of healthcare professionals in the country. De Wet (2007) further states that Trialogue's research revealed that the private sector allocated R65 million (13 percent of their CSI health budgets) on training for healthcare workers during 2007.

Research and Education

De Wet (2007:123) states that research and education plays an important role within the medical field by ensuring improvements in treatment and in the quality of medical professionals. Training hospitals are vital service for both, and since they always lack of funding, the private sector can provide financial backing to facilitate the training hospitals and their feeder universities to provide a better service. Trailogue's research revealed that companies spent a total of R60 million (12 percent of CSI health expenditure) supporting medical research and education during 2007.

Health Infrastructure, Equipment and Medicines

According to De Wet (2007:123-124) as outlined earlier that the South Africa's health service operates under considerable strain. The media regularly publishes accounts about its inefficiency and inability to deliver basic health services adequately. This is largely due to poor state infrastructure and outdated equipment or, in some cases, a shortage of appropriate prophylactic, palliative and therapeutic medicines. De Wet (2007) further states that this is particularly concerning in the context of increasing numbers of HIV-positive South Africans who need ARV treatment, but it also applies to many of the country's other killer diseases,

such as tuberculosis and malaria. Research shows that 10 percent of their CSI health expenditure. Corporate spent R50 million on interventions in this category during 2007.

Specialist Care

According to De Wet (2007:124) state that the nature of this type of healthcare and the cost involved specialised medical support is often confined to private sector medical institutions and is not readily available at public health facilities. Many indigent people who require specialized care cannot afford private sector medical treatment. Therefore public hospitals require the assistance and support of the private sector. De Wet (2007) further state that based on the research R25 million (5 percent of CSI health budgets) was spent by corporate grantmakers on interventions in this category during 2007.

Guidelines for Effective CSI Practice for HIV/Aids

De Wet (2007:126) states that in a development context, the health sector is broad, complex and specialized, with seemingly insurmountable obstacles that make it particularly for CSI practitioners. HIV/Aids have become a political football within South Africa; grant-makers tend to tread carefully so that they do not upset CSI's traditionally strong public-private partnership inter-dependency.

De Wet (2007:126) states that CSI practitioners should take into consideration the following when they are formulating their grant-making responses to health, with particularly reference to HIV/Aids:

- HIV/Aids in a community should be considered as an extension of a company's internal HIV/Aids policy programme where it will enable the company to draw on internal expertise from the community to leverage its impact.
- This disease cuts across many other health concerns, the best way for HIV/Aids to be addressed is through a collaborative approach. This will enlist the co-operation of the authorities and support of different skills and experience. The success of this will require CSI practitioners to actively engage or partner with government structures, NPO service providers and other companies to meaningfully address the pandemic.

- It is beneficial for companies to try to strengthen their support for community-based HIV/Aids initiatives, which do not fall within government's budgets allocation such as home-based care.
- Corporate grantmakers must ensure when supporting any project that uses volunteers, that they devise a plan to ensure that volunteers receive sufficient remuneration and adequate training. The home-based care model, which forms a large part of the community-based response to HIV/Aids, depends largely on volunteers, many of whom are, themselves infected or affected by the virus. Such person should not be expected to bear the collective costs of the pandemic.
- Although Community-based organisations (CBO) have responded swiftly to the crisis, yet they often lack the capacity to adequately address the full impact of HIV/Aids in their localities. Corporate grantmakers should take a more active role in supporting CBOs, either directly or through stipulated proportion of their funding goes towards a community capacity-building programme.
- Companies must note that they have a critical advocacy role to play. SABCOHA is a useful forum through which companies can exercise their collective muscle to lobby government to fulfil its responsibilities and to pressure medical aid schemes to contribute towards the costs of home-based care.
- The HIV/Aids pandemic is justifiably top on the agenda and draws the bulk of corporate funding within the health sector, but it is vital that corporate grantmakers take care not to overlook many other critical health issues that may take rise from time-to-time.

CONCLUSION

In this chapter, I have explained the role of CSI programmes in the fight against the HIV/Aids pandemic. Community based organisations must team up with others to ensure success HIV/Aids projects within the community. I also looked at collaboration of grant-makers and NPOs in providing sustainability towards the fight against HIV/Aids. In the next chapter I will explain how the banking sector operates with CSI programmes.

Chapter 6

THE ROLE OF THE BANKING SECTOR IN CORPORATE SOCIAL INVESTMENT

INTRODUCTION

In the pervious chapter I presented the role that CSI plays regarding the HIV/Aids pandemic and how it affects the various sectors of the community and businesses. In this chapter I will investigate how the banking sector contributes towards corporal social investment. The banking sector operates their CSI programmes separately from their day-to-day banking operations. CSI initiatives are conducted through foundations. This is a common practice among the corporate sectors. I will also illustrate the various activities that the banking sector participates in and through the use of corporate social investment programmes.

ABSA GROUP

The ABSA Group is a major financial institution in South Africa. ABSA provides a full range of retail and corporate banking, insurance, financial and property services through extensive local and international networks. ABSA employs 34 000 employees and operates approximately 600 outlets nationwide. The Group has a well-developed, integrated, corporate social responsibility programme and a history of staff involvement in community upliftment programmes. The employees have frequently raised funds internally on their own accord for various charities. This includes World Aids Day fund raising initiatives through strategically placed money boxes to raise funds for children infected and affected by HIV/Aids as well as selling stickers for Casual Day, which contributes largely towards persons with physical disabilities. Through these two fundraising projects, the employees have raised approximately 5.7 million Rand (Niyonzima 2003:2-3). Corporate peers nominated ABSA as the company that has the most hands-on approach to community development activities (ABSA CSI Annual Report 2005:2).

ABSA's CSI programme is strategically aligned with its business goals, while supporting the nation's social development imperatives. The heart of the company's people-centred vision is a commitment in helping individuals and communities to build sustainable homes. The

comprehensive CSI programme is a powerful vehicle used to achieve this endeavour (De Wet 2007:214). ABSA is one of the largest financial institutions and its approach to CSI is driven by the need to build a strong nation. ABSA believes that CSI is not only an economic and political imperative, but also a business imperative. ABSA requires is to thrive as a profitable business entity only if all the social and health needs of the communities in which the organisation operates are met (De Wet 2006:288).

De Wet (2007:214) states that the ABSA Group is a financial institution which is committed to support the Government's mandate to reduce poverty by the year 2014. The institution has aligned its CSI programmes with Government's socio-economic policies including the Accelerated and Shared Growth Initiative for South Africa (AsgISA) and the Joint Initiative for Priority Skills Acquisition (Jipsa).

ABSA has four dedicated teams working independently towards achieving its CSI goals: the ABSA Foundation, Employee Community Involvement (ECI), the ABSA Museum and Archives, and Communications. The ABSA Foundation is the primary community and social development arm of the ABSA Group (De Wet 2007:214).

ABSA Foundations

The ABSA Foundation has contributed R3.7 million towards meaningful job creation in the past financial year, engaging community members in initiatives that provide practical skills training, beginner's capital and equipment. In order to ensure success and on-going sustainability, the bank has also provided after-care support and mentorship (ABSA CSI Annual Report 2005:20).

Niyonzima (2003:2-3) states that ABSA Foundation is the community development and social investment arm for the company. It operates as a Trust funded annually by 2percent of the dividend declared. Since its inception during 1994, the Group contributed more than R79 million to more than 300 projects. The group realised R 1888 million in headlines earnings in 2002 and a total of R35 million was spent on corporate social investment. Niyonzima (2003) further states that R4 million is allocated to the ABSA Foundation each year to fund its core operational activities. The key focus areas are early childhood development, teacher training in mathematics, science & technology, support for community job creation programmes and HIV/Aids. Overall, education accounted for 32 percent of the budget spent in 2001, 28

percent for job creation, 16 percent on health and 24 percent on contingency and other requests.

CSI Consultants based at the head office in Johannesburg and the other provinces are responsible for identifying suitable projects that require the approval of the ABSA Foundation. These are then presented to the trustees of the foundation for approval. The consultants also guide provincial leadership forums on CSI activities and are responsible for reporting on the CSI activities as well as the allocation of the funds from the ABSA Foundation budget (ABSA CSI Annual Report 2005:6). ABSA Corporate Social Investment Profile

The following table describes the budget and CSI profile for ABSA.

<p>CSI Budget</p> <ul style="list-style-type: none"> o R30 million spent on CSI projects in 2006 – an increase of more than R10 million from 2005, with each identified focus area receiving more than R2 million.
<p>Focus Areas</p> <ul style="list-style-type: none"> o Early childhood development (ECD). o Mathematics, science and technology (MST). o Community and schools-based entrepreneurship development and job creation. o Health – HIV/Aids and cancer. o General relief projects. o Special projects. o Employee community involvement (ECI).
<p>Geographic reach</p> <ul style="list-style-type: none"> o All nine provinces of South Africa.
<p>CSI achievement in 2006</p> <ul style="list-style-type: none"> o R5.5 million spent on ECD capacity-building. o R6.9 million invested in MST education. o R7.7 million invested on community and schools-based entrepreneurship development and job creation. o R1.3 million raised through its Aids Campaign for OVC's. o A record amount of R12m raised in 2006 for persons with physical disabilities through the Casual Day campaign. o Employee Give As You Earn initiatives raised R616, 000 for its community projects. o Matching funding increased from 22 projects matched to an amount of R181, 742 in 2005 to 59 volunteerism projects totalling R362, 980.

Table 3: ABSA CSI Profile
Source: De Wet (2007:215)

Employee Community Involvement (ECI)

According to Niyonzima (2003:3) ABSA's social mission is to increase partnerships by providing financial and other resources to disadvantaged communities to ensure their sustainable development. The staff members of ABSA play an important role in community upliftment programmes. ABSA is proud to support staff-initiated community projects. Staff members volunteer by offering their time, skills and resources. Many of these programmes fall outside the company's core CSI focus areas (De Wet 2007:214).

Niyonzima (2003:2-3) states that ABSA recognises the efforts of its staff by matching the cash donations raised, donations in kind, and time and skills volunteered by the staff through the 'Match Fund Give as You Earn' programmes that are conducted internally. Staff members are free to participate in any CSI activity through any ABSA Business Unit. They are also at liberty to choose the projects they intend becoming involved in. Niyonzima (2003) further states that the aim of the programme is to create social awareness and encourage social responsibility amongst the ABSA employees. The programme also contributes to ABSA's strategic business goals in terms of employee motivation and retention as well as building leadership skills and corporate reputation. Employees invest in the positive change of the community under the company's umbrella. The programme has four components: Casual Day, World Aids Day, Give As You Earn and involvement of employees in community projects.

Casual Day

Niyonzima (2003:4) states that ABSA uses its branch network to support the National Council for Persons with Physical Disabilities (NCPDPSA) to raise money by means of the Casual Day campaigns. Through this process ABSA was able to raise R2.3 million, R900,000 (16percent) more than what was raised in 2001, and 40percent of the total funds collected through the Casual Day projects. ABSA participated in Casual Day programmes for the past 5 years. The campaign is regarded as an effective means of raising funds and awareness for the physically disabled.

World Aids Day

According to Niyonzima (2003:5) World Aids Day 2001 was projected in collaboration with the Nelson Mandela Children's Fund. The programme's objectives were two-fold: To communicate to the public that ABSA as a bank is earnestly taking a stand against the fight against HIV/Aids and to fund-raise for the Nelson Mandela Children's Fund for Aids orphans. ABSA received recognition as a Lifetime Founder's Club Member of the Nelson Mandela Children's Fund. Niyonzima (2003) further states that in 2002, ABSA, in partnership with its media partner (SABC) embarked on a campaign themed *We need Change*. The project was designed to make a difference together, by collecting coins from the public in all ABSA branches. These funds were allocated to the HIV/Aids Care Givers and children affected and infected with HIV/Aids. The profile of ABSA being a progressive, approachable and caring organisation has been the position of ABSA as the AIDS champion in the financial services sector.

The success of this project was attributed to a partnership between the official media sponsor, SABC TV and Radio, assisting in creating the awareness. Apart from the TV and radio airtime, the Caxton Group of Newspapers assisted in communicating the information to the communities. The campaign was furthermore planned around an extensive internal communication drive utilising all the possible communication tools (Niyonzima 2003:5).

ABSA's CSI Annual Report (2005:24) states that the ABSA Foundation has chosen to focus its health and HIV/Aids interventions on supporting community-based projects in two areas of operation. Firstly, it was for those who are committed to improve the quality of life in the community by caring for the infected and affected persons. Secondly to offer support for individuals who build capacity in the community by caring for the infected and affected people. Within these two areas the Foundation has 49 HIV/Aids projects that focus on the areas of education and awareness; counselling; home-based care; assistance to Aids orphans; and income generation.

Give As You Earn

According to Niyonzima (2003:3) The Give As You Earn programme engages the employee's consent, whereby they will allow a part of their salary to be deducted from their monthly income. The fund supports a just cause agreed upon by staff and management.

ABSA was the first company in South Africa to have a matched Give as You Earn programme for its staff. The Charities Aid Foundation Southern Africa (CAFSA) is an international non-profit organisation that introduced the concept to ABSA. They are ABSA's partner in this project and administer the distribution of the money to the beneficiaries. This practice enables ABSA employees to give directly from their gross salaries to a good cause in a safe and regular manner.

Niyonzima (2003:3-4) states that this programme commenced in November 2001 with the objective of encouraging employees to become involved in community developments. To ensure the success of this programme all available internal communication media such as the internal electronic memo and bulletin board system, printed marketing material (brochures and posters), the staff newspaper for the ABSA Group (Abacus), internal television channel and communications with the ultimate goal aim of introducing the programme and motivating employees to participate were utilized. Niyonzima (2003) further states that the programmes indicated the various ways employees could become involved in charitable and development work. The various avenues include employees involvement in raising funds, providing equipment or other resources such as clothes, food, toys, and paints or employees could becoming directly involved with the activity.

According to Niyonzima (2003:4) the programme has been very successful although not every employee has joined. The total amount raised in 2002/3 totalled to R615, 271.90 from staff contributions and the ABSA group matched it by R500, 000.00. The funds were donated to the following community based organisations and each received an amount of R 100,000.00.

- o Community Aids Response (CARE) at Alexandra Gauteng.
- o Greater Nelspruit Rape Intervention Programme (GRIP) at Mpumalanga.
- o Life Line & Rape Crisis, Pietermaritzburg, KwaZulu-Natal.
- o Thohoyandou Victim Empowerment Trust (TVET) at Limpopo Province.
- o Open Door at KwaZulu-Natal.
- o AIDS Mission Outreach Trust, Lebone House in Free State.
- o Sinothando Kids Haven at Northern Cape.

FOCUSED DELIVERY

De Wet (2007:214-215) state that ABSA's CSI programme is in line with the national development priorities and the needs of communities. ABSA has partnered with Government Departments, Public Benefit Organisations (PBO) and key strategic stakeholders. ABSA was able to spread CSI funding across all nine provinces including rural communities. These CSI interventions dealt with a wide range of developmental areas providing orphans and deserving children with basic household support. The enhanced CSI contribution in 2005 included training community-based early childhood development practitioners; upgrading educators qualification levels of mathematics, science and technology (ABSA CSI Annual Report 2005:4).

Early childhood development (ECD)

ABSA CSI Annual Report (2005:4) states that HIV/Aids, poverty, lack of access to service, poor education and various forms of abuse and neglect indicate that many South African's children face an uphill battle in the struggle of life. ABSA supports programmes that are designed with holistic education dealing with care and development needs of young children. The Sowetan ECD Awards, initiated in 2003, aims to create a sector of highly skilled and motivated ECD practitioners as well as promoting and recognising excellence in the ECD sector (De Wet 2007:15).

Mathematics, Science and Technology Centres (MST)

In 2001, only one in seven schools had a qualified MST teacher and half of all schools offer higher grade maths had an 80 percent failure rate. ABSA is a key player in the financial services sector and has a particular interest in improving MST skills and in the same year was involved in 13 high-level MST initiatives (ABSA CSI Annual Report 2005:17).

Orphans and vulnerable children (OVC)

ABSA CSI Annual Report (2006:18-19) states that the context of the HIV/Aids pandemic, the increase of orphans and child-headed households is arguably the biggest long-term challenge facing South Africa's socio-economic development and stability. Consequently the company has identified the plight of orphans and vulnerable children as a critical issue to support. Through its Aids campaign for OVC, ABSA is able to provide sustainable support to

child-headed households across South Africa. ABSA's CSI Annual Report (2006) further states that ABSA partnered with World Aids Day to fight against HIV/Aids, making a strategic decision to support child-headed households through its annual Aids campaign. ABSA is committed to its CSI projects to build the nation of South Africa.

FIRSTRAND GROUP

The FirstRand Foundation focuses on six specific social development areas and uses a strategic business approach to ensure measurable impact and project sustainability. The Foundation is assisting to overcome certain of the country's most pressing social challenges and ensuring positive change in the lives of those who need it most (De Wet 2007:310).

De Wet (2007:310) states that The FirstRand Foundation is the group's primary CSI vehicle which is made up of a number of funds namely the FirstRand, First National Bank, Momentum, The Rand Merchant Bank and the Wesbank Fund. De Wet (2007) further states that the Funds apply the group's business values of integrity, innovation and its consistent work to its CSI initiatives.

FirstRand Corporate Social Investment Profile

The following table describes the CSI profile and budget for FirstRand.

CSI Budget <ul style="list-style-type: none">○ 1 percent of the income after-tax. R338 million between 1999 and 2006.
Focus Areas <ul style="list-style-type: none">○ Education.○ HIV/Aids.○ The environment, heritage, arts and culture.○ Community care.○ Disability.○ Agricultural livelihoods.
Flagship projects <ul style="list-style-type: none">○ FirstRand Fund: The Fund is committed to a four-year grant of 5.2 million per annum to the Business Trust to undertake job creation and capacity-building programmes.○ FNB Fund: The Hospice programme – FNB currently spends R5 million a year in support of 25 hospices.○ RMB Fund: Independent Schools Associate of South Africa (ISASA) – in 2006, RNB provided a grant of 1.5 million to ISASA to address the crisis in mathematics teachings in South African schools.○ Momentum Fund: The Disability programme – Momentum is currently supporting 18 disability programmes with a three-year commitment valued at R7.9 million.○ WesBank Fund: Agriculture Livelihoods, Food Gardens and Sustainable Livelihoods programme – The Fund helps poor South Africans to attain food security and generate their own livelihood.
CSI achievements <ul style="list-style-type: none">○ FirstRand staff volunteer programmes raised over R2.4 million during 2006, which was matched by the FirstRand Foundation.○ The FNB Fund donated R5 million to the Hospice during 2006 and has committed a further R16.3 million for distribution over the next three years.

Table 4: FirstRand CSI Profile
Source: De Wet (2007:311)

The FirstRand Fund

(De Wet 2007:310-311) states that this fund focuses on job creations and policy advocacy. It has a keen interest in securing a healthy and sustainable economy for the country. The fund also supports BEE projects and finances the Group's volunteerism programmes. Staff members volunteer by assisting needy organisations. Approximately 25 percent of the staff supports this programme. De Wet (2007) further states that recently the Fudumeza Project which is the strong support base of employees volunteerism collected 24 000 items of warm

clothing and raised R300 000 in cash for needy beneficiaries. FirstRand matched this effort on a rand-for-rand basis.

The FNB Fund

According to De Wet (2007:311) the FNB Fund is the largest of all FirstRand Foundation funds. The focus is placed on four areas: Education, specifically through bursaries, maths development and educator training in public schools; ECD programmes; Community Care programmes and the most significant beneficiary, the Hospice.

According to the FirstRand Group (2007:<http://www.fnb.co.za/aboutus/social/index.htm>) FNB measures success not only by growth of profits but also focuses on community growth. The FirstRand Group has a well established fund which is under the jurisdiction of the FirstRand Foundation. FNB operates the most diverse funds under the control of the FirstRand Foundation, the range of initiatives focuses on education, health care, safe communities and social reintegration, and skills training and job creation.

FNB website (2007: <http://www.fnb.co.za/aboutus/social/index.htm>) state that FNB places its primary focus on supporting educational programmes, with 43 percent, or R5, 7 million, allocated for pre-schools to tertiary institutions. FNB provides well-established community champions by undertaking the needs and wishes of a wide variety of communities. FNB website (2007:<http://www.fnb.co.za/aboutus/social/index.htm>) further state that the approach adopted by FNB ensures the sustainable growth and survival of these community organisations. FNB also invest more than R12 million in the Business Trust Fund which is managed in partnership with the Government focusing on tourism, job creation, capacity building in schools and technical colleges, improving the justice system and controlling malaria.

The Momentum Fund

This Fund provides financial assistance to schools for the disabled. Once-off grants are made for specialised equipment and vehicles that the school may require. Awareness campaigns for the disabled are conducted to raise awareness for the early detection of disabilities (De Wet 2007:311).

The Rand Merchant Bank Fund

According to De Wet (2007:311) RMB's takes a keen interest in the development of South Africa's cultural and environmental heritage. Projects that are supported are arts, afro-symphonic music and dance. Its interest in the environmental focus is on the preservation of important species which serve as a guide to the stability of sensitive ecosystems such as the wetlands. De Wet (2007) further states that the RMB Fund also provides assistance for disadvantaged learners and maths teaching-skills in keeping national educational priorities.

WesBank Fund

De Wet (2007:311) states that the Fund is moving towards sustainability by developing secure agricultural livelihood programmes. The fund focuses on substance and drug abuse preventions, i.e. the Good Samaritan projects. Initiatives also focus on changing mindsets of people within the poor community. The figure below illustrates the various percentages for the CSI projects that are allocated by the FirstRand Fund. 32 percent is a high on the Foundations agenda, second focus is placed on community needs at 26 percent and 14 percent is directed towards Skills and Job creation.

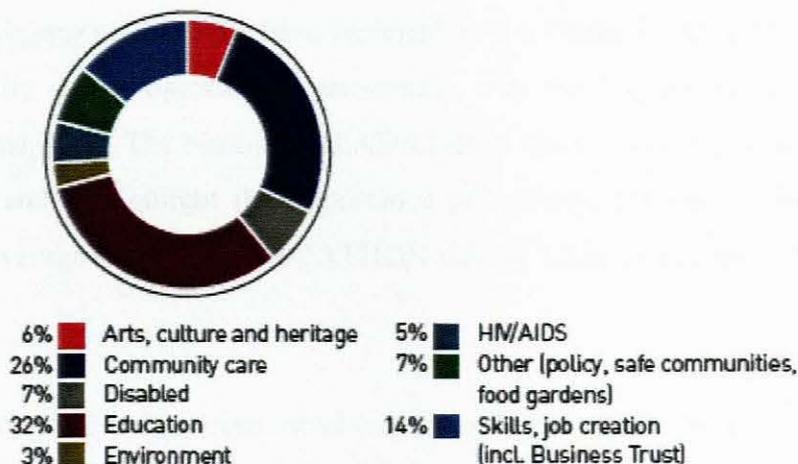


Figure 10: FirstRand Foundation-funding by sector Year ending 30 June 2006
Source: De Wet (2007: 311)

NEDBANK GROUP

De Wet (2007:110) state that the Nedbank Foundation regards ongoing learning as the means to provide marginalised people hope for a better future. It is for this reason that Nedbank

Foundation invests in projects that deal with addressing the nation's educational requirements. According to the Nedbank's website (2007:http://www.nedbankgroup.co.za/sustainability_csi_education.asp) Nedbank is one of the country's leading financial institutions; it embraces the responsibility in meeting the challenges of all South African children by offering them good education. The Foundation has invested millions of rand to provide better learning facilities for some of the country's most needy communities. According to the Chatsworth Tabloid (2008:5) Nedbank Foundation assisted the community of Chatsworth by providing financial assistance to erect a building to house the Jubula Skills Village Development Centre in Welbedacht.

READ Educational Trust

De Wet (2007:110) states that the poor proficiency of English especially within rural and disadvantaged communities has contributed to a decline in school attendance. The result of this can be attributed to their poor academic performance. De Wet (2007) further states that the Nedbank Foundation has supported the READ Education Trust and its annual READATHON.

According to the website of READ Educational Trust (2007:<http://read.org.za/tabid/1431/Default.aspx>) it has now been renamed as the Nedbank READATHON which is conducted annually and is operated in partnership with the Department of Education and READ Educational Trust. The Nedbank READATHON aims to develop a culture of reading in South Africa and to highlight the importance of literacy. Through a National Literacy Competition an average of 26 000 READATHON teacher's handbooks are distributed to South African schools.

The Nedbank Foundation has been involved in early-childhood development initiatives, building and refurbishing crèches, and providing learning tools for preschools. In addition, the Foundation invests largely to provide decent learning environments for children through its extensive school refurbishment and classroom donation programmes (2007:http://www.nedbankgroup.co.za/sustainability_csi_education.asp).

Rural Schools Development Programme

The Nedbank Foundation have invested R7,2 million in such initiatives, including two schools in the Eastern Cape, one in KwaZulu-Natal and two in Mpumalanga. The assistance that is afforded ranges from upgrading buildings and erecting additional classrooms at existing schools in rural areas to constructing brand-new schools in collaboration with the relevant Provincial Education Departments to date (2007:http://www.nedbankgroup.co.za/sustainability_csi_education.asp).

Sparrow Schools

The Nedbank Foundation assists the Sparrow Educational Trust which was established in 1990. This is a non-profit organisation dedicated to the upliftment of disadvantaged communities in Gauteng. Specialised education is being provided to disadvantaged people with learning difficulties, backlogs, remedial problems and minimal brain dysfunction. The organisation caters for 720 children and youths between the ages of 7 and 18 years with varying degrees of learning and intellectual disabilities each year (2007:http://www.nedbankgroup.co.za/sustainability_csi_education.asp).

Nedbank CSI Disbursements

The Nedbank Sustainability Report (2006:83) states that Nedbank ensures that it focuses on the most deserving NGOs and their projects. Nedbank assists NGOs that operate clean administrations and that all accounts are audited. The Nedbank Sustainability Report (2006) further states that project managers evaluate all requests received and the Foundation ensures that the projects, objectives and governance structures are in accordance with the criteria of the Foundation. The Foundation has spent R34.1 million on 200 projects in 2006. The figure 11 below illustrates the disbursements of the funds for CSI projects. There has been a significant increase in education from 36 percent in 2005 to 42 percent in 2006.



Figure 11: Disbursements per focus area
Source: Nedbank Group 2006 Sustainability Report 2006:83

According to Nedbank Sustainability Report (2006:83) the Nedbank Foundation has allocated 57.8 percent of its CSI budget to the Gauteng region as it is illustrated in Figure 12. The other provinces received less than 10 percent of the funds that was allocated by the Bank.

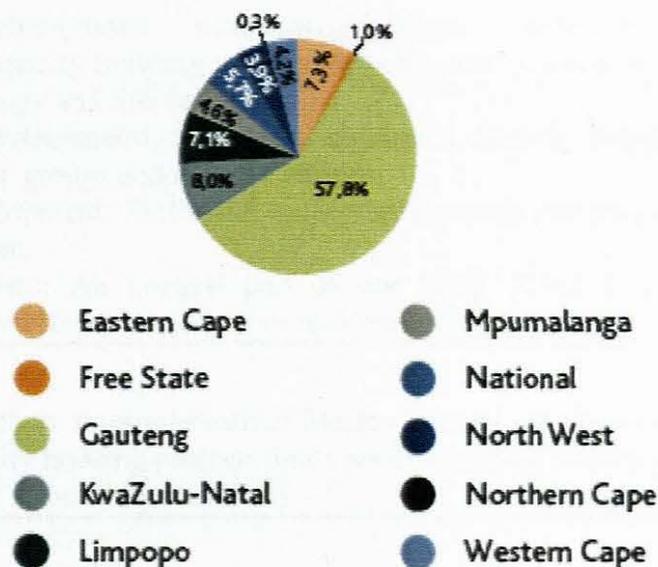


Figure 12: Disbursements per province 2006
Source: Nedbank Group 2006 Sustainability Report 2006:83

Nedbank and the Digital Divide

De Wet (2007:110) states that the Nedbank Foundation considers the digital divide that has disadvantaged many young South Africans in the economy that is technologically driven. The lack of computer equipment in rural areas and the shortage of computer literate educators have contributed to the digital divide. De Wet (2007) further states that the Nedbank Foundation has partnered with Advanced Micro Designs (AMD) to provide a new generation educationally focused technological solutions for underprivileged schools.

Youth Development

De Wet (2007:111) states that the Nedbank Foundation is cognisant of the fact that many young South Africans have lost the opportunities that are being presented today. It is for this reason that the Nedbank Foundation is investing in youth development centres. These centres provide the youth with programmes equipping them to become self-employed.

The Nedbank Foundation Corporate Social Investment Profile

The following table describes the CSI profile and budget for the Nedbank Foundation.

CSI Budget <ul style="list-style-type: none">○ Education received 43 percent.○ Community development received 30 percent.○ Economic development received 25 percent.
Focus Areas <ul style="list-style-type: none">○ Education: School-based education projects including infrastructural development, capacity-building among educators, and projects to improve maths, science, technology and literacy skills.○ Community Development: HIV/Aids, children's homes, hunger and disaster relief, vulnerable groups and arts and culture.○ Economic development: Skills and enterprise development projects focusing on youth and women.○ Staff volunteerism: An integral part of our Deep Green aspiration of being intensely involved in our communities and the environment.
Flagship projects <ul style="list-style-type: none">○ Nedbank Readathon: improves learner literacy in rural and disadvantaged schools.○ Nedbank/Sun City housing project: funds construction of houses in the Mabele-a-Podi Village for affected by HIV/Aids.
CSI achievements <ul style="list-style-type: none">○ Nedbank has spent R8.4 million on its rural schools development programme.○ In 2007, the Nedbank Readathon reached 26000 schools, 330 000 educators and more than 13 million leaders.○ The Nedbank's internal Local Heroes programme has been operating successfully since 2002 and, together with the Nedbank Foundation, donated nearly R1.5 million to non-profit organisations.

Table 5: Nedbank Group CSI Profile
Source: De Wet (2007:111)

STANDARD BANK

According to De Wet (2007:64) Standard Bank's social investments are designed to make a positive difference in the local community areas such as health, welfare, enterprise

development and education. De Wet (2007) further states that the investment is focused on community needs and the need of each community varies. Standard Bank establishes partnerships with other community based organisations to execute interventions that contribute towards achieving sustainable change.

Standard Bank has turned its interest towards critical areas such as educational shortfalls, unemployment and the HIV/Aids pandemic. Funds are channelled towards improving education, entrepreneurship, enterprise development and HIV/Aids (De Wet 2007:64).

Standard Banks Targeted Focus Areas

According to the Standard Bank website (2007:http://www.standardbank.co.za/site/investor/sr_2006/sr/community.htm#b) CSI strategy has been redesigned to provide an improved assistance in the delivery of the Standard Bank strategic goals, leading it to become socially relevant. Standard Bank strives to be a responsible investor in communities, aiming for social profit from its CSI budget. The Bank goes beyond its limit by providing financial support and working facilities to ensure the sustainable benefit of our social contributions, whether money, skills or time.

Standard Bank also ensures that it does not create a perpetual need for contributions but rather helps beneficiaries to become self-sustaining and assume responsibility, Standard Bank's CSI objectives is being revised and now includes promoting and supporting effective community reinvestments and developing sustainable social partnerships (2007:http://www.standardbank.co.za/site/investor/sr_2006/sr/community.htm#b).

De Wet (2007:64) states that Standard Bank focuses on its CSI initiatives which are supported by its core business practice and by the national development imperatives highlighted by the Government i.e. community health and welfare, education and entrepreneur and enterprise development.

According to De Wet (2007:64) the community health and welfare focus area deals with HIV/Aids awareness, education, voluntary counselling and testing, home-based care, orphans and vulnerable children. Education deals with capacity building in disadvantaged communities. Developing and creating small business initiatives are a part of Standard Banks

CSI approach, entrepreneur and enterprise development and establishing businesses to expand.

Standard Bank's project approval process in assessing whether a potential project falls within the bank's CSI parameters, Standard Bank examines whether the proposal is aligned with the bank's focus areas, and whether it relates to its national priorities (2007:http://www.standardbank.co.za/site/investor/sr_2006/sr/community.htm#b).

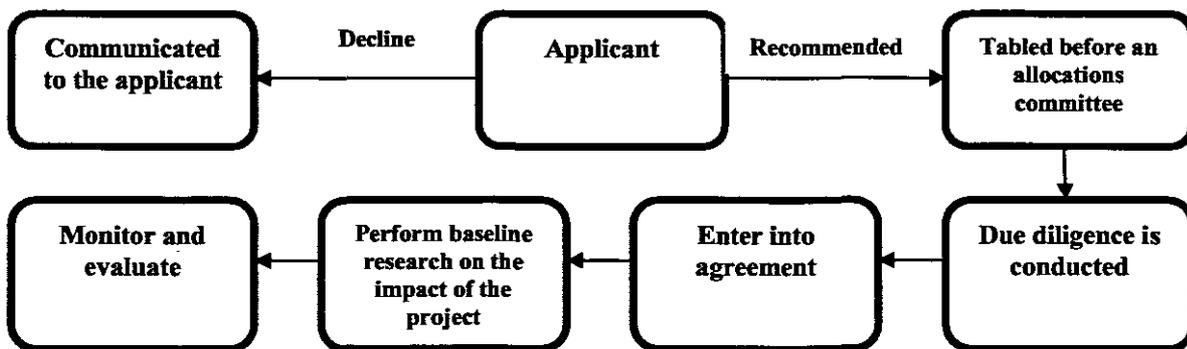


Figure 13: Standard Bank's project approval process

Source: (2007:http://www.standardbank.co.za/site/investor/sr_2006/sr/community.htm#b).

The above figure 13 outlines the process which Standard Bank adopts to provide feedback to applicants concerning the status of their application. Standard Bank also monitors the progress of those applicants whose applications have been approved (2007:http://www.standardbank.co.za/site/investor/sr_2006/sr/community.htm#b).

According to Mail & Guardian (2007:6) measuring success is vitally important in a programme of social investments and the bottom line of Standard Bank is that the results must be profitable to the Bank and to the community in which the social investment is applied.

Black Economic Empowerment (BEE)

According to the Mercury (2007:3) Standard Bank has doubled its prize money to promote and encourage small businesses. This awards programme has been in operation for the past five years and Standard Bank is committed to business entrepreneurship in KwaZulu-Natal.

HIV/Aids Pandemic

De Wet (2007:65) states that Standard Bank deems this pandemic to be serious since it destroys the economy and further increases the cycles of poverty and destroys communities. The Bank's approach is a holistic response to the pandemic by focusing on prevention, reducing the incidence of further infections and developing the capacity of caregivers. De Wet (2007) further states that in 2006 the Bank rendered support to voluntary testing sites at the Durban Christian Centre (DCC), City Mission and the Sparrow Ministries, which cares for terminally ill adults and children with HIV/Aids.

Employees Involvement

According to De Wet (2007:65) Standard Bank has a vibrant Employee Community Initiative (ECI) programme that provides staff with a platform to donate funds to worthy recipients within the communities that they live and work in. The Bank matches the funds raised on a rand-for-rand basis.

The Standard Foundation Looking Ahead

Standard Bank is seriously maintaining its position as an investor in social development in South Africa. They motivate their staff members to volunteer themselves in corporate social investments and building partnerships that will allow Standard Bank and their beneficiaries a return both financially and socially (2007: http://www.standardbank.co.za/site/investor/sr_2006/sr/community.htm#b).

The Standard Bank Foundation Corporate Social Investment Profile

The following is the CSI profile and budget for Standard Bank.

CSI Budget <ul style="list-style-type: none">○ CSI-spending totalled R66 million in 2006.
Focus Areas <ul style="list-style-type: none">○ Community health and welfare.○ Education.○ Entrepreneur and enterprise development.
Flagship projects <ul style="list-style-type: none">○ Mindset Networks – Providing schools with multi-media learning and teaching material.○ Learning Channel – Broadcasting supplementary curriculum content to needy schools.○ Marang Centre for Maths and Science teachings through teacher development.
CSI achievements <ul style="list-style-type: none">○ Mindset Network trained 2,800 teachers from 2005 to 2006 affecting 100, 000 learners.○ The learning Channel won the Impumelelo Innovations Award Trust Gold for innovative work in poverty reduction and community development.○ Mindset Network won the 2006 Development Gateway Award for excellence in the use of information and communications technology to improve the lives of young people.○ In 2006 employee community initiatives donated R190,576 of which R95 288 was raised by its employees.

Table 6: Standard Bank CSI Profile
Source: De Wet (2007:65)

CONCLUSION

In this chapter, I have outlined the four major banks and their CSI profiles within the country. De Wet (2007:336-342) outlines how the Corporate Sector and NPO perceive companies on the contributions they make within the areas of Education, Job Creation & Enterprise Development, HIV/Aids, Social Development & Welfare, Sports Development, Arts & Culture and Safety & Security.

De Wet (2007:336-337) indicates that in the Education category in 2007 ABSA was rated third by the corporate sector and the NPO rated ABSA with Liberty Life as the second strongest contributors. De Wet (2007) further states that the Job Creation and Enterprise Development category for 2007 the corporate sector did not rate any of the banks to feature in the first three positions. NPO on the other hand have rated ABSA together with Anglo

American for the second position and the FirstRand Group in the third position as the strongest contributor for Job Creation and Enterprise Development.

De Wet (2007:338-339) states that in 2007 in the HIV/Aids category the corporate sector rated ABSA in third position and the NPO rated ABSA as the second strongest contributor. In the Social Development and welfare category for 2007 the Corporate Sector rated ABSA with Eskom for third position and the NPO rated ABSA for second position while Nedbank was rated as the third strongest contributor.

De Wet (2007:340) states that for the 2007 Sport Development category the corporate sector rated Standard Bank in third position and the NPO rated Standard Bank as the second strongest contributor. In the category for Arts and Culture the corporate sector rated Standard Bank for the first position, Nedbank for the second and the FirstRand Group for the third position as the strongest contributor. The NPO rated Standard Bank for first position, Nedbank for the second position and the only change was that ABSA came in at third position as the strongest contributor. Under the 2007 Safety and Security category the corporate sector rates the FirstRand Group in the first position where none of the other banks feature and the NPO rated ABSA to the third position for being the strongest contributor (De Wet 2007:341).

The banking sector has no doubt made a major contribution to the building of the Nation of South Africa. The literature review has covered a national perspective of how the banking sector applies its CSI funds. It will be interesting to note in chapter eight how the residents and the community based organisations respond to the banking sectors involvement within the community of Chatsworth. In the next chapter, I will explain how I conducted my research, the methodology used in this study and how the respondent sample was prepared. I will also discuss the encoding parameters of SPSS 16.

Chapter 7

RESEARCH PROCEDURES

INTRODUCTION

In chapter six I presented the various programmes and the involvement of four major banks that are situated within the Chatsworth District. In this chapter, I will provide insights into research methodology techniques used in this study. The various aspects relate to the specific methods of research that are investigated to ensure which technique would be best suited for this research study. I will also detail how the data was captured by providing snapshots of the coding process. I will elaborate on the “Variable view” and “Data view,” and I will also verify the accuracy of the coding process.

The empirical investigation focuses on the impact of corporate social investment programmes in the Chatsworth District: KwaZulu-Natal. The study has surveyed the extent to which corporate social investment is implemented by the banking sector.

The findings in the literature review provide detailed information on the subject identifying various strategies and action plans for effective communication strategies for community development through CSI projects within the Chatsworth community.

The methods of data collection, sample frame, sample size, validity and reliability of the research study, will be discussed. The rationale of the questionnaire design, evaluation of results, analysis and data processing will be outlined.

OBJECTIVES OF THE STUDY

The objectives of this thesis are:

- o To establish what patterns exist among the different major banks with regard to CSI in Chatsworth.

- To ascertain how relevant and significant communication is utilized by the banking sector to inform the public.
- To determine how the banking sector can improve their community relations.
- To determine what difficulties may exist in implementing CSI projects within the community.
- To examine how banks can foster partnerships with NGO's in community related projects.
- To make strong recommendations to the banking sector for the improvement of CSI within the community.

THE SAMPLING PROCEDURE

Sampling requires a representative sample that will include all the fundamentals of the universe. This leads to infinity. Malhotra in Rampersad (2007:132) states that a population or universe is the aggregate of all the elements, by sharing some common set of characteristics that comprises of the universe. Malhotra in Rampersad (2007) further states that the target population is the collection of elements or objects that process the information sought by the researcher and about which inferences are to be made. The sampling unit refers to the entity which is the focus of the survey.

Rampersad (2007:32) states that a sampling frame is required in order to select sample units. Data can be obtained from membership lists, census lists, telephone, and maps from various organizations. Rampersad (2007) further states that the sampling frame comprises the complete list of all the units from which the sample is drawn.

To determine whether the sample size actually represents the population parameters; one has to consider what influences sample accuracy. Stacks and Hocking (1992:180) lists three factors that influence sample accuracy:

- The population parameters.
- The size of sample.
- The standard error of measurement.

Stacks and Hocking further states that a homogeneous population is one that shares several common characteristics (parameters) which will require a smaller sample size than a heterogeneous population. This largely depends on the goal and the objective of the research, if the population of people represents a difference in socio-economic status, occupation, educational level, language preferences and geographic distribution of dwellings, then a larger sample would have to be drawn to accommodate these differences.

According to Bertrand and Hughes (2005:65), sampling is regarded as a positivist term for selecting a smaller group to represent a larger group, allowing generalisations from the results.

Sampling Methods

Rampersad (2007:134) states that the most important requirement of a good sample is that each unit in the target population be given an equal opportunity to be included in it. With regards to making inferences about the target population, most researchers use a probability sampling procedure. This can be divided into two broad categories i.e. probability and non-probability sampling.

Non-Probability Sampling

Bertrand and Hughes (2005:67) aver that non-probability sampling methods produce a sample which bears no known relationship to any population. Non-probability samples can be used within a positivist or post-positivist framework, for exploratory research before hypotheses are developed for more rigorous testing or within non-positivist research where the results are not intended to be generalised to a whole population. Rampersad (2007:134) states that commonly used is the non-probability sampling techniques that includes convenience sampling, judgemental sampling, quota sampling, and snowball sampling.

Probability Sampling

Probability sampling methods produce a sample which is statistically representative of a large population, allowing generalisation from the sample to the population, on the assumption that repeated sampling would produce similar results, so that sampling error can be measured (Bertrand and Hughes 2005:66-67).

The sample size

Bertrand and Hughes (2005:65) state that if you are not aiming at generalisability, there are no rules for sample size this depends on what your purpose is, in some cases a large sample will be wise, and in others a single case, provided it is information-rich, is sufficient. If one is aiming at generalisability, then it will require the sample to be highly representative of the total population, however a large sample size does not guarantee it to be representative. Bertrand and Hughes (2005) further states that the 1936 pre-poll survey of voting intentions in the US presidential elections received 2,500,000 responses to a survey sent to 12,000,000 persons selected from telephone directories and automobile registration lists, but failed to predict the success of Roosevelt, because those who owned cars and telephones did not accurately represent the voting population. This led to polling organisations to refine their technique till quite a small sample could predict with remarkable accuracy the projections for major opinion polls, ones that are reported in newspapers, are made on approximately 2000 respondents.

Bertrand and Hughes (2005:66) state that one may still need to adapt one's sample size by reference to the following:

- The time and money available to you (smaller samples are cheaper and take less time).
- What you already know about the population, and hence how confident you can be of identifying a representative sample (so stratified sampling requires a smaller sample for the same level of accuracy as simple random sampling).
- How many variables you are measuring (in general, the more variables, the larger the sample size).
- For questionnaires and surveys, the expected level of non-response (a high level requires a larger sample).

Malhotra in Rampersad (2007:133) states that there are important factors that should be considered in determining sample size:

- The importance of decision.
- The nature of the research.
- The number variables.

- The nature of the analysis.
- Sample sizes used in similar studies.
- Incidents rates.
- Resource constraints.

Population size	Sample size
Infinity	384
500 000	384
100 000	383
50 000	381
10 000	370
5 000	357
3 000	341
2 000	322
1 000	278

Table 7: Simple random sample size at 95 percent confidence level.
(DuPlooy 2001:104)

Babbie (1983:415-416) state that one should aim for at least a 95 percent confidence level for any response. Assuming the population size is more than 500 000 radio listeners, a sample of 384 listeners would provide for a 95 percent confidence level and a 5 percent error tolerance.

Selection of the Sample

Wellman and Kruger (2000:201) state that the analysis data is completed mainly by means of reliable statistical methods aimed at investigating variables and their effect, relationships and patterns of intent, within the particular area of study. In this study the computer program using SPSS for Windows version 16, was used to produce the outputs respectively.

According to Statistics South Africa (Census 2001) it revealed that the population of Chatsworth was 192165 with all race groups and that highest race group were made up of Indian. According to Statistics South Africa website (2008:<http://www.statssa.gov.za/census2011/index.asp>) the next official Census will be conducted in 2011. Therefore I used this as the target population of 192165 for the study area of Chatsworth. With reference to

table 7, the sample size required for 192165 is 384. This allowed the researcher to acquire the sample for the survey.

PROCEDURES FOR DATA COLLECTION

Du Plooy (2002:147) declares that in addition to the use of questions, scales, self-administered questionnaires and interview schedules, researchers who intend to collect information by means of observations can use different instruments, or even design their own. Providing informed consent is obtained from the subjects; hardware (mechanical or electronic devices) can be used, such as audiotape recorders, videotape recorders, stopwatches, infrared photography, and one-way mirrors. Bertrand and Hughes (2005:68) state that surveys are systematic collection of data, which can then be used for:

- Collecting descriptive information (for instance, on the soap opera viewing habits of teenage girls).
- Making comparisons between groups of people (for instance, comparing the soap opera viewing habits of teenage girls and teenage boys, or of teenage girls and house wives).
- Exploring relationships between variables (for instance, exploring the relationship between soap opera viewing and level of formal education).

Bertrand and Hughes (2005:68) further state that media and communication research on audiences, surveys might be done by:

- Document analysis.
- Questionnaires and forms (administered face-to-face, or by mail or phone).
- Interviews (structure, semi-structure or interviews).

Sampling Methods

Due to the nature and scope of this study, it was decided that a questionnaire would be utilized and interviews (structured and semi-structure) would be conducted on a random basis. Rampersad (2007:139) states that although personal interviews can be a very effective means of gathering information it can also be very costly.

Collection of data using personal interviews

Personal interviews which consisted of both structured and semi-structured questions were utilized as data collection method. Sharma in Rampersad (2007:140) shows that when compared to mail surveys or telephone interviews, the personal interviews method enjoys potential advantages which are listed below:

- It is most accurate.
- It generates the most amounts of data.
- It obtains the highest response rate.
- It is the most flexible method.
- It provides maximum control over sample respondents.
- There is an optimal questionnaire return rate.

With regards to the data collection technique used for the survey, no method can be taken as being the best, although personal interviews enjoy maximum advantage compared to others. Rampersad (2007:140) further states that the method selected, also depends on the research compared to others. It also depends on the research project undertaken, the geographic spread of the target population and the length of the questionnaire.

Questionnaires

Bertrand and Hughes (2005:69) add that questionnaires are an efficient way of reaching a large number of respondents at relatively low cost, and are often used in social research. Research assistants were properly orientated to assist in administering the questionnaires. Questionnaires were administered throughout Chatsworth using the following methods: door-to-door and face-to-face distributing through social networks, including church congregants who reside in the Chatsworth District.

THE RATIONALE BEHIND THE QUESTIONNAIRE

This questionnaire was developed with the assistance of the study leader during one of the study sessions. Firstly, I formulated the topic and the type of questions to be compiled. I thereafter developed ranges of questions that focused on aspects of communication strategies for community development: a study of the impact of corporate social investment implemented by the banking sector in the Chatsworth District: KwaZulu-Natal.

The title of the questionnaire

Communication Strategies for Community Development

(A study of the impact of corporate social investment programmes implemented by the banking sector in the Chatsworth District: KwaZulu-Natal)

The title aims to highlight the benefits of communication strategies for community development. This study will focus on the impact of corporate social investment conducted by the banking sector in the Chatsworth District of KwaZulu-Natal, and how respondents perceive this.

The instruction and permission section

I assured the respondents in Section A and B that their personal data would remain private and confidential. The information provided would be used as proof that permission was granted by them to use their responses to contribute towards the research being conducted:

- Although I would require your assistance, you do not have to take part in this survey.
- If you do not desire to take part, please hand in the blank questionnaire at the end of the survey session.
- Your remarks in this questionnaire will remain private and confidential. No one will be able to trace your responses back to you as a person.
- Before completing this questionnaire, you need to give me written permission to use your responses. It will be the first step that you will undertake on the next page. I have to assure you that this is a confidential survey and that your name will not be linked to your responses.

The questionnaire has two parts:

Section A asks permission to use your responses for academic research.

Section B asks how actively banks are involved in the development of the Chatsworth district.

How to complete the questionnaire

1. Tell me how you feel. Your responses are important to me.
2. Read each question carefully and take a moment to ponder before you answer.
3. Please use a pen to mark your responses by placing a tick (✓) or a cross (X), in the appropriate column, or by writing down the appropriate information, wherever required.

4. Please do not change any of your responses afterwards (for instance: do not scratch out or tippex any of your responses).

Instructions 1 to 4, given above, were intended to sensitize respondents that their responses are important and I also informed them what to do when responding, i.e. mark appropriate options with a tick (✓) or a cross (X), using a pen or fill in the required words. Mistakes would be treated as a spoilt response.

Thank you for your assistance.

Placing the above statement reaffirms my appreciation for their assistance and persuades them to complete the questionnaire.

SECTION A

The note to the respondent in Section A once again, reaffirmed that permission was granted.

SECTION A

Please provide the following confidential information to indicate that you are giving me **permission** to use your responses in my research. *Your personal identity will NOT be revealed when the survey results are published in my thesis.*

Questions 1 to 6

In the questions listed below, I have requested for personal information from respondents. It is important to understand the demographics of the respondents. I have also made provision for respondents to place their signatures in the space allocated. The request for signature would not prejudice the respondent in any way, but serves to authenticate my research.

1. Your initials and surname
2. Your home address

Suburb		Postal code	
3. Your signature
4. Your telephone OR cell phone number
5. Fax No.
6. Email

Questions 7

The request for gender was to ascertain what the percentage of the respondents belonged to each gender.

7. Your gender

<i>Male</i>	<i>1</i>
<i>Female</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

Questions 8

This question provides us with the age group that participated in this research.

8. Your age

<i>20 to 30 years</i>	<i>1</i>
<i>31 to 40 years</i>	<i>2</i>
<i>41 to 50 years</i>	<i>3</i>
<i>51 to 60 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

Questions 9 & 10

Questions 9 and 10, focuses on the respondent's status of employment and his/her length of employment.

9. Are you currently employed?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

10. If Yes, how long have you been employed?

<i>1 to 10 years</i>	<i>1</i>
<i>11 to 20 years</i>	<i>2</i>
<i>21 to 30 years</i>	<i>3</i>
<i>31 to 40 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

Question 11

This question will reveal how many respondents utilize the banking sector

11. Do you have a banking account?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

Question 12

Although respondents reside in Chatsworth, it is possible that they may hold their accounts at banks that could be located elsewhere.

12. Do you bank in Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

Question 13

Respondents are required to indicate with which institution they bank with.

13. If yes, please indicate which institution you bank with?

Please answer by placing by a tick (✓) or a cross (X) in the box provided

- ABSA
- First National Bank
- Nedbank
- Standard Bank
- Other
- I do not want to answer this question

1
2
3
4
5
6

SECTION B

I once again request for the respondent insert a tick or a cross when answering the questions in this section.

SECTION B

Please insert a tick (✓) or a cross (X) on the box that corresponds to your response.

Question 14

This question was selected so that I could assess what respondents think about their bank's involvement with the community.

14. Is your bank actively involved in the community of Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

Question 15

This question will provide information on which forms of communication respondents are kept abreast with, in engagement their banks.

15. If the answer is yes to question 14, what forms of communication provide you with this information?

Newspaper	1
Radio	2
Television	3
Bill boards	4
Newsletters	5
Emails	6
I do not want to answer this question	7
Websites	8
Other	9
I do not want to answer this question	10

Question 16

Question 16 will reveal the banking sectors involvement in the community development.

16. If the answer is yes, please select from the list below.

Schools	1
Skills development for the unemployed	2
Youth Development	3
Street Children	4
Drug Prevention	5
Crime Prevention	6
HIV/AIDS Awareness Programmes	7
Other	8
I do not want to answer this question	9

Question 17

17. Do you think that the banking sector should play an active role in the development of the Chatsworth community?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

The above question requests the respondent to indicate his or her thoughts on the development of the Chatsworth community.

Question 18

18. If yes, briefly explain why.

If respondents answer in the affirmative to question 17, then here they will provide their suggestions which I will include in my recommendations.

Thank you for completing this questionnaire.

I mentioned previously I acknowledge and thank the respondent for his or her participation.

Pre-Testing

Malhotra (1996:341) states that pre-testing refers to testing the questionnaire on a small scale of respondents to identify and eliminate potential problems. Even the best questionnaire can be improved by pre-testing. Rampersad (2007:148) states that all aspects of the questionnaire should be tested, including question content, wording, sequencing, form and layout.

I presented the questionnaire to two colleagues to ascertain a constructive critique with a view to ensure relevance of the questionnaire.

ANALYSIS OF DATA

There are many statistical techniques and software programmes available. The researcher decided to utilize the following technique Statistical Programme for Social Science (SPSS) version 16 for Windows to analyse the data in this study.

Statistical Programme for Social Science (SPSS 16)

Once the questionnaires were completed, I commenced with the encoding process. I will explain how I set up the encoding parameters in SPSS 16.0, entering the database, also, verification procedures and how to create tables and graphs.

Setting up the coding parameters in SPSS

Once the SPSS program was launched, it immediately opens to the default page “Data View”. Before I used the “Data view” to capture the actual data, I had to select the “Variable View”

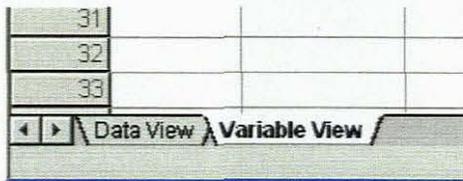


Figure 14: Selecting of variable view

by moving the mouse to the bottom left hand of the screen and clicked onto “Variable View.” I entered abbreviations of my questions from lines 1 to 18 under the column header entitled “Name” for example the abbreviation for Respondent is “Resp” as it is illustrated in figure 15. I thereafter continued

until I completed all the questions from the questionnaire.

Next, under the column header entitled “Type”, I selected “Numeric.” In the column “width” I typed “8” for all 384 rows. In the decimal column I typed in “0” all the way down. In the column header “Label” I typed in the various labels, the very first being the “respondent number” as illustrated in figure 15.

	Name	Type	Width	Decimals	Label	Values	Missing	Columns	Align	Measure
1	resp	Numeric	8	0	Respondent Nu...	None	None	8	Right	Scale
2	prsn	Numeric	8	0	Personal Inform...	{1, complet...	None	8	Right	Ordinal
3	gender	Numeric	8	0	Gender	{1, Male}...	None	8	Right	Ordinal
4	age	Numeric	8	0	Your Age	{1, 20 to 30}...	None	8	Right	Nominal
5	employed	Numeric	8	0	Are you current...	{1, Yes}...	None	8	Right	Nominal

Figure 15: Assigning labels from questionnaire into SPSS

Under the header “Values,” for the first one, I typed in “None” because it was reserved for the respondent number. Thereafter, still under the “Values” from the second row, I proceeded to set up the coding parameters by entering the appropriate data code in the value slot. To illustrate this, I have chosen the Age as it is in figure 16.

Initially I typed 1 in the value slot and then inserted the various age groups. After which I clicked the “Add” button to establish this coding parameter. The “Add” button is used to add each age variable to the list of age variables. Once the variables were entered, I concluded by clicking on the “Continue” button. I continued this process until all the questions from my questionnaire was completed. Below is a snapshot of the value labels that illustrates the different variables which I used to set up the coding parameter.

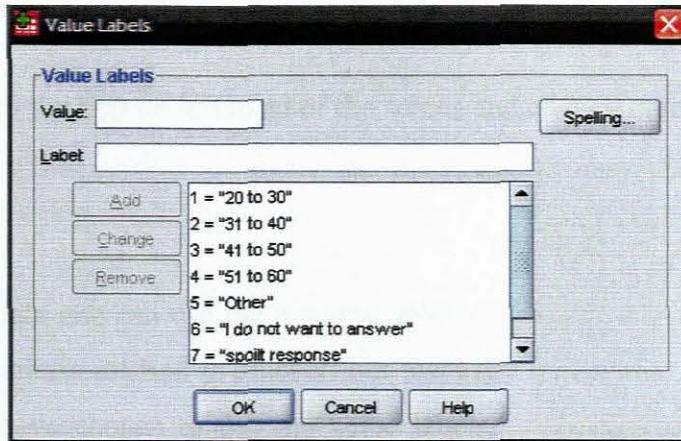


Figure 16: Assigning of variables into SPSS

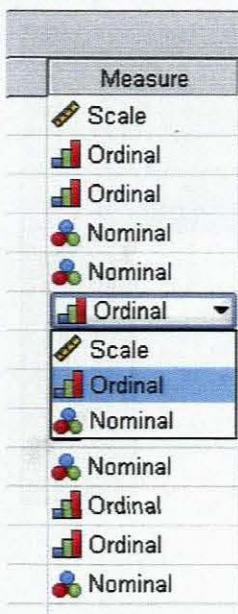


Figure 17: Assigning of measure in SPSS

Under the column header “Measure,” there are three options; Scale, Ordinal and Nominal.

The “Scale” measurement is relevant when respondents reveal their attitudes, preferences, opinions. It is measured on a gradually changing scale such as Not very important- Important-Very Important.

“Ordinal” measurement becomes relevant when respondents make value judgments (*A is stronger than B or A is brighter than B*).

“Nominal” measurements are relevant when respondents select a particular subcategory within an overall category such as age, gender, race, etc. The questions that I used will require me to use the “Scale” and “Nominal” measurements. Figure 17, illustrates how one goes about selecting the appropriate measurement.

The variable view

This snapshot, the variable view contains information coded to allow for data to be captured onto the programme. This information was coded according to each question in the questionnaire.

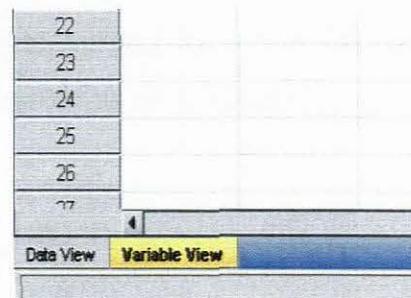


Figure 18: The variable view of coded information

Data view

I moved the mouse to the bottom left hand of the screen and clicked onto “Data View.”

Entering the data

When entering the data one can use the numeric value or value labels. The numeric method is quicker, but there is room for errors, I have chosen to use the value labels, although it is slow, there is very little room for errors.

Both options are illustrated in figure 20.

19	19	1
20	20	1
21	21	1
22	22	1
23	23	1
24	24	1
25	25	1

Figure 19: The data view in SPSS

	resp	prsn	gender
1	1	4	1
2	2	1	2
3	3	1	1
4	4	1	2
5	5	1	2
6	6	1	1
7	7	1	1
8	8	1	2
9	9	1	1
10	10	1	1

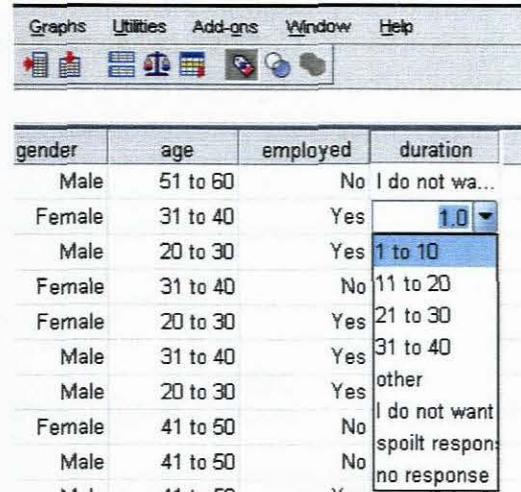
	resp	prsn	gender	age	e
1	1	no response	Male	51 to 60	
2	2	completed	Female	31 to 40	
3	3	completed	Male	20 to 30	
4	4	completed	Female	31 to 40	
5	5	completed	Female	20 to 30	
6	6	completed	Male	31 to 40	
7	7	completed	Male	20 to 30	
8	8	completed	Female	41 to 50	
9	9	completed	Male	41 to 50	
10	10	completed	Male	41 to 50	
11	11	completed	Female	41 to 50	

Figure 20: The numeric label and value label in SPSS

The relevant code variant for the individual respondent is entered in the column that deals with each question. The first column represents the respondents, I proceeded by numbering it from “1” to “384” all the way down ensuring that the 384 respondents are accounted for.

Verifying the accuracy of the coding process

After all procedures have been followed in terms of formulating the coding parameters and then the data is entered into SPSS. I double clicked each code as it is show cased in figure 21, to verify the accuracy of this process according to the responses given by the respondents; I checked each variable by clicking on it. This indicates that the codes were captured correctly and the data was entered accordingly.



gender	age	employed	duration
Male	51 to 60	No	I do not wa...
Female	31 to 40	Yes	1.0
Male	20 to 30	Yes	1 to 10
Female	31 to 40	No	11 to 20
Female	20 to 30	Yes	21 to 30
Male	31 to 40	Yes	31 to 40
Male	20 to 30	Yes	other
Female	41 to 50	No	I do not want
Male	41 to 50	No	spoilt respon
Male	41 to 50	No	no response

Figure 21 : Verifying the coding process

Correlation of data

In order for me to develop tables, graphic charts or any other chart that interpret results, I had to first correlate the data.

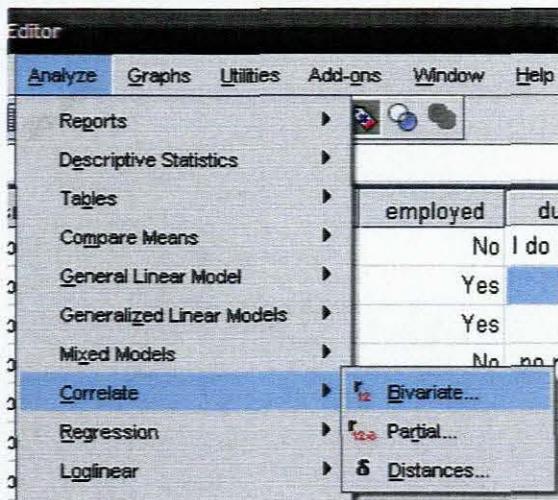


Figure 22: The procedure for correlating data in SPSS

I then selected each variable and placed them under the “Variables” section by clicking the arrow button. I thereafter selected “Pearson” under the section labelled “Correlations Coefficients,” next I selected “Two-tailed” under the “Test

I commenced this process by first moving the mouse cursor to the “Analyze” button and clicked on it, thereafter I scrolled to correlate where I selected the “Bivariate” button as indicated in figure 22.



Figure 23: Selecting of variables in the correlating procedure

of Significance.” To conclude this process I clicked “OK.” The correlation automatically formulated and placed the results into a table which is illustrated in figure 23.

		Personal Information	Gender	Your Age	Are you currently employed?
Personal Information	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	384	384	384	384
Gender	Pearson Correlation		1	-.032	.171**
	Sig. (2-tailed)			.528	.001
	N	384	384	384	384
Your Age	Pearson Correlation		-.032	1	.282**
	Sig. (2-tailed)		.528		.000
	N	384	384	384	384
Are you currently employed?	Pearson Correlation		.171**	.282**	1
	Sig. (2-tailed)		.001	.000	
	N	384	384	384	384

Figure 24: Correlation table in SPSS

Tables and Graphs

I used the following steps to export tables and graphs from SPSS into Microsoft Word.

1. Go to Analysis, click on custom tables as shown in figure 25.

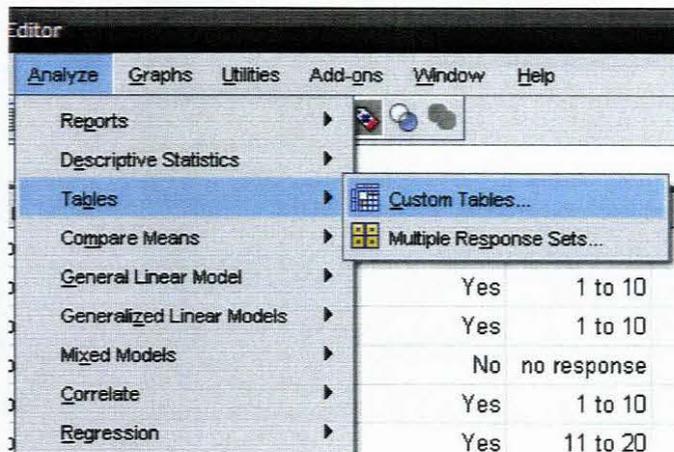


Figure 25: The procedure for creating tables in SPSS

2. In figure 26 clicked on the variable “Do you bank in Chatsworth”. This variable was used as an example to illustrate this procedure. Once the variable is selected, I thereafter clicked the “Variable” and dragged it and inserted the “Variable”.

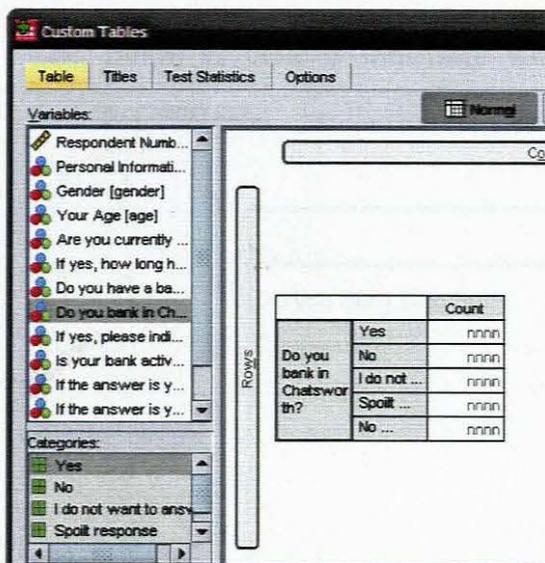


Figure 26: Selection of Variable in SPSS

3. I clicked “Summary Statistics” and finally clicked “Apply to Selection” as illustrated in figure 27.

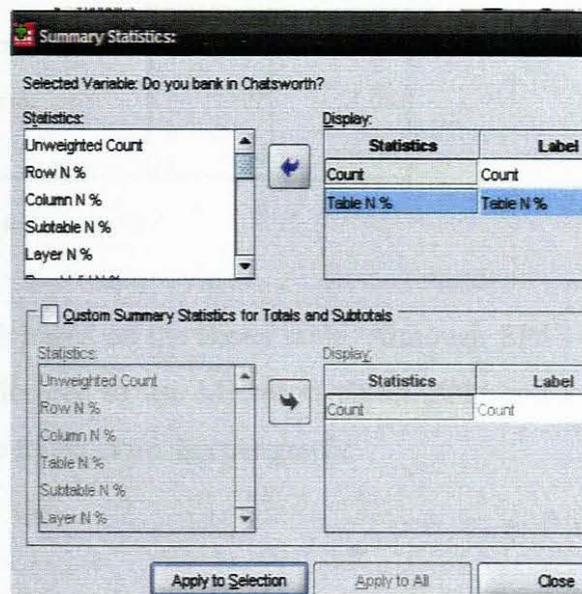


Figure 27: Selection of Summary Statistics in SPSS

4. In figure 28 I clicked “Categories and Totals” to insert “Total” to be placed into table as illustrated in figure 29.

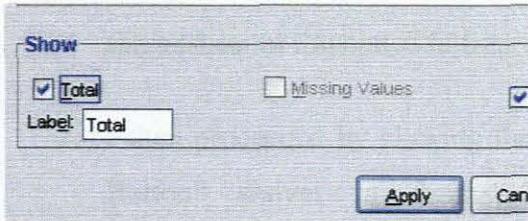


Figure 29: Selection of Categories and Totals in SPSS

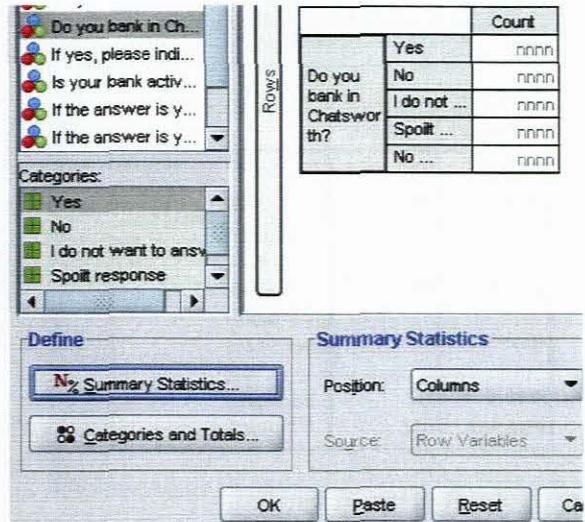


Figure 28: Selection of Categories and Totals in SPSS

5. Below is table 8 illustrates what a completed table with the figures and table percentages.

		Count	Table N %
Do you bank in Chatsworth?	Yes	260	67.7%
	No	74	19.3%
	I do not want to answer	19	4.9%
	Spoilt response	4	1.0%
	No response	27	7.0%
	Total	384	100.0%

Table 8: Sample table of SPSS

I have also included a pie graph below which was based on the above table. Although SPSS 16 can be utilised to generate graphs as well I decided to use Microsoft Excel 2007 and I proceeded with the following steps in order for me to generate this pie graph:

1. Firstly, I copied the table by clicking the right button of the mouse and selected copy. I then proceeded to open Microsoft Excel 2007 and once the programme opened I pasted the table into the Excel spreadsheet as illustrated in figure 30.
2. I then proceeded by clicking the “Insert Button” shown in figure 31 and thereafter I selected “Pie Graph” as it is illustrated in figure 32 below.

	A	B	C	D
1			Count	Table N %
2	Do you	Yes	260	67.70%
3	bank in	No	74	19.30%
4	Chatswort	I do not		
5	h?	want to	19	4.90%
6		answer		
7		Spoilt	4	1.00%
8		response		
9		No	27	7.00%
10		response		
11		Total	384	100.00%

Figure 30: The selection of the type of graph in SPSS

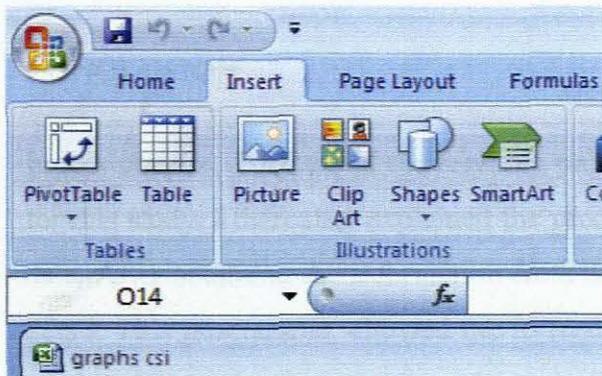


Figure 31: Sample bar graph in SPSS

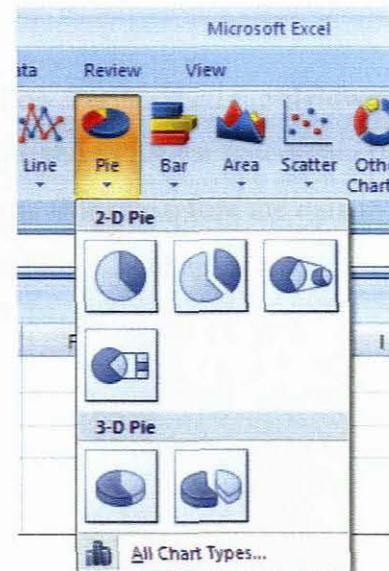


Figure 32: Sample bar graph in SPSS

3. Finally, I selected the type of pie graph I desired. I selected a 3-D Pie graph as illustrated in figure 33.

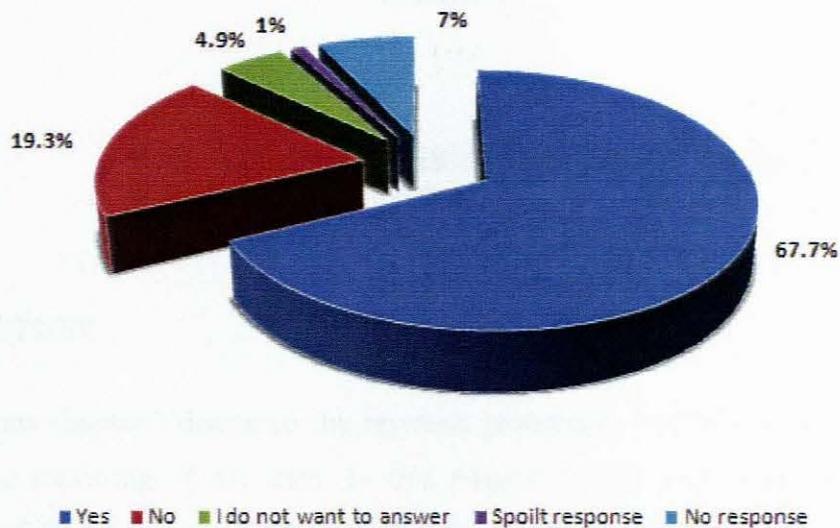


Figure 33: Sample bar graph in SPSS

CONCLUSION

In this chapter, I discussed the research procedures used and how I conducted the fieldwork for this study. I thereafter explained the procedures about setting the SPSS for processing the data. After obtaining the information from the respondents, I was able to capture the data into SPSS. This programme, allowed me to read the results successfully. In chapter eight, I will present the conclusions of my results in the forms of tables and graphs.

Chapter 8

ANALYSIS AND INTERPRETATION OF DATA

INTRODUCTION

In the previous chapter I discussed the research procedures and how I intend setting up the SPSS for the capturing of my data. In this chapter I will present my findings from the perspective of the residents of Chatsworth, the Community Based Organisations and the Banking Sector. I distributed questionnaires to the residents of Chatsworth. I conducted interviews with Community Based Organisations (CBO) and the Banking sector. Of the four major Banks that are located in Chatsworth, only Nedbank Chatsworth abstained from participating in the interview. Both the Banking Sector and the Community Based Organisations were very accommodating and assisted me freely during the interviews. I will provide a summary for each question that I used in the interviews for the Banking Sector and Community Based Organisations. With regards to the residents of Chatsworth, I have selected the responses which had significant results according to the "Pearson" correlations, two-tailed test, providing graphs and tables with written explanations.

BANKING SECTOR

My findings are presented from the interviews that I had conducted with the various banks that are located in the Chatsworth District. My summary will reveal whether banks are active with regards to CSI with a specific focus on the Chatsworth District.

Section A pertained to personal information of the respondents from the Banking Sector and also served as authorisation granting me permission to use the information without revealing his/her identity. Section B dealt with specific questions that were directed towards the banks CSI involvement in the Chatsworth District.

The banking sector affirmed that their institutions operate strategic corporate social investment programmes that are linked to local priorities. Respondents have indicated that the funding and approval of all CSI programmes/ projects are conducted by the head office. The local branch has no direct part in this process. However, staff members from the local branch often assists

the community with certain selected projects. Funds are often collected from within the bank and business clients are approached for assistance.

Promotion of the company's brand through CSI projects is often not planned, however, due to the high profile nature of the projects. Projects such as community projects, sport, and infrastructure development usually feature on television and radio. Communicating to the public concerning CSI projects are often executed through the various media houses, the banks annual report and websites. According to Skinner *et al.* (2006:281) CSI programmes are expected to provide a return for their company's image and it is essential that grantmakers have communication strategy in place.

The perception received concerning banks involvement in Chatsworth was clear with some affirming involvement, while others felt that their institution is responsible. CSI activities however are rated by respondents from being extremely important to very important. Others indicated that the importance is average.

CSI is determined by the head office of each bank. Foundations are responsible for CSI funds. These foundations preside over proposals and make the appropriate decisions. Business has sought to elevate their status by social spending. Most of the projects that are conducted in community are solely by employees of the banks. Employees provide assistance to various community organisations that are established in the Chatsworth District. Some of the assistance deals with fundraising, providing of meals, and refreshments for the underprivileged. Staff members have the freedom to select the organisation that they want to assist. Monies that are raised by the staff are also matched by the bank. Local banks do not have their own Public Relations Officer. This function is normally performed by the branch manager or is allocated to another senior staff member of the bank.

Mersham and Skinner (1999:182) state that mass communication is able to influence the society through media and interpersonal channels. Media such as television, film, print and the internet affects our thinking and how we perceive the world. The template below lists how each bank communicates their CSI activities internally and externally.

Type of media	ABSA	FNB	Nedbank	Standard Bank
Television	N	N	N	N
Bill boards	N	N	N	N
Newspaper	N	N	N	N
Radio	N	N	N	N
Websites	N	Y	N	Y
Emails	N	N	N	Y
News Letter	Y	N	N	N
Annual Reports	Y	N	N	Y
Face to face	N	N	N	N
House Journals	N	Y	N	N
Small group communications	N	N	N	N
Other	N	N	N	N

KEY	
Y	YES
N	NO

Table 9: Forms of communication utilised by banks

According to Mersham and Skinner (2001a:6) interpersonal communication or face-to-face communication provide meaningful exchange of messages. Further Mersham and Skinner (2001a:37) state that community newspapers that appear in certain neighbourhoods using the knock-and-drop method or are delivered free of any charge have a guaranteed readership and advertising provides the finances. According to Mersham and Skinner (1999:81), the internet has become an ultimate tool in interactive communication in the corporate sector. Face-to-face interaction and company publications still seem to be the most effective and affordable way to communicate to employees.

Niyonzima (2003:27) states that many companies are looking at the need to share their resources and assets including people, products, services, expertise, technology and influence for the community. Watts and Holme (1999:27) state that corporate social responsibility is a continual process of commitment by business to behave ethically and to contribute to the development, quality of life for their employees, their families and also the local community. Skinner *et al.* (2006:283) state that the primary social problem of the community must be identified and the information will influence the direction of the community relations programme. CSI focus areas as indicated by respondents are illustrated in the template below.

Type of media	ABSA	FNB	Nedbank	Standard Bank
Local Sporting Bodies	N	Y	N	Y
Aged	N	Y	N	Y
Youth Development	N	N	N	N
Crime prevention	N	N	N	N
Skills development	N	N	N	N
Educational	Y	N	N	N
Child Welfare	N	Y	N	Y
HIV/Aids	Y	Y	N	Y
Other	N	N	N	N

Table 10: Community areas of need

KEY	
Y	YES
N	NO

COMMUNITY BASED ORGANISATIONS

The following results are based on the interviews that were conducted with Community Based Organisations (CBO). The purpose of this interview was to ascertain what their views are on the role of the banking sector towards CSI initiatives within the Chatsworth District.

Section A pertained to the personal information of the respondent and also served as authorisation granting the researcher permission to use the information without revealing their

identity. Section B dealt with specific questions that were directed towards the banks involvement in the Chatsworth District.

CBOs indicated that they regularly appeal to the public as well companies for assistance. Their appeals are focused on financial assistance, provisions for non perishable items, expertise of professionals and for volunteers. There is evidence that banks do support some of the CBOs occasionally. The nature of assistance that is received from the banking sector is minimal compared to operations of banking sector within the community. The funds received are not able to sustain their operations of CBOs and most of the needs are long-term ones. CBOs approach the banking sector for assistance and normally seeking assistance for programmes or projects that are long term.

According to Skinner *et al.* (2006:283) in order for there to be sound community relations it must not be based on promises or propaganda but rather addressed by the company for the welfare of the community. Requests often receive a negative response. On the other hand a few community based organisations did receive a positive response but they also indicated that the assistance was short term in nature. CBOs seek other avenues and do receive assistance from Small Medium Enterprises, Big Businesses and private hospitals.

Not all CBOs operate with full time staff and normally their offices are manned by volunteers and the function of public relations is often placed upon senior volunteers. Other CBOs mentioned that they do not have a Public Relations Officer in place and s/he assists the organisation in various activities especially in fund raising. Community Based Organisations have strongly indicated that they rate the CSI activities of the banking sector from average to poor. According to Skinner *et al.* (2006:4) public relations has a key role to play in the developing of understanding and supporting for a particular cause or event.

Mersham and Skinner (1999:135) state that successful public speaking must have a clear purpose to inform, persuade or entertain listeners. It was interesting to note that CBOs use a large variety of media to communicate their needs, and the activities of their organisation. The following forms of communication are used: billboards, newspaper, radio, websites, emails, newsletters, house journals, and annual reports, face-to-face and small group communications.

CBOs have indicated the common needs that their organisation: medical, food, professional assistance, building maintenance, educational training, transport and financial assistance. Respondents also have mentioned that although their needs are many, assistance will no

doubt provide relief for their operations. Some of the needs mentioned above are long and short term ones.

RESIDENTS OF CHATSWORTH

The following are my findings attained from the residents through research conducted by questionnaires.

Gender

The gender of respondent is as follows: 186 (48.4%) were males and 192 (50%) were females leaving 3 (0.8%) of the respondents who refrained from answering and 1 spoilt response.

	Count	Table N %
Gender Male	186	48.4%
Female	192	50.0%
I do not want to answer	3	.8%
Spoilt response	1	.3%
No response	2	.5%
Total	384	100.0%

Table 11: The Gender of respondents.

Respondent's age group.

The ages of the respondents range from 20-30, 31-40, 41-50, 51-60 and other. The age distribution is as follows - 128 (33.3%) respondents who are between the age of 20-30; 100 (26%) between the ages of 31-40, 86 (22.4%) between the ages of 41-50; 39 (10.2%) between the ages of 51-60; 18 (4.7%) made-up the other category; 10 (2.6%) did not answer, 1 (0.3%) made up as spoilt response and 2 (0.5%) did not respond.

	Count	Table N %
Your Age 20 to 30	128	33.3%
31 to 40	100	26.0%
41 to 50	86	22.4%
51 to 60	39	10.2%
Other	18	4.7%
I do not want to answer	10	2.6%
Spoilt response	1	.3%
No response	2	.5%
Total	384	100.0%

Table 12: The age distribution of respondents

Respondents employment status.

The number of respondents who indicated that they were employed was 269 (70.1%), 101 (26.3%) respondents indicated that they are unemployed, 12 (3.1%) did not answer, 1 (0.3%) was spoilt response and 1 (0.3%) did not respond.

	Count	Table N %
Are you currently employed? Yes	269	70.1%
No	101	26.3%
I do not want to answer	12	3.1%
Spoilt response	1	.3%
No response	1	.3%
Total	384	100.0%

Table 13: Employment status of respondents

Employment duration.

The duration of respondent’s employment ranged from 1-10 years, 11-20 years, 21-30 years, 31-40 years and other. The duration of employment was as follows: 148 (38.5%) employed for 1 to 10 years, 74 (19.3%) indicated that they was employed for 11 to 20, 35 (9.1%) was employed 21 to 30, 11 (2.9%) indicated that they was employed between 31 to 40 years and 20 (5.2%) indicated much longer. Respondents who opted not answer were 26 (6.8%), 1 (0.3%) and 69 (18%) choose not respond.

	Count	Table N %
If yes, how long have you been employed? 1 to 10	148	38.5%
11 to 20	74	19.3%
21 to 30	35	9.1%
31 to 40	11	2.9%
Other	20	5.2%
I do not want to answer	26	6.8%
Spoilt response	1	.3%
No response	69	18.0%
Total	384	100.0%

Table 14: Employment duration of respondents

Bank accounts held by respondents.

Respondents who answered yes were 323 (84.1%). 42 (10.9%) indicated no, 11 (2.9%) indicated that they did not desire to answer, 1 (0.3%) was spoilt response and 7 (1.8%) did not respond.

		Count	Table N %
Do you have a banking account?	Yes	323	84.1%
	No	42	10.9%
	I do not want to answer	11	2.9%
	Spoilt response	1	.3%
	No response	7	1.8%
	Total	384	100.0%

Table 15: Bank accounts

Chatsworth banking.

The number of respondents who indicated yes were 260 (67.7%); 74 (19.3%) indicated no; 19 (4.9%) indicated that they did not wish to answer, 4 (1%) were spoilt response and 27 (7%) did not respond at all.

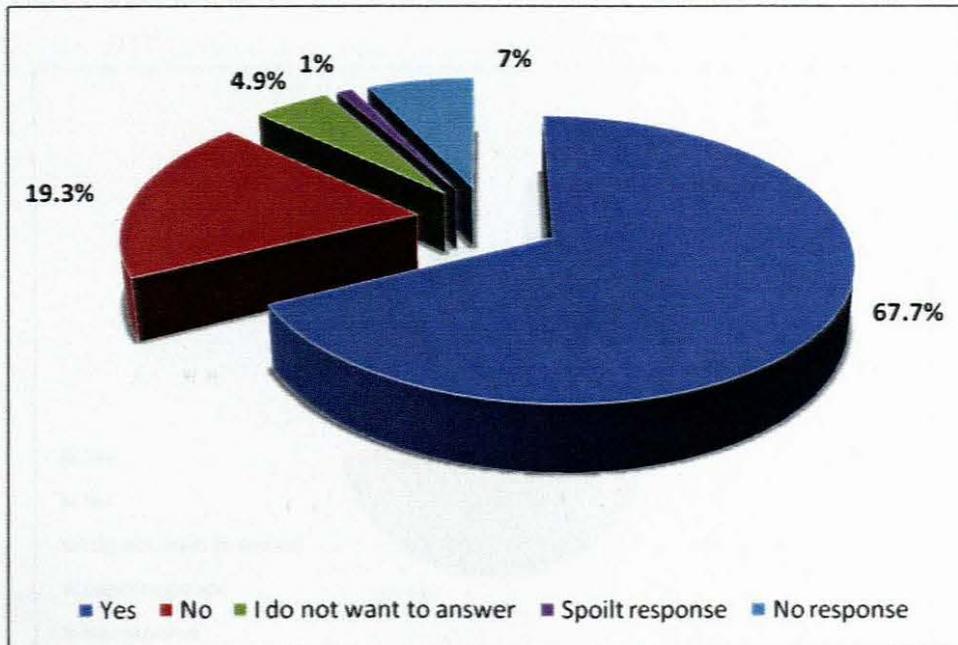


Figure 34: The respondents banking in Chatsworth

Banking institutions used.

Respondents who banked with ABSA were 74 (19.3%); 66 (17.2%) indicated FNB, 35 (9.1%) stated Nedbank, 117 (30.5%) indicated Standard Bank, 10 (2.6%) bank elsewhere, 26 (6.8%) stated that they do not desire to answer and 56 (14.6%) choose not to respond.

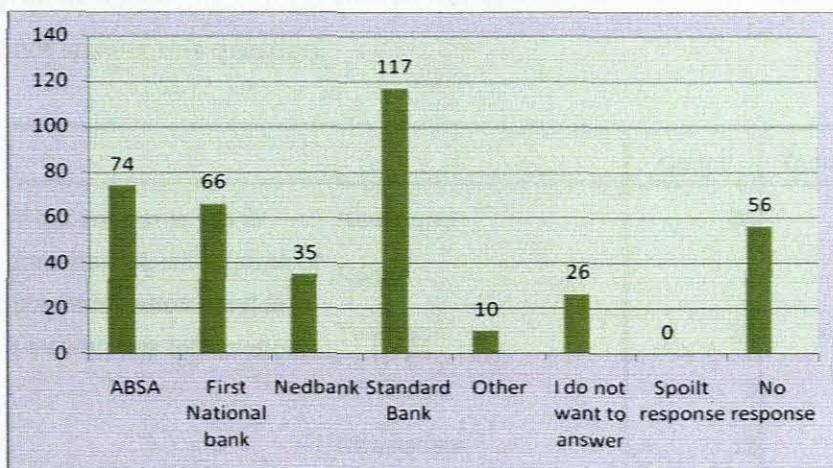


Figure 35: The respondents' level of education

Bank's active in the community of Chatsworth.

Respondents who indicated yes were 100 (26%), 174 (45.3%) indicated no, 73 (19%) choose not to answer, 2 (0.5%) were spoilt response and 35 (9.1%) did not respond. Figure 35 illustrates this by a pie graph.

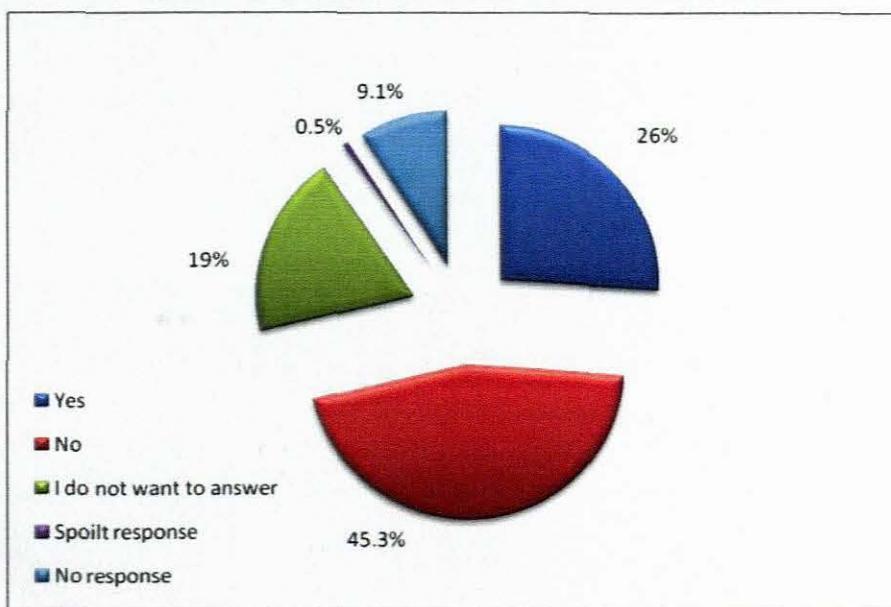


Figure 36: Banks activity in Chatsworth

Forms of communication.

Respondents who indicated yes to the previous question stated that they were informed by the following forms of communication: 36 (9.4%) selected newspapers, 9 (2.3%) stated radio, 22 (5.7%) television, 3 (0.8%) bill boards, 12 (3.1%) newsletters, 4 (1%) emails, 12 (3.1%) were informed by other means, 38 (9.9%) choose not answer, 1 (0.3%) was spoilt response and 247 (64.3%) did not answer this question.

		Count	Table N %
If the answer is yes to question 14, what forms of communication provide you with this information?	Newspaper	36	9.4%
	Radio	9	2.3%
	Television	22	5.7%
	Bill boards	3	.8%
	Newsletters	12	3.1%
	Emails	4	1.0%
	Websites	0	.0%
	Other	12	3.1%
	I do not want to answer	38	9.9%
	Spoilt response	1	.3%
	No response	247	64.3%
	Total	384	100.0%

Table 16: Forms of communication that provide information on CSI

Community needs

Respondents who indicated yes to question 14 are as the follows: 10 (2.6%) selected schools, 14 (3.6%) stated skills for the unemployed, 9 (2.3%) youth Development, 10 (2.6%) street children, 11 (2.9%) drug prevention, 5 (1.3%) crime prevention, 19 (4.9%) indicated HIV/Aids indicated, 8 (2.1%) selected other, 45 (11.7%) choose not answer, 1 (0.3%) was spoilt response and 252 (65.6%) did not answer this question.

	Count	Table N %
If the answer is yes, please select from the list below?		
Schools	10	2.6%
Skills development for the unemployed	14	3.6%
Youth Development	9	2.3%
Street Children	10	2.6%
Drug Prevention	11	2.9%
Crime Prevention	5	1.3%
HIV/Aids Awareness Programmes	19	4.9%
Other	8	2.1%
I do not want to answer	45	11.7%
Spoilt response	1	.3%
No response	252	65.6%
Total	384	100.0%

Table 17: Areas of need in Chatsworth

Bank's developmental role in Chatsworth.

A total of 333 (86.7%) respondents have strongly indicated yes, 8 (2.1%) said no, 33 (8.6%) choose not answer 1 (0.3%) was spoilt response and 9 (2.3%) did not answer this question.

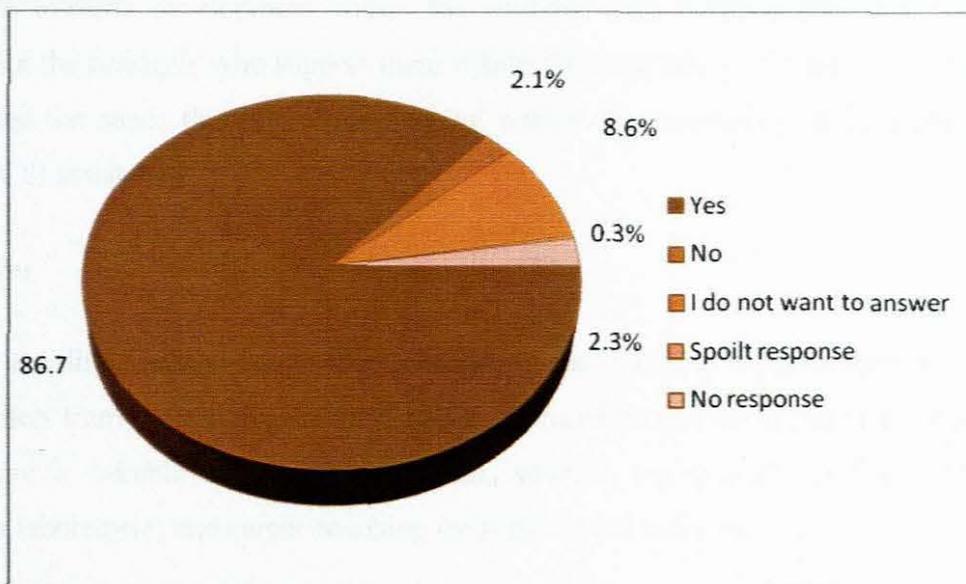


Figure 37: Banking sectors role in development of Chatsworth

The number of respondents who have completed this section by furnishing their reasons as to why they feel that the banking sector should be actively involved in the community of Chatsworth was 303 (78.9%). 15 (3.9%) were spoilt responses and 66 (17.2%) choose not respond.

	Count	Table N %
If is yes, please explain? Completed	303	78.9%
Incomplete	0	.0%
Spoilt response	15	3.9%
No response	66	17.2%
Total	384	100.0%

Table 18: Respondents' access to the internet

It was interesting to note the views of 78.9% of the respondents. I have grouped their responses in order to provide the reader with a summary of their contributions and concerns. The respondents are of the view that the banking sector is supported solely by the residents and

businesses of the Chatsworth District. The major four banks that operate in the Chatsworth District are ABSA, FNB, Standard Bank and Nedbank and they enjoy the support of both businesses and the residents. The monies invested and paid for banking services are quite substantial. Although respondents are cognizant of the fact that the banking sector does contribute towards development within the country, they however feel that banks should provide for the residents who support them within the community of Chatsworth. Respondents highlighted the needs that they deem lacking within the community of Chatsworth and that requires CSI assistance.

Education

Learners are disadvantage due to them not having the resources to assist them to stay abreast with learners from the privileged communities. Some of the resources that schools and learners require are a suitable learning environment, sporting equipments, professional coaching, computer laboratories and career coaching for senior grade learners.

Skills development for the unemployment

Respondents have strongly outlined that skills development is essential to assist the unemployed and the youths who have either completed or abandoned school. The banking sector has the expertise to assist potential businessmen and women with business strategies on how to commence and maintain a business enterprise.

Youth Development

Youth Development is regarded as an urgent need in the community of Chatsworth. Many of the youth are bored, de-motivated and are becoming a liability to the community. Respondents believe that more structured programmes are needed with proper qualified personnel that can inspire the young people to become productive members of the community. The Youth Centre in Chatsworth can be effectively utilized for such activities. The Youth Centre must be supported financially. The banking sector and other grantmakers must assist in the daily operations so that the Centre can be maximised to its fullest.

Drug Awareness programmes

Chatsworth is rapidly becoming occupied by both drug peddlers and drug addicts. Respondents have highlighted their concerns especially concerning the drug named 'Sugars' which is destroying young and old alike. Concerns of the respondents are that the youth that are drug dependant and often seek ways to support their habits. Some of them resort to prostitution and crime. NGO's and other community based organisations are attempting to assist rehabilitate the drug offenders; however, they are limited due to funding and other needs. Respondents have stated that it is in the best interest for the banking sector to provide relief in this instance.

HIV/Aids awareness programmes

There is a need for HIV/Aids awareness programmes to be regularly conducted in all social arenas so that the message can be conveyed as to how community can overcome this disease. Funds should be made available to assist these programmes and also to assist organisations that care for the infected and affected residents of Chatsworth.

Communication

Respondents have very little knowledge of community developments that may have been undertaken by the banking sector of Chatsworth. Respondents have stated that banks in Chatsworth must communicate to the residents through the various available forms of communication. The banking sector must be clearly visible and actively involved in the development of Chatsworth.

CONCLUSION

In this chapter, I presented my results in the form of tables and graphs accompanied by a brief explanation of each aspect. It was interesting to note the views of the respondents. I have explained what programmes are conducted through CSI with reference to the banking sector and the community, and the organisations. In the next chapter I will conclude my research by recording my conclusions and recommendations.

Chapter 9

CONCLUSIONS AND RECOMMENDATIONS

INTRODUCTION

In this final chapter, the researcher presents the conclusions and recommendations regarding the study conducted on Communication Strategies for Community Development (A study of the impact of Corporate Social Investment programmes implemented by the Banking Sector in the Chatsworth District, KwaZulu-Natal).

Chatsworth is indeed facing many social issues which it can no longer be expected to address itself and therefore all stakeholders such the Corporate Sector (Banks, Small & Big Businesses), Community Based Organisations, Individuals and Local Government must systematically join forces to address these needs.

LITERATURE REVIEW OF THE STUDY UNDERTAKEN

Chapter Two presented an overview of all the key concepts that were used throughout this research. These key concepts would assist the reader to better understand the research.

Chapter Three reviewed and examined the Communication Strategies and the community developments highlighted in this research. The researcher outlined the different forms of communication that would assist in building a healthy community. Community development was also outlined key areas that need to be focussed on, such as empowering women and youth development through corporate social investments.

Chapter Four reviewed and examined the broad development of corporate social investment within South Africa and the progress it has made in building the nation. This chapter also presented insights to the future development of Corporate Social Investment in South Africa. Chapter five discussed all the relevant information concerning HIV/Aids and how this pandemic is being addressed through CSI initiatives. In this chapter, I outlined the impact that

HIV/Aids is causing within the community of Chatsworth and how communication can assist to eradicate this disease.

Chapter Six outlined a detail presentation of how the Banking Sector applies its corporate social investment budgets and the various types of programmes/ projects it is keen on investing in. The template below provides an overview of the Banking Sectors' CSI involvement.

Type of media	ABSA	FNB	Nedbank	Standard Bank
Agricultural livelihoods	N	Y	N	N
Arts and culture	N	Y	Y	N
Community care	Y	Y	Y	N
Disability	N	Y	Y	N
Early childhood development	Y	N	N	N
Education	Y	Y	Y	Y
Employee community involvement	Y	Y	Y	Y
Environment	N	Y	Y	N
General relief projects	Y	N	Y	N
Health and HIV/Aids	Y	Y	Y	Y
Heritage	N	Y	N	N
Housing	N	N	Y	N
Job creation and enterprise development	Y	Y	Y	Y
Learning channel	N	N	N	Y
Mathematics, science and technology	Y	Y	Y	Y
Orphans and vulnerable children	Y	Y	Y	N
Safety and security	N	N	N	N
Social development	N	N	Y	N
Sports development	N	N	N	Y
Training	Y	N	Y	Y

KEY	
Y	YES
N	NO

Table 19: Banking Sectors' CSI involvement.

ACHIEVEMENT OF THE STUDY'S OBJECTIVES

The objective of this study was to highlight the banking sector's involvement in corporate social investment within community of Chatsworth. The questions posed in the initial chapter of scientific research are listed hereunder:

- o What role does corporate social investment play in communities?
- o Is corporate social investment significantly visible within the community?
- o Does the banking sector effectively communicate its corporate social investment programmes to the members of the community?
- o Does the banking sector contribute to the welfare and the upliftment of the community as a whole?

The findings in respect of each question are highlighted and discussed further in the conclusions.

CONCLUSIONS

Corporate Social Investment patterns that exist within banks.

This study has shown that the banking sector employs various focus areas with regards to its CSI initiatives. In certain instances it is found to be supporting the prevention of HIV/Aids. However, the activities of each bank do vary and are focused on different CSI projects. It is also observed that the banking sector contributes significantly towards the development of our nation as a whole.

Communication employed by banks to inform the public.

This study reveals that banks have a wide range of communication methods to choose from which they could use to communicate to the public. It is observed that banks are normally silent concerning their CSI activities and from the public perspective very little information is channelled through communication network. The banks often use emails and their website together with their annual reports to highlight their CSI initiatives. The public must be kept abreast with what the banks are undertaking for the nation and especially on what projects are conducted in the community.

The improvement of the banking sector towards community relations.

The evidence attained from this study reveals that the use of the local community newspapers and the radio stations are ways in which banks and CBOs can maintain visibility. It is observed that banks have very little interaction with the general public of Chatsworth and community relations are limited. The Banking Sector must engage the various community based organisations to assist them in the uplifting of the Chatsworth District rather than waiting for CBOs to approach them.

To determine the difficulties that exists in implementing CSI within the community.

This study has shown that the approach of community based organisations is often incorrect. Accountability, good administration of procedures and understanding the banks requirements are often lacking by the CBOs. Therefore CBOs must move away from mediocre operations and start operating in a more professional manner. Banks on the other hand have a responsibility to orientate such CBOs and assist them to complete the application process so that they can be successful in attaining assistance. Workshops can be used to address such issues.

Banks establishing partnerships with CBOs in community related projects.

There is very little evidence to indicate that banks have reached out to establish these partnerships. CBOs have also defaulted by not creating the atmosphere to influence the banking sector to become partners in the social development of the community. Partnerships are beneficial and important to the community of Chatsworth.

RECOMMENDATIONS

My recommendations will focus on the banking sector and the community based organisations.

Banking Sector

It is observed that banks are deeply involved with nation building through the use of Corporate Social Investment. The efforts by the banking sector are indeed commendable and note-worthy. However, the banking sector must ensure the following in order for CSI funding to become more meaningful to the community of Chatsworth:

- The banks should assist Community Based Organisations with procedures to secure sustainable funding from CSI for their organisation.
- The banking sector must ensure that they play an active role within the community of Chatsworth – this in consideration of the many CSI focus areas that banks have and in consideration of the number of needs that are similar within the Chatsworth community.
- Each local bank should periodically support CBOs within the community in which they operate. Banks must note that their clients are the residents of the community and therefore they have a moral obligation to assist the community of Chatsworth.
- Nation building is vitally important and national efforts are taken cognizance of. The Bank's Foundations determines the budget and which project receives funding. Foundations should provide from CSI budgets a portion to local communities. By doing this, residents will be able to monitor the work and effort undertaken by the bank.

Community Based Organisations

There are many community based organisations within the Chatsworth district. A large number of them operate with clear administrations and show accountability especially in the area of public funds. The work that they conduct with the Chatsworth District is exceptional and has benefited a large number of people. There are a number of other CBOs that operate shady financial affairs which lack accountability and show poor administration. Those CBOs that operate transparent operations must adhere to the following recommendations:

- Community based organisations must ensure that they take the necessary steps to prepare their business plans before requesting for their projects to be funded.
- CBOs must become more organized and take the initiative to research the various CSI Foundation and grantmakers that make up Corporate South Africa. Approaching the appropriate bank or CSI Foundation depends on what the need is. CSI focus areas differ from company to company; therefore, approaching the right company may ensure a positive response.
- CBOs must make all attempts to secure partnerships and not want hand-outs. By establishing partnerships projects will become sustainable.
- CBOs must ensure that they keep abreast with CSI incentives and that are being supported by grantmakers.

- Communication is important and CBOs must provide feedback to their grantmakers on the progress that is being made. This will ensure accountability and secure confidence from grantmakers.
- Banks have gained the perception that Community Based Organisations often arrange exquisite and elaborate functions to express their gratitude to their grantmakers and sponsors. This has been seen as overstated and the concern is that the monies are abused could very well be used for the benefit of the organisation.
- CBOs must establish proper organisational structures and their vision and mission must be clearly stated and maintained.
- CBOs must secure competent staff members and move away from acquiring only volunteers performing important administrative work.

De Wet (2007:31) states that CSI managers must reflect on why and how they are utilizing money that is made available to them. There must be an assurance in accountability in the assessment area, reporting, monitoring and evaluation of CSI programmes.

May (2006:28) state that bridges are built by people and not by money. The more personal contact there is between corporate members and community members, the stronger the relationship will be and over time, the more effective the CSI initiative will be.

LIMITATIONS

The limitations to the study were as follows:

- A number of community based organisations that exist could have been included but they have not formalized their existence in Chatsworth. It would have been interesting to note their thoughts. Many of them for this reason have been reluctant to participate in this study.
- Assessment of certain community projects could be included due to the time frame of the study.

AREAS FOR FURTHER STUDY

Future research and analysis could be undertaken in areas that are aligned with the present topic. I have encountered certain concepts during my research that did not fall within the area of my study but would make a valuable contribution in future research.

Future research could explore the following areas:

- o CSI initiatives between small medium business and multi-national conglomerates.
- o Evaluating CSI projects that are implemented within the community and how the recipients benefit.
- o To research the viability of having community based company that can facilitate CSI funding and assist companies and CBOs alike.

The needs of the Chatsworth community like any other community are quite substantial. It is here that all stakeholders contribute to ensure that social development is maintained. Banks presently gain the support from the people of the local communities and the banking sector must ensure that a portion of the CSI budget is sown back into these communities.

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ADDENDA

ADDENDUM 1: Questionnaire to Banking Sector

For office use only: Respondent Number: _____

Voluntary questionnaire for the Banking Sector of Chatsworth
Communication Strategies for Community Development

(A study of the impact of corporate social investment programmes implemented by the banking sector in the Chatsworth District: KwaZulu-Natal)

Department of Communication Science

University of Zululand

Researcher: Gedala Mulliah Naidoo (Student Number: 20034985)

Supervisors: Dr H. Rugbeer

Dr Y. Rugbeer

Note to the respondent

- Although I would require your assistance, you do not have to take part in this survey.
- If you do not desire to take part, please hand in the blank questionnaire at the end of the survey session.
- Your remarks in this questionnaire will remain private and confidential. No one will be able to trace your responses back to you as a person.
- Before completing this questionnaire, you need to give me written permission to use your responses. It will be the first step that you will undertake on the next page. I have to assure you that this is a confidential survey and that your name will not be linked to your responses.

The questionnaire as two parts:

Section A asks permission to use your responses for academic research.

Section B asks how CSI is used in the community.

How to complete the questionnaire

1. Tell me how you feel. Your responses are important to me.
2. Read each question carefully and take a moment to ponder each answer.
3. Please use a pen to mark your responses by placing a tick (✓) or a cross (X), in the appropriate column, or by writing down the appropriate information, where ever required.
4. Please do not change any of your responses afterwards (for instance: do not scratch out or tippex any of your responses).

Thank you for your participation.

Contact Details: Gedala M Naidoo

PO BOX 56689, Chatsworth, 4030

Tel: +27-84 6025 636

Email: kevinaidoo@gmail.com

SECTION A

Please provide the following confidential information to indicate that you are giving me **permission** to use your responses in my research. *Your personal identity will not be revealed when the survey results are published in my thesis.*

1. Your initials and surname

2. Your home address

Suburb		Postal code	

3. Your signature

4. Your telephone OR cell phone number

5. Fax No.

6. Email

7. Your gender

<i>Male</i>	<i>1</i>
<i>Female</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

8. Your age

<i>20 to 30 years</i>	<i>1</i>
<i>31 to 40 years</i>	<i>2</i>
<i>41 to 50 years</i>	<i>3</i>
<i>51 to 60 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

9. Name of Institution

10. If Yes, how long have you been employed?

<i>1 to 10 years</i>	<i>1</i>
<i>11 to 20 years</i>	<i>2</i>
<i>21 to 30 years</i>	<i>3</i>
<i>31 to 40 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

11. Designation

SECTION B Corporate Social Investment

Please insert a tick (✓) or a cross (X) on the box that corresponds to your response.

12. Does your institution operate a strategic corporate social investment programme?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

13. Is the CSI programme linked to local priorities?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

14. If yes, please elaborate.

15. Does your institution utilize CSI programmes to promote its corporate brand?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

16. How does the bank communicate their CSI programmes to its publics?

17. Do you think that your institution should be responsible for the community of Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>

18. How do you rate the CSI activities?

<i>A</i>	<i>Extremely important</i>	<i>1</i>
<i>B</i>	<i>Very Important</i>	<i>2</i>
<i>C</i>	<i>Average importance</i>	<i>3</i>
<i>D</i>	<i>Not important at all</i>	<i>4</i>
<i>E</i>	<i>Don't Know</i>	<i>5</i>
<i>F</i>	<i>I do not want to answer this question</i>	<i>6</i>

19. Who determines the allocation for CSI funds?

20. Does your institution conduct any CSI projects in the community of Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

21. If the answer is yes, please elaborate.

22. Does your branch have a Public Relations Officer?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

23. Who is responsible for the CSI programmes?

24. What type of media/s does your institution utilize to communicate CSI activities internally and externally?

Please insert a tick (✓) or a cross (X) in the box(s) of your choice

<i>Television</i>	1
<i>Bill boards</i>	2
<i>Newspaper</i>	3
<i>Radio</i>	4
<i>Websites</i>	5
<i>Emails</i>	6
<i>News Letters</i>	7
<i>House Journals</i>	8
<i>Annual Reports</i>	9
<i>Face to face</i>	10
<i>Small group communications</i>	11
<i>Other</i>	12
<i>I do not want to answer this question</i>	13

25. Please indicate the focus areas of your institutions' CSI interests?

<i>Local Sporting Bodies</i>	1
<i>Aged</i>	2
<i>Youth Development</i>	3
<i>Crime prevention</i>	4
<i>Skills development</i>	5
<i>Educational</i>	6
<i>Child Welfare</i>	7
<i>HIV/AIDS</i>	8
<i>Other</i>	9
<i>I do not want to answer this question</i>	10

Thank you for your participation.

ADDENDUM 2: Questionnaire to Community Based Organisations

For office use only: Respondent Number: _____

Voluntary questionnaire for the Community Based Organizations of Chatsworth
Communication Strategies for Community Development

(A study of the impact of corporate social investment programmes implemented by the banking sector in the Chatsworth District: KwaZulu-Natal)

Department of Communication Science

University of Zululand

Researcher: Gedala Mullah Naidoo (Student Number: 20034985)

Supervisors: Dr H. Rugbeer

Dr Y. Rugbeer

Note to the respondent

- Although I would require your assistance, you do not have to take part in this survey.
- If you do not desire to take part, please hand in the blank questionnaire at the end of the survey session.
- Your remarks in this questionnaire will remain private and confidential. No one will be able to trace your responses back to you as a person.
- Before completing this questionnaire, you need to give me written permission to use your responses. It will be the first step that you will undertake on the next page. I have to assure you that this is a confidential survey and that your name will not be linked to your responses.

The questionnaire as two parts:

Section A asks permission to use your responses for academic research.

Section B asks how banks respond to the needs of the community.

How to complete the questionnaire

1. Tell me how you feel. Your responses are important to me.
2. Read each question carefully and take a moment to ponder each answer.
3. Please use a pen to mark your responses by placing a tick (✓) or a cross (X), in the appropriate column, or by writing down the appropriate information, where ever required.
4. Please do not change any of your responses afterwards (for instance: do not scratch out or tippex any of your responses).

Thank you for your participation.

Contact Details: Gedala M Naidoo

PO BOX 56689, Chatsworth, 4030

Tel: +27-84 6025 636

Email: kevinaidoo@gmail.com

SECTION A

Please provide the following confidential information to indicate that you are giving me permission to use your responses in my research. *Your personal identity will NOT be revealed when the survey results are published in my thesis.*

1. Your initials and surname

2. Your home address

<input type="text"/>			
Suburb	<input type="text"/>	Postal code	<input type="text"/>

3. Your signature

4. Your telephone OR cell phone number

5. Fax No.

6. Email

7. Your gender

<i>Male</i>	<i>1</i>
<i>Female</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

8. Your age

<i>20 to 30 years</i>	<i>1</i>
<i>31 to 40 years</i>	<i>2</i>
<i>41 to 50 years</i>	<i>3</i>
<i>51 to 60 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

9. Name of Institution

10. If Yes, how long have you been employed?

<i>1 to 10 years</i>	<i>1</i>
<i>11 to 20 years</i>	<i>2</i>
<i>21 to 30 years</i>	<i>3</i>
<i>31 to 40 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

11. Designation

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12. Does the organization have a banking account?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

13. Is this account held at a bank in Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

14. If yes, please indicate which institution/s you bank with.

Please answer by placing by a tick (✓) or a cross (X) in the box provided

ABSA

First National Bank

Nedbank

Standard Bank

Other

I do not want to answer this question

1
2
3
4
5
6

SECTION B Corporate Social Investment

Please answer by placing by a tick (✓) or a cross (X) in the box provided

15. Do you communicate the needs of your organization?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

16. Does your organization receive any assistance from the banking sector of Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

17. Does your organization approach the bank sector for any assistance?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

18. If yes, what was the response?

<i>Positive</i>	<i>1</i>
<i>Negative</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

19. Does your organization receive any assistance from any other company within Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

20. If yes, please elaborate.

21. Does your organization have a Public Relations Officer?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

22. How do you rate the Corporate Social Investment activities of the bank sector in general?

<i>A</i>	<i>Excellent</i>	<i>1</i>
<i>B</i>	<i>Good</i>	<i>2</i>
<i>C</i>	<i>Average</i>	<i>3</i>
<i>D</i>	<i>Poor</i>	<i>4</i>
<i>E</i>	<i>Don't Know</i>	<i>5</i>
<i>F</i>	<i>I do not want to answer this question</i>	<i>6</i>

23. Do you provide feedback on the progress of your organization to the community and your donors?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

24. What type of media does your organization utilize to communicate?

Please answer by placing by a tick (✓) or a cross (X) in the box provided

<i>Television</i>	<i>1</i>
<i>Bill boards</i>	<i>2</i>
<i>Newspaper</i>	<i>3</i>
<i>Radio</i>	<i>4</i>
<i>Websites</i>	<i>5</i>
<i>Emails</i>	<i>6</i>
<i>News Letters</i>	<i>7</i>
<i>House Journals</i>	<i>8</i>
<i>Annual Reports</i>	<i>9</i>
<i>Face to face</i>	<i>10</i>
<i>Small group communications</i>	<i>11</i>
<i>Other</i>	<i>12</i>
<i>I do not want to answer this question</i>	<i>13</i>

25. Please indicate the different areas where your institution requires CSI involvement?

<i>Medical</i>	<i>1</i>
<i>Food</i>	<i>2</i>
<i>Financial Assistance</i>	<i>3</i>
<i>Professional Assistance</i>	<i>4</i>
<i>Building Maintenance</i>	<i>5</i>
<i>Educational Training</i>	<i>6</i>
<i>Transport</i>	<i>7</i>
<i>Other</i> _____ _____ _____ _____ _____	<i>8</i>
<i>I do not want to answer this question</i>	<i>9</i>

Thank you for your participation.

ADDENDUM 3: Questionnaire to the Residents of Chatsworth District

For office use only: Respondent Number: _____

Voluntary questionnaire for the Residents of Chatsworth
Communication Strategies for Community Development

(A study of the impact of corporate social investment programmes implemented by the banking sector in the Chatsworth District: KwaZulu-Natal)

Department of Communication Science

University of Zululand

Researcher: Gedala Mulliah Naidoo (Student Number: 20034985)

Supervisors: Dr H. Rugbeer

Dr Y. Rugbeer

Note to the respondent

- Although I would require your assistance, you do not have to take part in this survey.
- If you do not desire to take part, please hand in the blank questionnaire at the end of the survey session.
- Your remarks in this questionnaire will remain private and confidential. No one will be able to trace your responses back to you as a person.
- Before completing this questionnaire, you need to give me written permission to use your responses. It will be the first step that you will undertake on the next page. I have to assure you that this is a confidential survey and that your name will not be linked to your responses.

The questionnaire as two parts:

Section A asks permission to use your responses for academic research.

Section B asks how actively banks are involved in the development of the Chatsworth district.

How to complete the questionnaire

1. Tell me how you feel. Your responses are important to me.
2. Read each question carefully and take a moment to ponder each answer.
3. Please use a pen to mark your responses by placing a tick (✓) or a cross (X), in the appropriate column, or by writing down the appropriate information, where ever required.
4. Please do not change any of your responses afterwards (for instance: do not scratch out or tippex any of your responses).

Thank you for your participation.

Contact Details: Gedala M Naidoo

PO BOX 56689, Chatsworth, 4030

Tel: +27-84 6025 636

Email: kevinaidoo@gmail.com

SECTION A

Please provide the following confidential information to indicate that you are giving me **permission** to use your responses in my research. *Your personal identity will NOT be revealed when the survey results are published in my thesis.*

1. **Your initials and surname**

2. **Your home address**

Suburb		Postal code	

3. **Your signature**

4. **Your telephone OR cell phone number**

5. **Fax No.**

6. **Email**

7. **Your gender**

<i>Male</i>	<i>1</i>
<i>Female</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

8. **Your age**

<i>20 to 30 years</i>	<i>1</i>
<i>31 to 40 years</i>	<i>2</i>
<i>41 to 50 years</i>	<i>3</i>
<i>51 to 60 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

9. **Are you currently employed?**

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

10. **If Yes, how long have you been employed?**

<i>1 to 10 years</i>	<i>1</i>
<i>11 to 20 years</i>	<i>2</i>
<i>21 to 30 years</i>	<i>3</i>
<i>31 to 40 years</i>	<i>4</i>
<i>Other</i>	<i>5</i>
<i>I do not want to answer this question</i>	<i>6</i>

11. Do you have a banking account?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

12. Do you bank in Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

13. If yes, please indicate which institution/s you bank with?

Please answer by placing by a tick (✓) or a cross (X) in the box provided

ABSA

First National Bank

Nedbank

Standard Bank

Other

I do not want to answer this question

1
2
3
4
5
6

SECTION B

Please insert a tick (✓) or a cross (X) on the box that corresponds to your response.

14. Is your bank actively involved in the community of Chatsworth?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

15. If the answer is yes to question 14, what forms of communication provide you with this information?

<i>Newspaper</i>	1
<i>Radio</i>	2
<i>Television</i>	3
<i>Bill boards</i>	4
<i>Newsletters</i>	5
<i>Emails</i>	6
<i>Websites</i>	7
<i>Other</i>	8
<i>I do not want to answer this question</i>	9

16. If the answer is yes, please select from the list below.

<i>Schools</i>	1
<i>Skills development for the unemployed</i>	2
<i>Youth Development</i>	3
<i>Street Children</i>	4
<i>Drug Prevention</i>	5
<i>Crime Prevention</i>	6
<i>HIV/AIDS Awareness Programmes</i>	7
<i>Other</i>	8
<i>I do not want to answer this question</i>	9

17. Do you think that the banking sector should play an active role in the development of the Chatsworth community?

<i>Yes</i>	<i>1</i>
<i>No</i>	<i>2</i>
<i>I do not want to answer this question</i>	<i>3</i>

18. If yes, briefly explain why.

Thank you for completing this questionnaire.

ADDENDUM 5: Letter to Banking Sector

PO BOX 56689
Chatsworth
4092

12 November 2007

The Manager

Dear Sir/Madam

REQUEST FOR PARTICIPATION IN SURVEY

Student Number: 20034985

As a senior representative of one of the major banks operating within the Chatsworth District, I would like to invite you to participate in this very important study on Corporate Social Investment. I am studying towards a Masters Degree in the Faculty of Arts, Department of Communication Science at the University of Zululand. The title of my thesis is:

**Communication Strategies for Community Development
(A study of the impact of Corporate Social Investment programmes implemented by the banking sector in the Chatsworth District).**

The objective of the study is to investigate and examine how the community of Chatsworth can be assisted and developed within the social context.

I confirm that I am a registered student with the University of Zululand.

I would appreciate it if you would participate in this survey by sharing your expertise in the completion of the interview and questionnaire. The information furnished by you will make an important contribution to the success of my study.

Your contribution will be regarded as confidential and you can be assured that it will not be divulged to any person. A summary of the findings will be recorded in my thesis which I will submit to my examiners for evaluation.

Please advise me on possible dates when we could meet to complete the interview and fill out the questionnaire.

Your co-operation in this study will be appreciated.

Yours sincerely



Gedala Mulliah Naidoo

ADDENDUM 6: Letter to Community Based Organisation

PO BOX 56689
Chatsworth
4092

19 November 2007

The Manager

Dear Sir/Madam

REQUEST FOR PARTICIPATION IN SURVEY

Student Number: 20034985

As a senior representative of one of the major community based organisations operating within the Chatsworth District, I would like to invite you to participate in this very important study on Corporate Social Investment. I am studying towards a Masters Degree in the Faculty of Arts, Department of Communication Science at the University of Zululand. The title of my thesis is:

**Communication Strategies for Community Development
(A study of the impact of Corporate Social Investment programmes implemented by the banking sector in the Chatsworth District).**

The objective of the study is to investigate and examine how the community of Chatsworth can be assisted and developed within the social context.

I confirm that I am a registered student with the University of Zululand.

I would appreciate it if you would participate in this survey by sharing your expertise in the completion of the interview and questionnaire. The information furnished by you will make an important contribution to the success of my study.

Your contribution will be regarded as confidential and you can be assured that it will not be divulged to any person. A summary of the findings will be recorded in my thesis which I will submit to my examiners for evaluation.

Please advise me on possible dates when we could meet to complete the interview and fill out the questionnaire.

Your co-operation in this study will be appreciated.

Yours sincerely



Gedala Mulliah Naidoo

ADDENDUM 4: Electronic mail from Statistics South Africa

Kevin Naidoo

From: Mathando Lukoto [mailto:MathandoL@statssa.gov.za]
Sent: Thursday, January 31, 2008 8:01 AM
To: kevinaidoo@gmail.com
Cc: Feroza Mohideen
Subject: Re: Q&A question received from StatsOnline

Good day Kevin.

The last national census was conducted in 2001.

The next one will be conducted in 2011.

Regards.

Lukoto Mathando sharon
User Information Services
Tel : 012 310 8390
Fax : 012 310 8500
E-mail : mathandol@statssa.gov.za

>>> <statsonline@statssa.gov.za> 01/24/08 1:18 PM >>>
Q&A question received from (email address) kevinaidoo@gmail.com

last national census

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