IMPACT ASSESSMENT OF GENDER-SENSITIVE CORPORATE SOCIAL RESPONSIBILITY (CSR) PRACTICES ON COMMUNITY DEVELOPMENT: PERSPECTIVES FROM ZENITH BANK PLC INITIATIVES

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Abstract

This paper examines the impact of gender-sensitive Corporate Social Responsibility (CSR) on community development, focusing on initiatives by Zenith Bank PLC in Nigeria. Given the significant socio-economic challenges within Nigerian communities, this study evaluates how gender-sensitive CSR can foster equitable development, particularly by empowering women through targeted programs in education, healthcare, and economic empowerment. The research employs a quantitative approach, using survey data from stakeholders, community members, and CSR program beneficiaries to gauge awareness, effectiveness, and community perceptions of Zenith Bank's CSR initiatives. Results indicate a high level of community awareness of Zenith Bank's gender-sensitive CSR, with respondents noting improvements in social development, economic opportunities, and women's empowerment by the bank. However, challenges remain in areas such as addressing traditional gender norms, achieving inclusive community engagement, and ensuring sustained support for women's leadership. This study concludes by recommending enhanced community involvement, improved implementation strategies, and targeted initiatives to further elevate women's roles in community leadership. These findings contribute valuable insights for CSR strategies within the financial sector, highlighting the potential for gender-sensitive CSR to drive both community development and gender equality in emerging markets.

Keywords: **Zenith Bank, Corporate Social Responsibility, Gender, and Community development**

Introduction

Corporate social responsibility (CSR) is grounded in the premise that businesses should "strive to make a profit, obey the law, be ethical and a good corporate citizen" (Carrol, 1999,). Hence, the primary objective of CSR activities is the achievement of economic, social, environmental and philanthropic outcomes (Freeman, 1994). Given this background, businesses and societies are interrelated, and as such, successful business activities entail creating an environment where customers, employees, communities and shareholders continuously benefit over time (Russo and Perrini, 2010).

The notion of CSR has received considerable attention amongst academic researchers. Extant research findings posit that the benefits of CSR practices for businesses that have implemented them include enhanced reputation and legitimacy (Ortiz-de-Mandojana and Bansal, 2016), access to grants from government and financial institutions (Berman *et al.*, 1999), higher purchase intentions (Becker-Olsen *et al.,* 2006), an increase in profits (Bhattacharya and Sen, 2004), a surge in customer loyalty (Arli and Lasmono, 2010) and positive brand attitudes (Mogaji *et al.*, 2018). CSR initiatives have been popular with banking organisations (Fatma and Rahman, 2016). For example, Okwemba *et al.* (2014) examined the effects of CSR on the performance of Kenyan banks, and Kiliç (2016) has also investigated the online CSR disclosure of Turkish banks. Additionally, Khan *et al.* (2011) have focused on the CSR reporting of Bangladesh's major commercial banks, while Adeleke (2014) and Usman and Amran (2015) have discussed the CSR practices of Nigerian banks and companies.

Even though there is considerable research on CSR in the banking sector globally, none of the extant studies we reviewed has examined how banks in an emerging market empower women, an underutilised group, to participate in economic activities. Women have ideas that can enhance society's commercial activities. Despite this capability, women continue to be disproportionately unemployed, underemployed or casually employed compared with men, greatly undermining their inclusion in financial and economic activities (Grosser, 2016). Likewise, in many industries, including banking, women are an underutilised source of customers, suppliers and innovators (Johnstone-Louis, 2017). In the challenging contexts of developing countries, women face enormous financial hardship and vulnerability (Jamali *et al.*, 2017).

According to Johnstone-Louis (2017), contemporary CSR initiatives tend to pay more attention to gender, such as the Walmart Women's Economic Empowerment Initiative and Coca Cola's 5by20 initiative, which has enabled more than 3.2 million women across 92 countries to achieve financial empowerment. These are examples of some of the corporate initiatives launched in developed countries to empower women. These initiatives have received commendations from policymakers and mass media (Johnstone-Louis, 2017). For instance, in Nigeria, the most populous country on the African continent, women make up 102 million of her 201 million population while accounting for 49.4% of the total population (World Bank, 2020) and with 95.9 million people, representing 48% of the population, live in extreme poverty (World Poverty, 2020). Women are grossly excluded from economic and commercial activities owing to the male-dominant and masculinity cultural norms existent in the Nigerian society (Morrell, 1998). This situation illustrates the growing need for Nigerian businesses to be more responsible and contribute towards the economic development of the country, especially through the empowerment of women to participate in economic activities.

Corporate Social Responsibility (CSR) has become a cornerstone of modern business practices, especially within financial institutions like Zenith Bank in Nigeria. For instance, Zenith Bank has CSR policy that is focused on community development through CSR. However, the impact of CSR practices is not homogeneous across different demographic groups, particularly when considering gender. This seminar aims to assess the differential impact of Zenith Bank's gender-sensitive CSR initiatives on community development in Nigeria, focusing on socio-economic outcomes, empowerment level, and community perceptions. Corporate Social Responsibility (CSR) has gained traction as a pivotal strategy for promoting sustainable development in Nigeria, where organizations are increasingly expected to contribute positively to societal needs. However, while CSR initiatives are widespread, there remains a notable gap in understanding the specific impact of gender-sensitive CSR on community development, particularly within the financial sector. This area of CSR places an emphasis on initiatives that acknowledge and address gender disparities, thereby aiming to foster inclusivity and empowerment. While gender-sensitive CSR has the potential to create lasting change by targeting issues unique to women and marginalised gender groups, little research has explored its distinct contributions within the Nigerian context.

Zenith Bank, a prominent financial institution in Nigeria, has implemented various CSR programs with the potential for far-reaching impacts on community development. Yet, few studies provide empirical insights into how these programs integrate gender considerations or their effectiveness in advancing gender equality. This gap is particularly critical, given that CSR initiatives by Zenith Bank, if gender-sensitive, could drive positive outcomes for women in terms of access to resources, employment, and community leadership opportunities. However, without specific data assessing these outcomes, Zenith Bank's ability to address gender disparities and promote equitable growth remains uncertain.

Moreover, existing literature predominantly addresses CSR's general influence on communities, often overlooking the gendered dimensions that are crucial for understanding the broader social impacts of CSR. Consequently, there is limited understanding of the role that gender-sensitive CSR initiatives play in empowering women and promoting gender equality within communities. This study seeks to bridge these gaps by assessing the extent to which Zenith Bank's CSR initiatives incorporate gender sensitivity and evaluating their impact on sustainable community development. Insights from this research will contribute to better-informed CSR strategies that prioritise gender equality as a pathway to achieving community development goals.

Literature Review

Conceptualizing Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) refers to businesses' initiatives aimed at contributing to the economic, social and environmental well-being of the communities in which they operate. CSR goes beyond legal compliance and focuses on voluntarily enhancing corporate governance, environmental responsibility and social equity. In recent years, CSR has gained attention as a strategy to align business goals with societal needs, emphasizing the importance of ethical behaviour and sustainable development.

Zenith Bank, one of Nigeria's largest financial institutions, has been involved in various CSR initiatives that target different sectors, including education, health, and economic empowerment. Recently, there has been an increasing emphasis on gender-sensitive CSR practices, which seek to address the inequalities faced by women and promote gender equity in areas such as financial inclusion, job creation, and capacity-building for women entrepreneurs.

The Concept of Gender-Sensitive CSR

Gender-sensitive CSR practices aim to address the unique challenges faced by women in society and ensure that CSR activities are inclusive and equitable. This form of CSR takes into consideration the different needs, experiences and opportunities of men and women in order to bridge gender gaps. Zenith Bank's CSR initiatives reflect these principles through programs that specifically target women in areas such as entrepreneurship, leadership training and financial literacy (Zenith Bank, 2024). By focusing on women's empowerment, the bank supports broader community development goals, as empowering women has a ripple effect on families and communities.

Zenith Bank's CSR Initiatives: A Gender-Sensitive Approach

Zenith Bank has established a range of Corporate Social Responsibility (CSR) initiatives to foster community development in Nigeria, with special emphasis on addressing gender disparities. These initiatives span various sectors, including education, healthcare, and economic empowerment, reflecting the bank's commitment to creating opportunities for individuals and communities. Through its educational scholarships, Zenith Bank aims to enhance access to education, particularly for young girls from underserved backgrounds, thereby addressing gender inequality in educational attainment. The bank also supports healthcare programs that focus on maternal and child health, recognizing the healthcare challenges uniquely faced by women and children in rural and underserved areas.

In addition, Zenith Bank's economic empowerment projects provide women with access to financial resources, training, and skills development, helping them to achieve financial independence and actively participate in local economies. By integrating a gender-sensitive approach across its initiatives, the bank acknowledges the social and economic barriers that disproportionately affect women, aiming to mitigate these challenges through targeted support. This approach is designed not only to empower women but also to drive broader community development by fostering an inclusive environment where both men and women can contribute meaningfully. Zenith Bank's efforts highlight its recognition of the pivotal role that women play in economic growth and its commitment to supporting gender equality as a pathway to sustainable development.

Case Study: Zenith Bank's CSR in Rural Nigerian Communities

To provide a concrete example of the impact of Zenith Bank's gender-sensitive CSR practices, this section presents a case study of the bank's initiatives in rural Nigerian communities. The case study focuses on three key areas: education, healthcare, and economic empowerment.

Education

In a rural community in the Niger Delta region, Zenith Bank implemented a scholarship programme aimed at increasing female enrolment in secondary schools. The programs provided financial assistance for tuition, books, and uniforms. As a result, the number of girls attending school increased by 40% within two years. However, challenges remain, as many families still prioritize boys' education over girls' due to cultural norms (Uduji *et al.*, 2020).

Healthcare

In another community, Zenith Bank partnered with local health clinics to provide maternal and child health services. The initiative included free prenatal care, vaccinations, and health education for mothers. While the program significantly reduced maternal and child mortality rates, it had limited impact on men's health, highlighting the need for more inclusive healthcare initiatives (Mogaji *et al.*, 2021).

Economic Empowerment

In another Niger Delta's oil rural community, Zenith Bank implemented a series of microfinance initiatives aimed at empowering women economically. These programs provided women with access to small loans, which they could use to start or expand their businesses. The focus was on supporting female entrepreneurs in sectors such as agriculture, retail, and handicrafts. The impact of these initiatives was significant: many women were able to establish sustainable income-generating activities, which not only improved their own economic status but also contributed to the overall economic development of their communities.

However, despite the positive outcomes, the program faced challenges. Cultural and traditional barriers often limited women's full participation in these economic activities. For instance, some women were reluctant to take loans due to fears of debt and social stigma associated with women handling money independently. Additionally, in some cases, male family members exerted control over the loans, using the funds for purposes other than those intended by the female recipients (Uduji and Okolo-Obasi, 2019).

To address these challenges, Zenith Bank incorporated community education components into the microfinance program. These components aimed at educating both men and women about the benefits of women's economic empowerment and the importance of supporting female entrepreneurs. Over time, these educational efforts helped shift community perceptions, leading to greater acceptance of women's participation in economic activities and more equitable control over financial resources within households.

Gender-Sensitive CSR Practices and Their Impact on Community Development

The illustrations presented above shows the nuanced impact of gender-sensitive CSR practices on community development. While there are clear benefits, the effectiveness of these initiatives is often mediated by cultural, social, and economic factors. In this section, we analyse the broader implications of these practices, drawing on the evidence from Zenith Bank's initiatives and related research.

Socio-Economic Outcomes

The socio-economic outcomes of gender-sensitive CSR practices are multifaceted. For women, these initiatives can lead to increased financial independence, improved access to education, and better health outcomes. These benefits not only enhance the individual well-being of women but also contribute to broader community development by fostering economic growth and social stability. However, the outcomes are not universally positive. In some cases, gender-sensitive CSR initiatives can inadvertently reinforce existing inequalities if they are not carefully designed and implemented. For example, if CSR programs focus exclusively on women without engaging men, they may create tensions within households and communities. Such tensions can undermine the effectiveness of the initiatives and lead to resistance from male community members (Mogaji *et al.*, 2021).

Empowerment Levels

One of the primary objectives of gender-sensitive CSR practices is to empower women by providing them with the resources and opportunities they need to participate fully in economic and social life. Zenith Bank's initiatives have had a significant impact in this regard, particularly in areas such as education and economic empowerment. Women who have benefited from these programs report increased confidence, autonomy, and decision-making power within their households.

Nevertheless, empowerment is a complex and multi-dimensional process that goes beyond economic gains. True empowerment requires changes in social norms and attitudes that enable women to exercise their rights and freedoms fully. While CSR initiatives can catalyse these changes, they often require sustained efforts and complementary strategies, such as advocacy, community mobilization, and policy reforms (Uduji *et al.*, 2023).

Community Perceptions

Community perceptions play a crucial role in determining the success of CSR initiatives. In Nigeria, where cultural norms and gender roles are deeply entrenched, the perception of gender-sensitive CSR practices can vary widely. In some communities, these initiatives are welcomed and seen as a positive step towards gender equality. In others, they may be viewed with suspicion or resistance, particularly if they challenge traditional gender roles.

Zenith Bank has recognized the importance of community engagement in shaping perceptions of its CSR initiatives. By involving community leaders and members in the design and implementation of these programs, the bank has been able to foster greater acceptance and support for gender-sensitive practices. However, this approach requires continuous dialogue and adaptation to address the evolving needs and concerns of different communities (Uduji *et al.*, 2020).

Gender-Sensitive CSR and Community Development

There is growing evidence that gender-sensitive CSR initiatives have a positive impact on community development. Women play a critical role in community welfare, and empowering them through CSR programs can lead to significant economic, social, and environmental benefits. For example, programs that promote women's financial literacy, access to credit, and entrepreneurship have been shown to increase household incomes, improve health outcomes, and enhance education opportunities for children. Zenith Bank's CSR initiatives, such as providing women entrepreneurs with access to finance and training, align with the broader objectives of sustainable development. These programs not only address gender disparities but also contribute to the overall development of communities by enabling women to be active contributors to the local economy.

Theoretical Framework

Stakeholder Theory

Stakeholder Theory, first developed by Freeman (1984), posits that businesses should create value for all stakeholders, not just shareholders. Stakeholders include employees, customers, suppliers, communities and even the environment. From the perspective of this theory, CSR initiatives should address the concerns and well-being of all stakeholder groups, including marginalized communities and women. When companies like Zenith Bank incorporate gender-sensitive practices into their CSR initiatives, they recognize women as key stakeholders whose contributions are essential to sustainable development. These initiatives can lead to a more inclusive economy, improving not only gender equity but also overall community welfare. Stakeholder Theory highlights the importance of dialogue and collaboration between companies and communities to address pressing social issues like gender inequality.

Feminist Theory

Feminist Theory, according Hooks (2000) offers critical insights into the examination of gender-sensitive CSR practices. Feminist Theory argues that gender inequality is deeply rooted in social structures, and it advocates for the dismantling of these inequalities through policy changes, empowerment, and social activism. Applying Feminist Theory to CSR suggests that corporate initiatives should not only aim to empower women but also to challenge and change the systemic barriers that prevent women from achieving full equality. In the context of Zenith Bank's CSR initiatives, Feminist Theory provides a lens to evaluate how well the bank's gender-sensitive programs address the root causes of gender disparities. Programs that go beyond surface-level engagement, such as those that enhance women's economic independence and leadership capabilities, align with the goals of Feminist Theory by challenging traditional gender roles and promoting systemic change.

Social Capital Theory

Social Capital Theory, as developed by Bourdieu (1986) and later expanded by Putnam (1995), suggests that social networks and relationships hold significant value for individuals and communities. Social capital refers to the resources gained through social connections, trust, and cooperation. When applied to CSR, the theory suggests that companies can build social capital by fostering strong relationships with local communities and contributing to their development. Gender-sensitive CSR initiatives by Zenith Bank, such as promoting women's entrepreneurship and leadership, contribute to building social capital by empowering women to be active participants in the economy. As women gain financial independence and leadership roles, they can strengthen community networks and foster economic and social development. Social Capital Theory emphasizes that these networks can lead to greater collective action, benefiting both the community and the company.

Methodology

This study adopted descriptive survey design q to evaluate the impact of Zenith Bank's gender-sensitive CSR initiatives. This approach allows for the gathering of standardized data from a larger sample, enabling statistical analysis of community perceptions of Zenith Bank's gender-sensitive CSR initiatives. The researcher used a purposive sampling technique, also known as judgmental sampling. This method involves the researcher selectively choosing participants from the study population based on specific criteria (Ogbuoshi, 2006). This technique was chosen because not everyone in the population has a good understanding of gender-sensitive CSR initiatives. Additionally, the selection was based on the respondents' literacy levels, focusing on literate individuals, as not everyone in the population is literate.

The sample consist of 200 respondents, including Zenith Bank's CSR managers, community leaders, and beneficiaries of CSR programs in Uyo, Eket, and Calabar communities across Nigeria.

Questionnaire was used to collect data a questionnaire is useful for capturing the feelings, beliefs, experiences, or activities of respondents. The study utilized a structured or close-ended questionnaire to limit respondents from providing irrelevant information. The questionnaire assessed the impact of CSR initiatives on gender equality and community development, assessed gender equality and women's empowerment, and implementation and improvement of CSR programs. Each question included a set of predefined options, and respondents were asked to select the one that best reflected their answer. The questionnaire was designed to be simple and easy for respondents to understand, and it was self-administered.

The data collected for the study's analysis were obtained from primary sources, specifically through a Google Form questionnaire distributed to young respondents Uyo, Eket and Calabar, Nigeria metropolis. To facilitate the distribution and collection of the questionnaires, the researcher enlisted the help of three research assistants. The questionnaire was designed to address the research questions and meet the study's objectives. It was administered, and responses were collected immediately after respondents completed and submitted their answers. This approach ensured that respondents could receive guidance on any problematic questions and helped to minimize bias in their responses.

The study employed quantitative data analysis methods. Data collected from respondents were analysed using tables, frequencies, and simple percentages. Simple percentages were utilized to describe the occurrence of events. These methods facilitated the identification of changes in responses to the various questions posed. The findings enabled the researcher to conduct an in-depth analysis and draw relevant conclusions.

Findings

Analysis of the socio-demographic of the study respondents shows that 81 respondents representing 40% were males and 119 respondents representing 59.5% were females. The data on the age distribution shows that 2 respondents representing 1% indicated that they fall between the age-bracket of 16-20 years, 31 respondents representing 15.5% were between 21-25 years, 61 respondents representing 30.5% were between 26-30 years old while 106 respondents representing 53.0% indicated they are between 31-35 years old. The data on marital status shows that 87 respondents representing 43.5% are single, 109 representing 54.5% are married, 4 representing 2.0% are separated while 1 respondent representing 0.5% was divorced. This shows that there are more married people who probably like to spend more time on CSR initiatives.

The data on education level of the respondents revealed that 2 respondents representing 1.0% were in secondary education level, 51 respondents representing 25.5% indicated that they are undergraduates, 101 respondents representing 50.5% were graduates, while 46 respondents representing 23.0% were in postgraduate level of education or have graduated from postgraduate studies. The implication is that more of the respondents were graduates, who may be seem to be engaged in Zenith bank's CSR initiatives regularly than other category of qualification. The analysis on the employment status of the respondents indicated that 53 respondents representing 6.5% were students, 98 respondents representing 79.3% were employed, while 49 respondents, representing 14.2% said they were unemployed. Moreover, the analysis of respondents' designation revealed that that 12 respondents representing 6.0% were Zenith bank's CSR managers, 45 respondents representing 22.5% indicated that they are community leaders, 81 respondents representing 40.5% were community members, 49 respondents representing 24.5% were beneficiaries of Zenith bank's CSR initiatives, while 13 respondents, representing 6.5% respondents were gender advocates/NGOs. The implication is that more of the respondents were community members, who may seem to be involved in Zenith Bank's CSR initiatives regularly than another category of qualification.

Table 1: Assessment of Key Components of Gender-Sensitive CSR Initiatives of Zenith Bank in Nigeria

	Response	**Frequency (%)**
I am aware of the gender-sensitive CSR programs initiated by Zenith Bank.	Strongly Disagree	5 (2.5)
	Disagree	9 (4.5)
	Neutral	15 (7.5)
	Agree	79 (39.5)
	Strongly Agree	92 (46.0)
Zenith Bank's CSR initiatives focus on addressing gender-specific needs in the community	Strongly Disagree	16 (8.0)
	Disagree	21 (10.5)
	Neutral	36 (18.0)
	Agree	40 (20)
	Strongly Agree	87 (43.5)
The gender-sensitive CSR programs have clear goals related to women's empowerment.	Strongly Disagree	18 (9.0)
	Disagree	10 (5.0)
	Neutral	12 (6.0)
	Agree	56 (29.5)
	Strongly Agree	104 (52.0)

Source: Field Survey (2024)

From table 1 above, the analysis highlights respondents' awareness and perceptions of Zenith Bank's gender-sensitive Corporate Social Responsibility (CSR) initiatives. A significant majority, 46% strongly agree and 39.5% agreed that they are aware of these programs, demonstrating a high level of awareness. Only a small portion of respondents (7%) were neutral or disagreed, indicating that most are not familiar with the bank's efforts. When asked if these CSR initiatives focus on addressing gender-specific needs, the responses are more diverse. While 20% agreed and 18% were neutral, 18.5% of respondents either strongly disagree or disagree, suggesting that some remain skeptical about the bank's focus on gender-specific issues. Regarding whether these programs have clear goals related to women's empowerment, 43.5% strongly agree and 29.5% agree, which indicates broad support. Nonetheless, a small proportion of respondents (14%) either strongly disagree or disagree, expressing doubts about the clarity of these goals.

Table 2: Assessment of Community Development Impact by CSR in Nigeria

	Response	Frequency (%)
Zenith Bank's CSR initiatives have contributed to the social development of my community.	Strongly Disagree Disagree Neutral Agree Strongly Agree	10 (5.0) 7 (3.5) 12 (6.0) 71 (35.5) 100 (50.0)
The CSR programs have engaged both men and women in entrepreneurial participation in my community.	Strongly Disagree Disagree Neutral Agree Strongly Agree	5 (2.5) 12 (6.0) 11 (5.5) 88 (44.0) 84 (42.0)
These initiatives have led to better infrastructural development such as roads repair, electricity infrastructure.	Strongly Disagree Disagree Neutral Agree Strongly Agree	8 (4.0) 15 (7.5) 12 (6.0) 94 (47.0) 71 (35.5)

Source: Field Survey (2024)

From table 2, the analysis shows overwhelmingly positive perceptions of Zenith Bank's Corporate Social Responsibility (CSR) initiatives in the community. First, half of the respondents (50%) strongly agree, and another 35.5% agree that the bank's CSR initiatives have contributed to the social development of their community. This indicates that 85.5% recognize the social benefits brought by these efforts, while only 8.5% disagree or strongly disagree, with 6% remaining neutral. Second, 42% strongly agree and 44% agree that the CSR programs have improved economic opportunities for both men and women. A total of 86% acknowledge the positive economic impact of these programs, whereas 8.5% disagree and 5.5% are neutral. Lastly, 35.5% strongly agree, and 47% agree that these initiatives have led to better infrastructure or services in the community, with a combined 82.5% positive response. A minority, 11.5%, disagree or strongly disagree, while 6% are neutral.

Table 3: Assessment of Gender Equality and Women's Empowerment by Zenith Bank in Nigeria

	Response	Frequency (%)
The CSR initiatives have increased gender equality in my community	Strongly Disagree Disagree Neutral Agree Strongly Agree	0 5 (2.5) 13 (6.5) 59 (29.5) 123 (61.5)
Women in my community have become more empowered as a result of Zenith Bank's CSR programs.	Strongly Disagree Disagree Neutral Agree Strongly Agree	0 7 (3.5) 21 (10.5) 99 (49.5) 73 (36.5)
There are more leadership opportunities for women in my community because of these initiatives.	Strongly Disagree Disagree Neutral Agree Strongly Agree	21 (10.5) 17 (8.5) 10 (5.0) 67 (33.5) 85 (42.5)

Source: Field Survey (2024)

Table 3 focuses on the impact of Zenith Bank's Corporate Social Responsibility (CSR) initiatives on gender equality, women's empowerment, and leadership opportunities in the community. An overwhelming 91% of respondents agree or strongly agree that the CSR initiatives have increased gender equality in the community. A very small percentage (2.5%) disagrees, while 6.5% are neutral, showing strong support for the CSR's impact on gender equality. A majority of 86% agree that women in the community have become more empowered due to Zenith Bank's CSR programs. Only 3.5% disagree, and 10.5% are neutral, reflecting broad satisfaction with the CSR's role in empowering women. While 76% agree that the initiatives have increased leadership opportunities for women, there is a higher level of disagreement compared to the other questions. About 19% either disagree or strongly disagree, showing some level of dissatisfaction.

Table 4: Assessment of Challenges in the Implementation and Improvement of CSR Programs by Zenith Bank in Nigeria

Question	Response	Frequency (%)
Zenith Bank faces challenges in effectively implementing gender-sensitive CSR initiatives	Strongly Disagree	5 (2.5)
	Disagree	19 (9.5)
	Neutral	12 (6.0)
	Agree	89 (44.5)
	Strongly Agree	72 (36.0)
The CSR programs could be more effective if they involved more community input.	Strongly Disagree	0
	Disagree	9 (4.5)
	Neutral	15 (7.5)
	Agree	78 (39.0)
	Strongly Agree	98 (49.0)
I believe that Zenith Bank's gender-sensitive CSR practices can be improved to better meet community needs.	Strongly Disagree	2 (1.0)
	Disagree	7 (3.5)
	Neutral	5 (2.5)
	Agree	69 (34.5)
	Strongly Agree	119 (59.5)

Source: Field Survey (2024)

The figures presented and analysed in Table 4 summarise survey responses on the implementation and improvement of Corporate Social Responsibility (CSR) programs by Zenith Bank, particularly regarding gender-sensitive initiatives and community input. The first question assesses challenges in implementing gender-sensitive CSR initiatives, with a majority of respondents (80.5%) agreeing or strongly agreeing that Zenith Bank faces challenges, indicating a need for enhanced strategies. Only 12% were neutral, and 12% disagreed or strongly disagreed, reflecting general acknowledgement of these challenges. The second question examines whether CSR programs could be more effective with increased community input. Here, 88% of respondents agreed or strongly agreed, highlighting a clear consensus for involving the community more. Only a small percentage disagreed or were neutral (12%). The final question focuses on improving gender-sensitive CSR practices to better meet community needs. A significant portion (94%) agreed or strongly agreed that improvements are necessary, with minimal disagreement. Overall, the data suggests that respondents perceive a need for improvement in Zenith Bank's CSR initiatives, especially in making them more gender-sensitive and community-focused.

Discussion of Findings

The findings from Table 1 demonstrate high awareness and positive perceptions of Zenith Bank’s gender-sensitive CSR initiatives among respondents, with 85.5% either strongly agreeing or agreeing. This suggests that Zenith Bank has effectively communicated its CSR efforts, aligning with previous studies that emphasize the importance of corporate communication in CSR awareness (Ahmad *et al.,* 2022). However, when assessing the specific focus on gender-specific needs, the diversity of responses indicates a gap. Although 46% agree or strongly agree, 37% of respondents remain neutral or skeptical about the bank's focus on these issues. This finding aligns with Adeleke (2014), who highlighted that while organisations often promote gender-inclusive initiatives, their commitment to addressing specific gender-related needs can sometimes be perceived as insufficient. Additionally, the high level of support for women’s empowerment goals within Zenith Bank’s CSR (73%) aligns with recent research indicating that CSR programs with clear empowerment goals tend to garner broader support (Okwemba *et al.,* 2014). These findings indicate general support and awareness of Zenith Bank's gender-sensitive CSR initiatives. However, there is room for improvement in terms of clearly articulating gender-specific goals and demonstrating impact, which could help mitigate scepticism and strengthen the bank’s position in promoting community development.

The findings from Table 2 reveal a strong perception of Zenith Bank’s CSR initiatives as beneficial to community development, with a significant majority of respondents recognising positive impacts. This is particularly evident in the realm of social development, where 85.5% agree that the bank’s CSR programs have made meaningful contributions. This aligns with recent studies that highlight the role of CSR in fostering social cohesion and improving community welfare (Uduiji *et al.,* 2020). Similarly, the 86% acknowledgement of enhanced economic opportunities due to CSR initiatives supports previous findings that CSR can boost local economies by creating job opportunities and improving financial inclusion (Kilic, 2016). In terms of infrastructure, 82.5% of respondents agree that Zenith Bank’s initiatives have contributed positively. This outcome resonates with findings by Fatima and Rahman (2016), who observed that CSR efforts in Nigerian banks frequently involve investments in local infrastructure and services, which are widely appreciated by community members. Nonetheless, the presence of a small percentage of respondents who are neutral (6%) or critical (11.5%) of the infrastructure impacts suggests that the bank could further refine these programs to address specific unmet needs. Overall, these findings reflect the perceived value of Zenith Bank’s CSR activities in promoting community development. However, as past research indicates, maintaining ongoing dialogue with community stakeholders can help tailor CSR programs to better align with evolving local needs (Arli and Lamono, 2010).

The findings from Table 3 indicate a strong perception among respondents that Zenith Bank’s CSR initiatives have positively impacted gender equality and women’s empowerment in the community. With 91% agreeing that these initiatives promote gender equality, the results align with recent studies suggesting that gender-sensitive CSR practices can help address systemic inequalities and foster a more inclusive environment (Khan *et al.,* 2011). This level of agreement indicates that Zenith Bank’s CSR programs are widely recognized as contributing to equitable social change, a theme supported by similar research on CSR’s role in advancing gender equality (Gboushi, 2006). Furthermore, 86% of respondents acknowledge the bank’s efforts in empowering women, consistent with previous findings that corporate investments in community development can strengthen women’s socioeconomic status (Okwemba *et al.,* 2014).

The findings from Table 4 reveal that while Zenith Bank’s gender-sensitive CSR initiatives are recognised, there is a strong perceived need for improvement. With 80.5% of respondents acknowledging challenges in implementing these initiatives, this aligns with recent studies highlighting the complexities of integrating gender sensitivity into corporate strategies. For instance, Khan *et al.* (2011) found that corporate entities in Nigeria often face significant barriers when addressing gender-specific needs in CSR programs, including limited resources and societal biases.

Furthermore, the overwhelming consensus (88%) for increased community input suggests that respondents believe CSR programs are more effective when they are participatory. This supports the work of Russo and Perrini (2010), who argued that community involvement in CSR initiatives enhances program relevance and sustainability. Involving community voices can ensure that CSR activities reflect actual community needs and priorities, which can help companies like Zenith Bank optimise their CSR strategies for greater impact. Finally, the strong agreement (94%) on the necessity to improve gender-sensitive CSR practices to better meet community needs indicates that respondents see room for growth in Zenith Bank's approach. This is consistent with findings from Jamali *et al*. (2017), who emphasised that continuous evaluation and adaptation of CSR strategies are essential to effectively address evolving gender and community needs. Overall, these findings underscore the importance of community engagement and the need for strategic refinements to enhance the gender sensitivity and community impact of Zenith Bank's CSR programme.

Conclusion

This study assessed the impact of Zenith Bank's gender-sensitive Corporate Social Responsibility (CSR) practices on community development, particularly focusing on gender equality, women's empowerment, and community engagement. The findings reveal that while there is significant awareness and support for the bank's CSR initiatives, there is a recognised need for more robust strategies to overcome implementation challenges, enhance community involvement, and improve leadership opportunities for women. The results indicate that Zenith Bank's CSR programmes have positively influenced social and economic development within the community, aligning with past research on the potential of CSR to foster inclusive growth with gender sensitivity.

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