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Employee Volunteerism in Corporate Social Investment Programmes in South Africa

Morag Crease

A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Business Administration

Johannesburg

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ABSTRACT

The purpose of this research was to identify which employees volunteer for an organisation's Corporate Social Investment (CSI) programmes. Second, the purpose was to understand the benefits to the employees who volunteer as well as the benefits to the employer as a result of their employees' volunteering. The research was carried out at African Bank, a South African financial services organisation.

The investigation included both qualitative and quantitative phases. The quantitative research took the form of a self-completed questionnaire. One hundred and seventy seven questionnaires were processed. The qualitative research took the form of a one-on-one interview with ten executives of African Bank.

The main findings of this research were that female employees between the ages of 30 to 40 who hold down a supervisory or management position are the employees most likely to volunteer.

There are many benefits for the employee, such as skills enhancement in areas such as teamwork, communication, and improved relationships with colleagues. Among the benefits for the employer, the research showed that employees were more committed to African Bank as a result of their CSI involvement but not necessarily more productive. A shared benefit for the employee and employer was the pride employees developed working for African Bank through the organisation's CSI volunteer initiatives.

DECLARATION

I, Morag Crease, declare that this research report is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Name

Date

DEDICATION

This is dedicated to Rush Ndou Crease

September 7th 1995 to 24th April 2007

“Start walking ….

Your legs will get heavy and tired….

Then comes the moment,

Of feeling the wings you’ve grown,

Lifting…..”

-Rumi

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1 INTRODUCTION

1.1 Purpose of study

The purpose of this research was firstly to investigate the characteristics of employees who volunteer for their organisations' Corporate Social Investment (CSI) programmes. A second purpose was to understand the benefits of volunteering as perceived by employees, and a third was to examine the benefits for the employer as a result of their employees' volunteering.

The South African Financial Services sector has been chosen as the area of study. This sector is highly employee driven and sensitive to public perceptions as its success depends on the collective power of the public buying their products. The financial services organisations, through their various Corporate Social Investment (CSI) policies, give back to the community as well as to their employees.

CSI is now seen as a component of long-term competitiveness, rather than as a short-term image builder and sales generator (Simon, 1995). While participation in non-work activities can be viewed as taking money and time away from the workplace, the positive effects of CSI initiatives such as volunteerism are many, not just for the employee but also for the employer. A company's support of employee volunteerism is a key driver directly influencing employees' feelings about their jobs. "Employees involved in employer-sponsored community events were 30% more likely to want to continue working for that company and help it be a success." (Zadek and Weiser, 2000:6)

1.2 Context of study

Although adoption of the King Report on Corporate Governance for South Africa (2002) remains voluntary, the Johannesburg Securities Exchange has made King 2 a listing requirement (Visser, 2005). This was an important milestone for CSI because its status as a vital business function was endorsed (Trialogue, 2007). CSI is now included in the majority of listed companies' Corporate Governance Reports.

This is likely to ensure South African standards of governance stay aligned with international best practice.

CSI matters to employees for various reasons. Some want to know the organisation they work for is responsible and caring and not just concerned with making money for its shareholders. Others have a vested interest in the communities the organisation leverages from and the employee has an expectation that the organisation improves this community as the organisation grows and prospers. The health of society and the organisation are inextricably linked. A study conducted with a sample of 111 Dutch companies tested and proved the hypothesis that it is the moral motive that stimulates companies to embark on CSI initiatives. The companies feel they have a duty to society which induces a stronger involvement in CSI initiatives than any strategic motive and that involvement in CSI initiatives also contributes to the financial success of the company (Graafland and Van de Ven, 2006).

The Social Responsibility Index (SRI) introduced by The Johannesburg Stock Exchange in 2003 has evolved so much that 72 listed companies took part in the index out of all companies listed in the FTSE/JSE ALL Share Index in the 2007 year. This index is structured along the three pillars of the triple bottom line, namely: environment, society and economy (JSE Web Page, 2007). Documents such as the King Report on Corporate Governance of 2002, AccountAbility 1000 series for social and ethical accountability (1997), The Global Sullivan Principles (1977) and ISO 14000 International Standards on Environmental Management (1996) were used to provide guidelines for the index. Fourteen companies from the financial services sector participated and African Bank Investments, Absa and Standard Bank were the performers in the low-environmental-impact classification for 2007.

Understanding the benefits of employee volunteerism in CSI initiatives has become a widespread objective, driven by new regulatory requirements and a general lack of information readily available in the South African financial services sector.

1.3 Problem statement

1.3.1 Main Problem

The purpose of this research is to determine the characteristics of employees who volunteer for CSI initiatives and the benefits that employees and employers derive from employer-assisted volunteering in CSI programmes.

1.3.2 Sub-problems

The first sub-problem is to determine the characteristics of the employees who volunteer to participate in CSI programmes.

The second sub-problem is to identify the benefits that employees derive from volunteering to participate in CSI programmes.

The third sub-problem is to identify the benefits that employers derive from having employees who participate in CSI programmes.

1.4 Significance of study

This study will identify the benefits of employee volunteerism in African Bank Investments Limited (ABIL), which is a publicly listed bank-controlled company and part of the South African financial services sector. ABIL provides unsecured credit products to South Africa's domestic middle market. It services 1.5 million customers through a national network of 550 branches with 3200 staff. This study will also incorporate the impact on the employer as a result of employee involvement, in terms of such human-resource-related benefits as employee attraction, retention, skills development, and motivation.

African Bank in its Financial Report for 2007 creates a positive impression of its CSI initiatives and its employee volunteering programmes. In the author's experience on joining the organisation in 2007 the reality was quite different. There had been no centralised or formulised volunteer programmes, only adhoc initiatives driven by different business streams in the organisation and mostly organised near to the

financial year end. For an organisation that is so inextricably linked to the less affluent consumer and specifically the African population in South Africa there is more to be done. The prevailing attitude to volunteering in the organisation is positive but the executive and management commitment is perceived to be lacking.

The labour market has changed and a highly skilled and motivated workforce can be a competitive advantage going forward. Employee volunteerism can be a tool used to motivate and increase the productivity of an organisation's workforce (Tuffrey, 2003). This study may provide guidance to other organisations in the financial services sector as well as other organisations in various industries that are looking at reasons to implement volunteer programmes or at understanding the benefits of their existing volunteer programmes. Human resource practitioners may find the study insightful to add to their arsenal of current staff-retention and attraction strategies and for the purpose of understanding the benefits of volunteering for the employee and employer. In turn, this research will provide them with direction as they develop employee volunteerism (EV) initiatives to meet their specific organisational needs. Potential recipients, such as non-profit organisations, will find the study of interest as they will understand the benefits for organisations to influence their employees to become volunteers in CSI partnerships.

1.5 Delimitations and limitations

1.5.1 Delimitations

The research will focus on the benefits to the employer and employees as well as understand the characteristics of those employees who volunteer to participate in CSI programmes. No attempt will be made to measure the benefits to shareholders and customers or if the chosen CSI strategy of the organisation is appropriate for their corporate strategy.

1.5.2 Limitations

This research will be limited to one institution in the Financial Services Sector, which is not representative of the industry. This sector includes banks, life assurance organisations, short term organisations and medical administrators.

1.6 Definition of terms

Corporate Citizenship Practices (CCP): A corporate response that defines the rights and responsibilities of a broader society, comprising all social and environmental stakeholders that influence by, the activities of the corporate entity. (www.Standard Bank co.za, 2006)

Corporate Social Investment (CSI): The financial and other resourced-based investment a corporation takes to promote social, cultural and economic upliftment and develop poorer, under resourced or marginalised communities (Trialogue, 2005)

Corporate Social Responsibility (CSR): Implementing social, environmental and economic compliance that ensures additional benefits for society. The principle is analogous to citizenship (Trialogue, 2005)

Employer Supported Volunteering (ESV): A volunteering activity that has been initiated by the employer with the purpose of involving employees (Lukka, 2000).

Employee Volunteer (EV): An individual who is employed and volunteers independently of his or her employer (Young, 2004)

Volunteer: an individual who performs hours of service for a public agency for civic, charitable or humanitarian reasons, without promise, expectation or receipt of compensation for services rendered (Young, 2004)

1.7 Assumptions

The underlying assumptions for this study are as follows:

a. The executives from African Bank who participated in this research had the required specialised knowledge and understanding of their staff. They were willing to participate and answer the questions honestly.

b. The questionnaire was completed on line by the employee participants who had access to email. Those employees with no email access did not participate in this study.

2 LITERATURE REVIEW

2.1 Introduction

Although South Africa has been successful in its transition from apartheid to democracy, today there is still a dual society. This society is made up of the very wealthy, with living standards similar to those of any country belonging to the Organisation for Economic Co-Operation and Development (OECD), living alongside the very poor who lack the most basic necessities such as clean water, health care, electricity and education. Ironically in per capita terms South Africa is classified as an upper-middle-income country (May, 2000). Most of the poor live in the vast rural areas of South Africa and the race demographics of the poor are African (56%) Coloured (38%), Indians (5%) and whites (1%) (May, 2000).

The bulk of these poor are directly affected by the HIV/AIDS epidemic as well as a high infection rate of tuberculosis. South Africa has the highest HIV infection rate in the world and an estimated 5.5 million people are infected (South African Medical Research Council, 2005). An estimated 1.2 million South African children have lost at least one parent due to HIV and this figure is expected to reach 2 million by 2010 (United Nations Children's Fund, 2005). The government alone cannot shoulder the responsibility for the poor and sick and it looks to the private sector to take up some of the responsibility and play its role in South African society. Corporate South Africa initially supported this responsibility, essentially by charitable giving, but this has evolved to a current status of strategic intent aligned with company and government priorities and regulation.

Corporate South Africa has a critical role to play in facilitating economic transformation within communities. Corporate Social Investment initiatives are one of many ways of contributing to this transformation. Trialogue (2007) reports that South African companies have spent R3.2 billion on CSI initiatives in the last 12 months. Financial Services organisations accounted for approximately R259 million of this figure.

The first section of the literature review provides background to CSI in South African Financial Service organisations and clarifies the stakeholders involved in these Corporate Social Investment initiatives. The literature review then investigates the characteristics of employees who volunteer and search for connections between the employer and employee with regard to the benefits of volunteerism in CSI initiatives. There has been very little in the way of research regarding volunteerism as part of an organisation's CSI initiatives in South Africa. This is surprising considering the overwhelming needs of South African communities and the fact that South Africa is the only country in the world where CSI has been codified (Trialogue, 2007). In 2007 the Department of Trade and Industry gazetted its Broad-based BEE codes of good practice (Trialogue, 2007). Most of the literature used in this research comes from the United Kingdom and America, who have taken the lead worldwide on social responsibility in the business world, especially employee volunteering.

2.2 CSI in SA Financial Services Organisations

Corporate community giving was introduced by Meyer Feldberg in 1972. He was the Professor of Business Administration at Cape Town University. Feldburg called on local business leaders to emulate their American counterparts and become involved with the communities that surrounded their places of business or from where they drew their workforce (Trialogue, 2007). CSI or CSR as it was originally known in the South African Financial Services Sector has evolved from the 1970s when Old Mutual, the oldest life assurance organisation in South Africa, originally became involved in the community (www.OldMutual.co.za, 2006). This involvement was accelerated by South Africa's re-entry into the international community in the 1990s especially with Old Mutual listing overseas and being subject to much more rigorous corporate governance requirements and international scrutiny (Visser, 2005).

Liberty Life is another Financial services organisation which became one of the forerunners of corporate giving by setting up the Liberty Foundation in 1971 (Liberty web page, 2008). Interestingly these foundations were originally set up to distance the CSI activities from core business activities. Over time this approach has changed, with most listed organisations now employing an executive to take charge of the organisation's CSI portfolio (Trialogue, 2007).

The Financial Services Charter was finalised in 2003 and was developed prior to the Broad Based Black Economic Empowerment Act which was only signed into law in January 2004. This act provided a legislative framework to promote black empowerment, issue codes of practice, and publish transformation charters for industry sectors (Trialogue, 2005). The Financial services sector set a target for organisations of 0.5% of post-tax operating profit per year to be directed to Corporate Social Investment programmes. Today CSI has a priority position in the strategy of most listed South African organisations.

An example of financial services organisations' involvement in CSI is the First Rand Group which has set up a 'First Rand Foundation' as an umbrella for its numerous companies in the group such as Rand Merchant Bank, Momentum, Discovery, and First National Bank. These companies were inspired to formally put a CSI strategy in place by President Thabo Mbeki's speech to "Rise up and do something" (www.FirstRand co.za, 2007). Each organisation in the group has its own special focus for example Discovery Holdings focuses on primary healthcare interventions and the other organisations' CSI choices varies from job creation, skills development, arts and culture, environmental and community care initiatives. More importantly, each organisation has its own volunteer programme that is given importance in each organisation as they have a "Volunteer of the Year" award and recognise outstanding individual staff efforts. Trialogue (2007) reports that the First Rand Group has 10 000 employee volunteers out of a total staff complement of 36 000.

Rand Merchant Bank feels it has created valuable team-building opportunities and boosted morale and re-energised employees (www.FirstRand.co.za, 2007). Standard Bank has joined forces with Liberty Life, one of its subsidiaries, to maximise investment in education with a special emphasis on financial literacy in South Africa. Standard Bank encourage their staff to volunteer in numerous activities and offer a matching funds programme by work done by employees (www.StandardBank.co.za, 2007). Absa Bank though its foundation focuses on developmental initiatives around early childhood development, education, job creation and HIV/AIDS. Through its employee-supported volunteer initiatives it feels its employees have developed additional skills, improved team building, leadership,

and enhanced their communication skills (www.AbsaBank.co.za, 2007). African Bank has focused its CSI initiatives on financial literacy in schools though the medium of a comic book. It does not have any formalised volunteering programme although there have been ad hoc events requiring employee participation (www.AfricanBank.co.za Web Page, 2007).

CSI is a primary focus for financial services organisations because of their dependency on the public perception being positive, which helps in attracting the public as customers. Trialogue (2005) confirms that there are 21 Corporate Social Investment programmes under way within the South African listed Financial Services sector and African Bank is not one of these.

A world-wide study of 25 000 people revealed that 56% of respondents found a company's social responsibility to be important in forming their opinion of that organisation, while only 34% found business basics to be important (Choquette and Turnbull, 2000).

In the USA employee volunteerism is encouraged by nine out of every ten firms (Tuffrey, 1997 cited in Paloza and Nassey, 2006). Essentially, corporations have realised the business strength of linking the "Wall Street to the Main Street" (Oketch, 2004) or in South Africa's case, "Maud Street to Main Street".

2.3 Stakeholders Involved

This study will examine the relationship with one of the organisation's most important stakeholders - the employees - and the benefits of volunteering for their organisation's CSI programme.

"A company is a key component of a modern society, often representing a more immediate presence to many citizens than the government or civil society. Today companies can no longer engage with only their shareholders, but are required to develop and maintain positive relationships with a far wider structure of stakeholders, including staff and the community as a whole. As a direct consequence, a company is increasingly called to account for a culture that reflects

non discrimination, inclusivity and fairness in all aspects of the company's business" (www.JSE/SRI Index.co.za, 2003).

There are many stakeholders involved who play a role in the organisation and all have a stake in the organisations' conduct. In this document "Involvement" means participating or benefiting. According to Brown (2005), there are six stakeholder groups who have an interest in the organisation: owners, management, employees, suppliers, customers and local community.

Although the first responsibility of an organisation is to its owners or shareholders, shareholders are not a separate community from the general population and are the same people who from the early 1970s have been showing concern for human rights and the environment (Christian Concern for Southern Africa, 1973). The Christian Concern for Southern Africa (1973) further states that the relationship between a company and its employees is different from that between a company and its shareholders; a factor to be borne in mind is that with the increasingly consultative climate of management today, the interests of employees in their social behaviour is likely to be a growing influence. Martin (2002) further supports this theory by stating that shareholder value and social responsibility are not necessarily incompatible. Lantos (2002) and Peloza (2006) feel that CSI "is immoral" as it breaches shareholder property rights, takes away from shareholder wealth, and the organisation spends money on the welfare of others and not on the employees and customers.

A survey was carried out on 100 of South Africa's largest companies drawn randomly from the JSE Top 300 by market capitalisation by Trialogue (2004). It found that the most significant Corporate Citizen Practices was an organisation's employee volunteer policy, which highlights the change in thinking of corporate South Africa towards involving its employees in their Corporate Social Investment strategies.

An American survey carried out by Boston College in 2004 (www.KPMG.co.za, 2004) stated the most influential stakeholders perceived by 515 business leaders from a broad range of industries to be:

- Customers (84%)
- Owners / shareholders (79%)
- Employees (66%)
- Government (40%)
- Local communities and suppliers (more than 30%).

Oketch (2004) confirms that employees are the immediate stakeholders to any organisation and that good corporate governance is the beginning of social cohesion between the two parties. This can lead to a sense of belonging and identification of the employee with his or her organisation. Oketch (2004) further states that employees constitute a valuable resource for building competitive and profitable companies. A survey carried out by the Hitachi Foundation (2005) found that large organisations are more motivated to enter into CSI initiatives as a result of relationships with stakeholders than small or medium organisations. These large organisations who participated found that their primary stakeholders were employees, with the main benefits to the organisation being workplace diversity, training and employee satisfaction. The next stakeholder was the customer, with benefits such as association with superior branding and dealing with an ethical organisation.

Ahmed and Machold (2004) concluded that employees are still mere tools to increase the bottom line for organisations, despite rhetorical claims to the contrary. Milliken (2001) advocates that organisations have now realised that their employees are customers and that they, in conjunction with traditional customers, must be considered when corporate strategy is being formulated.

2.4 Characteristics of Volunteers

This section of the literature review identifies the characteristics of volunteers most likely to participate in an organisation's Corporate Social Investment volunteer programme.

Altruism has long been the capstone of most major religions. The actual physiological effects of kindness, either a simple act or on a sustained basis, have been researched by Trivers (1971). Trivers (1971) researched why animals including humans will help each other. He developed a theory called 'reciprocal altruism,' which is founded on the belief that living beings help one another only because they perceive that their act will reap some sort of benefit for them or for their species as a whole. This benefit could be feelings of self worth, friendship or the survival of their society in the long term.

Lukka (2000) also found that people in employment in the UK were more likely to volunteer than their European counterparts. The most common way for them to be involved was just simply 'to be asked'; therefore if employers encouraged more 'asking', an enormous pool of potential volunteers could be available (Quirk, 1998). The MORI poll of employee volunteering, which was one of the more comprehensive surveys carried out by Cowley (1990), based on a sample of 680 adult employees in the UK, found that employees in larger companies were more likely to volunteer than those employees in smaller companies and also that managers were more inclined to get involved rather than non-managers. A quarter of those respondents whose company did not have a volunteering scheme said they would get involved in volunteering if their company asked them to.

The Bureau of Labour Statistics completed a one-year study in 2001 of the incidence of volunteerism in the USA and found that 31.1% of women have a higher incidence of volunteering and only 23.8% of men. Age also played a role and those individuals between 35 and 44 years old had the greatest incidence of volunteering (34.4%), whereas people in their early twenties (18.2%) volunteered the least. High school graduates (21.3%) also volunteered more than individuals who did not finish high school (10.1%). Lastly, married people (32.7%) volunteered more that single people (21.1%) (Young, 2004; Basil and Weber, 2006).

Hetty Van Emmerick and Jawahar (2005) carried out research to investigate if gender and altruism showed evidence of similar relationships with three different types of helping behaviours. Volunteering was one of them; the others were helping family and organisational citizenship behaviour. These researchers completed a web survey of 178 professional employees and they tested their hypothesis using a

multivariate regression model developed by Zellner (1962) that permits examination of these various types of behaviours. Their findings indicate that women engage in more helping behaviours than men do and that the relationship between altruism and volunteering is stronger in females than males but in less formal situations, such as helping their families. Women tend to spend up to three times more hours than men helping their families.

A recent study in the Netherlands carried out by De Gilder et al. (2005) within ABN-Amro, a multi-national financial services organisation, wished to understand the characteristics of employees who would enter the company's recently launched volunteer programme. There was a response rate of 44% from the 625 employees who were sent a structured 5-point Likert scale questionnaire to complete. The chi-square analysis showed that the characteristics of staff were more likely to volunteer were older, married, religious and higher educated staff

Interestingly, larger companies with greater resources tend to be more involved in employee volunteerism (Lukka, 2000). Companies often make monetary donations rather than allow volunteer programmes for their employees as it takes fewer resources to organize than a CSI initiative (Lukka, 2000). CSI programmes can be costly for the employer (Graafland and Van de Ven, 2006). This is expanded by Lukka (2000), who states that small businesses may not have the time, money or personnel resources to devote to CSI or EV programmes.

In summary, the literature suggests the characteristics of employees more likely to volunteer for an organisation's volunteer programmes are older, married, religious women. Volunteers are also more likely to be more highly educated and be at a management level in the organisation.

2.5 Benefits to Employees

"The great and most satisfying thing in life, I think, is a sense of purpose beyond oneself. If the purpose is only for yourself, it rapidly dissipates." (Handy, 1995:32)

This section of the literature review will concentrate on the benefits to the employee, which are gained when participating in employer assisted volunteer programmes in

Corporate Social Investment initiatives. Muthuri, Moon and Matten (2007) claim companies are using their best assets - the employees - in leveraging CSI volunteering initiatives in their partnerships with community organisations.

2.5.1 Skills Gained

There is much evidence to suggest that employee volunteering can lead to the development of existing and new skills that can lead to career progression or even the ability to move into a new work environment (Lukka, 2000). This can be extremely beneficial in less secure labour markets for employees. Increased team work, a boost in morale, better relationships, employee skill development and company pride were some of the results found by Caudron (1994), Stimson (2005), and Chauke (2006) that stemmed from the CSI volunteer programmes of employees.

Boston College (2005) found that the various skills developed through ESV are especially pertinent to junior staff and / or those in lower skilled positions. The specific skills that can be enhanced through ESV are:

- Communication skills;
- Organisational and time management skills;
- People skills (caring, negotiations and listening);
- Accountability and assessment reporting;
- Planning skills;
- Public relations Skills;
- Budgeting skills;
- Survival skills and stress management ; and
- Leadership skills;

In addition, volunteering can change perspectives and attitudes in the following areas:

- Increased understanding of coworkers and respect for diversity;
- More innovative approach to responding to difficulties;
- Enhancement of calculated risk taking;
- Enlarged sense of community and social obligation;
- Heightened appreciation of benefits provided by the team;
- Affirmation of personal capability and worth;
- Confidence building; and
- Personal development (Lukka 2000)

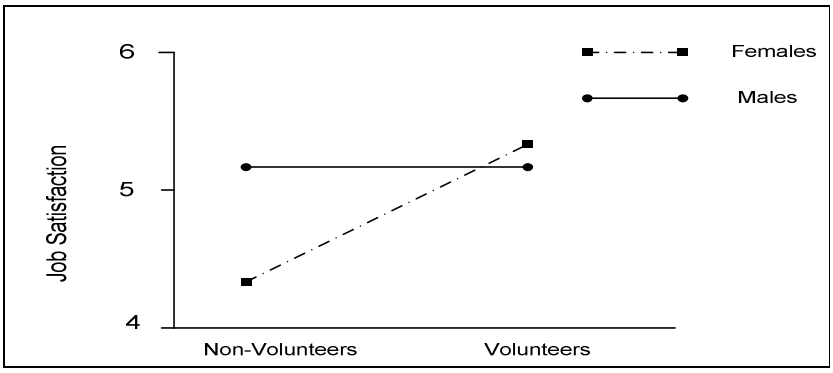
This development of employees can result in their being more interested in and able to take on new and different responsibilities, which could mean that management would notice the employee and then he/she could become 'promotable' (Peloza and Hassay, 2006). Volunteerism has been advocated as a low-cost answer to corporate training requirements, although Tuffrey (1995) found that volunteering is better at developing general skills rather than specific management skills. The various skills that can be acquired have been mentioned above (Geroy, Wright and Jacoby, 2000; Peterson, 2004). Employee volunteers may already have the skills required and substantial value can be added to any CSI programme if existing core skills are leveraged and directed accordingly (Trialogue, 2005).

Geroy et al. (2000) carried out research in North America that was aimed at examining employee volunteer programmes from the perspective of the employer. Eight interviewees from three different industries were selected. They were all personally interviewed using a questionnaire based on Sieber's (1974) model of the benefits of multiple role participation and its four dimensions. Sieber's model was used previously in research by Kirchmeyer in 1992, and Geroy et al. (2000) designed their research around this previous platform. A frequency analysis was

then carried out to determine the positive responses to Sieber's dimensions and finally a thematic analysis was conducted to identify themes that emerged from the responses. The findings were that corporate volunteerism appears to benefit those who volunteer along four dimensions: privileges, status security, status enhancement and personality enrichment (Geroy et al. 2000).

A study carried out by Peterson (2004) in Canada investigated the alleged benefits associated with corporate volunteer programmes. A questionnaire was used to survey 76 participants. The results showed (see Figure 1) that volunteerism was an effective way of acquiring job-related skills, especially amongst females and employees already participating in volunteer programmes. Organisational commitment was also found to be higher in employees already volunteering and, lastly, job satisfaction was aligned with volunteerism amongst females but not males. This study also concluded that male volunteers did not relate job satisfaction to their volunteer experience whereas female employees showed a high correlation between job satisfaction and their volunteer experience.

"Helping others is likely to benefit the person offering the help as well. These benefits might be manifested in the form of self esteem, confidence, and social capital." (Hetty Van Emmerick and Jawahar, 2005:356).



Source: Peterson (2004)

Figure 1 Job Satisfaction Interaction between Gender and Volunteerism

2.5.2 Employee Team Work

“In human society there is a universal axiom that transcends cultures and countries, namely the belief that people owe some level of responsibility to others” (Ahmed and Machold 2004:533).

Maignan and Ferrell (2001) support the notion that employees’ productivity is improved and team effectiveness and morale increase significantly when employees themselves involve in volunteer programmes. These authors confirm that employees would rather work for an organisation which is considered a good corporate citizen.

Boyd (1994) states that corporate USA is making volunteering part of its official business plans because of the positive impact volunteering has on employee team building, which then results in employee loyalty.

In a study of a stratified sample of 2016 members of the Presbyterian Church throughout the USA, researchers investigated whether altruistic social behaviours such as volunteering were associated with better physical and mental health. A multivariate regression analysis found that helping others is associated with higher levels of mental health (Schwartz, Meisenhelder, Ma and Reed, 2003). In addition, employees feel they are helping the organisation give back to society by volunteering.

Jones (2006) found that there is empirical evidence to support the idea that an employee’s overall life satisfaction rather than job satisfaction will result in a stronger productivity with his or her job. Altruism in the workplace was identified as a factor to increasing employee life satisfaction or happiness. Using quantitative research methods, the research showed that employers were reaping the benefits of employees with high job satisfaction.

Professor Ruut Veenhoven is the world’s foremost happiness expert at Rotterdam’s Erasmus University, with over 30 years of experience in this field. He defines happiness “as the degree to which a person evaluates the overall quality of his present life-as-a-whole positively” (Veenhoven, 2002). Researchers have linked higher levels of employee happiness with organisational outcomes such as efficient, rapid problem solving techniques and more accurate information processing (Staw

et al., (1994) cited in Jones, 2006). Boehm and Lyubomirsky (2006) concluded that happy employees are more satisfied with their jobs and show superior performance in the workplace and are more likely to engage in extra role behaviours like volunteerism.

2.5.3 Employees' Pride in their Organisation

In any country in the world, helping those less fortunate often brings an awareness of another way of life. Forging connections and creating new communities are other benefits of volunteering. There is no doubt that ESV is evidence of the company's solid commitment to improving communities in which employees live and work. Tuffrey (2003) completed research on a sample of 975 employees in medium-size companies in the UK. He identified that the quality of a company's products and services and how well the company communicates with its employees are the most important factors in generating feelings of pride towards the company. A further 19% of the employees in Tuffrey;s (2003) study felt that CSI also had a positive impact on their feelings of pride towards the company.

Boston College (2005) and the Hitachi Foundation (2005) found evidence to suggest that an organisation's volunteer programmes can improve the company image within the community and can help differentiate an organisation from its competition. The act of volunteering can rekindle the sense of community an employee feels and can bridge the gap between people of various ages, race, class and location (Grossman and Furano, 1999; Tuffrey, 2003).

Respondents in research carried out by Peloza and Hassay (2006) found that an employer's involvement in volunteering made it easier for the employee to participate in volunteerism because, in a personal capacity, they wanted to support their community but they were overwhelmed by the number of charitable organisations and the need for volunteers and were paralysed in making a decision.

Murphy and Thomas (2000) found additional benefits for the community from volunteering, such as the building of productive links with companies, the extension of limited resources, new skills to problem solving, increased management skills in

the community sector, and improved quality in the CSI initiatives in the community sector.

Basil and Weber (2006) conducted research with a sample of 6,065 respondents and found that prosocial behaviour like volunteerism can be performed by individuals with altruistic motivations, egotistical motivations, or even a combination of the two. Their research concluded that there were specific functions that individuals were serving when they volunteered. They include expressing one's values, understanding new things, gaining social opportunities, advancing one's career, protecting one's ego, and enhancing one's ego (Katz, 1960 cited in Basil and Weber, 2006). There is also evidence that employees can be made to feel they must volunteer when an employer communicates a new initiative in order to further their careers or because they do not want to seem like the 'bad apple' amongst their work colleagues (Geroy et al. 2000).

Acknowledging and rewarding employee volunteers could provide a tool for further motivation and increased employee participation as well as positive public relations (Young, 2004; Peloza and Hassay, 2006). Reward activities could be publication in employee communications, awards or certificates, recognition at public events, promotional criteria, and professional development requirements (Zappala and Cronin, 2002).

CSI projects are widely advertised through the media. Currently, Outsurance has a massive campaign called 'Helping South Africa Out Campaign', on the television and in print to highlight their staff volunteering schemes and most listed organisations in Outsurance's Annual Reports disclose all their initiatives for the previous year. Owing to this heightened awareness employees are not only aware of what their own organisation is doing from a CSI perspective but they know what their organisation's competitors are doing as well.

An employee volunteer must have a positive experience for EVP to be sustainable. If an employee's needs are not met they tend not to repeat the volunteer experience (Quirk, 1998). Measuring the impact of employee volunteerism is important to reinforce an employer's strategic volunteering choice, as well as continuing those volunteering practices found to be efficient and effective. Successful volunteering

outcomes can encourage other organisations that volunteerism will be a beneficial strategic direction for them.

In summary, the literature suggests that the benefits to employees who volunteer are numerous. Employee morale and teamwork are significantly improved, which enables the employee to take pride in their organisation. Employees can develop a better understanding for the community that they have helped. The array of skills that can be developed or enhanced for the employee is a significant reason to encourage continued support for an organisation's CSI volunteer programmes. The employee's perspective and attitude after a volunteer experience can only enhance his or her role in the organisation.

2.6 Employer Benefits

This section of the review will investigate the benefits for employers who initiate CSI volunteer programmes for their employees. The Hitachi Foundation in conjunction with the Centre for Corporate citizenship (2005) carried out an online survey amongst 1,189 respondents through the US Chamber of Commerce in large, medium-sized and small businesses and the two organisations found that executives see CSl as a fundamental part of business practice. Sixty-four percent confirmed that CSI had made a tangible contribution to the company's bottom line. Eighty-one percent of the respondent executives indicated that CSI needs to be a priority for organisations.

2.6.1 Employer Ethics

Volunteering has a strong moral component and doing good is about living up to one's values. Endorsing an employee's values will always have positive implications for employee's self esteem. Favourable dialogue between a company and its community is as important as maintaining the relationships with other stakeholders; i.e. customers and employees. When organisations look for new investors or for credit from an institution a positive image created by effective Corporate Social Investment initiatives will benefit their cause (Zappala and Cronin, 2002; Oketch, 2004).

Employees want to know that they work for an ethical company as they feel a personal connection to their organisation. It is important in modern society for organisations to practise ethical business practices that enhance the organization's brand and reputation (Zappala and Cronin, 2002; Oketch, 2004). Corporate ethics can further be enhanced by an organisation's choice of CSI strategy. Employees who can identify with the corporate's values are more likely to be loyal and remain with the company for longer (Trialogue, 2007). Employees can act as positive ambassadors for the organisation as well as strengthen the corporate reputation at community level so it is important that they identify with the employer's choice of CSI strategy (Trialogue, 2007: Morsing, 2005).

Life assurance companies who have recently received bad press coverage regarding exploitation of policy holders through questionable product-charging structures and the recent exposure of Alexander Forbes' pooling of pension contributions (Cameron, 2006) raise the question of corporate integrity of top management in the financial services sector. CSI has been one way of the organisation's countering the negative media and public reactions. Brown (2005) relates integrity to wholeness, which always implies the presence of parts, so integrity requires not only wholeness but also the right relationships among the parts in the whole. Stakeholders can make up those parts.

MBA Graduates' Employer Choice Research by Stanford Business School and UC Santa Barbara' (2004) key findings were

- Reputation for ethics and caring about employees both rose to the top third of the list of 14 attributes, proving to be approximately 77% as important as the top criterion of intellectual challenge; and

- Ninety seven percent of the MBA graduates were willing to forego financial benefits to work for an organisation with a better reputation for corporate social responsibility and ethics.

On average, the MBA graduates were willing to forego 14% of their expected income to work for an ethical company. Kaptein and Wempe (2002) have developed a

theory of corporate integrity that is built on the multiple relationships with various stakeholders.

A large organisation is more likely to have an expansive definition of its role and obligations in society than a smaller organisation and is more likely to be involved in a range of social and environmental issues. An ethical work climate leads to more trust in the company, stronger commitment from employees, lower absenteeism and turnover rate, higher profitability and productivity, and a more positive attitude to work and good conduct (Sims and Koen, 1997 cited in Graafland and Van de Ven, 2006). CSI programmes in an organisation can reinforce the employee perception that he or she is working for an ethical and moral organisation. Some ethics and corporate responsibility programmes seem to go in the opposite direction. They focus on the relationship between corporations and nature or, perhaps, corporations and society but not on the interpersonal relationships at work or on developing a culture that honours differences and diversity (Lantos, 2001).

Brown (2005) and Boston College (2005) state that employee volunteerism makes both the company and the employees appear to be good citizens. There are skeptics who feel that organisations know that doing the right thing morally does not always pay but more importantly they know the cost of doing the wrong thing and causing negative public perceptions (Ahmed and Machold, 2004). Peloza (2006) states that reputation is the most valuable asset any organisation has to protect as reputation can take considerable time to build up.

2.6.2 Human Resources Tool

Over the last decade the pace of change within organisations has grown faster and global competitiveness pressures have increased. Organisations repeatedly say ‘employees are our greatest asset’ and they constantly look for ways to make this asset more effective, as well as ways to reengineer themselves to stay competitive in this changing environment. In most organisations, human resource managers are charged with managing this process. Tuffrey (2003) asks if employees are an asset or a cost? Costs need to be minimised and controlled and assets are expected to produce a return over the long term but are worth investing in. Employees in the

1980s and early 1990s were always considered a cost but, in the last decade, organisations have started to perceive employees as an asset.

In contrast, in China a central concept of its culture is the idea of “ren”, which means “being a human being and behaving like a human being” (Phoon-Lee, 2006:23). This culture is immersed in Chinese business culture and there is a minimum expectation of all employees to behave in this manner, which provides a good foundation for companies to fulfil their social responsibilities through their workers

Overseas and in South Africa volunteering programmes are housed or coordinated mostly by the human resources (HR) department. Muthuri et al. (2007) describes employee volunteering as a basic business strategy that complements existing HR practices. Studies in the USA carried out by Consulting Networks 2002 survey of 100 companies, “Practices in Corporate Employee Involvement Programmes”, reported that 85% of respondents’ host employee volunteer programmes and 29% connect volunteering with HR goals. Studies have have found ESV can build employee morale, provide creative opportunities for professional development and that there are potential links to increased productivity (Boston College, 2005). HR managers can develop policies and implement sound procedures and practices that assure there will be benefits for both the employer and employee in volunteering programmes (Geroy et al., 2000).

In 1992 the Conference Board of America and the Points Of Light Foundation (Boston College, 2005) conducted a survey of 2,500 executives from 1,800 of the largest American companies; 454 responded and ranked the following as the main benefits to their organisations of employee volunteering:

- Builds team work skills (93%);
- Improves morale (90%);
- Attracts better employees (88%);
- Enhances training (84%);
- Improves employee retention (79%);

- Increases employer productivity (75%); and
- Positively impacts company productivity (62%).

Grossman and Furano (1999:1) question whether volunteering "is more about socializing than about ameliorating social problems?" Their research concludes that the effectiveness of a volunteer programme depends on the support employees receive from the employer on the volunteer programmes in which they work.

Tuffrey (2003) carried out research in the UK amongst HR managers from nine large organisations such as BT, Littlewoods, KPMG, Levi Strauss Europe, Centrica, United Utilities, Zurich, PricewaterhouseCoopers and NatWest. The focus was on how CSI volunteer programmes can help address the challenges faced by their HR Managers. Tuffrey (2003) felt that there were seven broad steps in considering the contribution of CSI and wider corporate citizenship:

Step 1: Identify the nature of the contributions and their recipients of the volunteer effort.

Step 2: Identify in employee surveys if the employees knows about the organisation's CSI activities.

Step 3: Assess their views - positive or negative - about the current CSI initiatives.

Step 4: Identify the impact of these views as they can lead to a change in behaviour. Where behaviour changes one can look at the following measurements:

- Employee turnover
- Absenteeism or lateness
- Recruitment statistics
- Productivity levels
- Quality of customer service

Once this impact has been identified it will be possible to make simple estimates of cost savings.

Step 5: Decide on your organisation's definition of good performance and create a benchmark.

Step 6: Do a cost comparison on expenses incurred in achieving these benefits.

Step 7: Consider the cost/benefit analysis and assess whether the long-term benefits of CSI outweigh the one-off cost?

The companies concerned in Tuffrey's (2003) research felt that working together in this study and applying the seven measurements above would give them more insights to any trends and linkages between them. The companies involved felt that through their volunteer initiatives that their employees developed in pride as well as a common sense of value with each company. The organisations involved in the research each considered the volunteer experience as the 'Holy Grail' of Human Resource Management. In addition, they perceived a positive impact on employee attitudes and improved changes in behaviour in the work environment (Tuffrey, 2003).

2.6.3 Recruitment Tool

A company with a better reputation for community support through volunteerism will attract a high level of applications and a better calibre of staff (Tuffrey, 1995 cited in Lukka, 2000; Boston College and the Points of Light Foundation 2005). This can be important when there is competition in recruitment, especially in certain fields. Respondents to research conducted by Boston College (2005) believed that ESV draws people who have an interest in the community and increases access to the best people. In the USA companies have found that having a CSI programme attracts younger Generation X and Y workers. This suggests that a commitment to improving society is an important value for this generation (Smith, 2006). Most credible organisations in South Africa are highlighting their CSI programmes within

recruitment literature or their public web page as a signal to prospective employees about their values and quality as employers.

Quirk (1998) describes how organisations can make volunteering more attractive to employees, which can attract as well as retain existing employees by creating a culture that values volunteering. This culture can be developed by offering the employees the following to volunteer:

- Time off
- Flexi time
- Legitimate use of company facilities
- Recognition
- Matched fundraising
- Award schemes (dollars for doers)

Even employees who are aware of an organisation's volunteer programme but personally not involved tend to be more likely to recommend the organisation to others and be more motivated to do their jobs than employees who do not know of any scheme (Tuffrey, 2003).

Stein (2000) describes an organisation in the USA called Valero Energy with 3000 employees that administers a test when recruiting future employees that measures candidates' level of community involvement to ensure they fit into the organisation's philanthropic culture. It is important for Valero Energy's employees to be aligned with the company's values from the outset. An organisation can positively influence the perceptions of a potential candidate through strategic actions, which can endorse its brand and clearly state its values by leveraging on its CSI policies.

Organisations can leverage positive publicity and public relations of their employee volunteer programmes to enhance their image as caring, responsible employers and this image helps increase their profile as "employers of choice" in the recruitment stakes (Muthuri et al., 2007).

In both recruitment and retention it is assumed that the key issue is salary. Studies show that this is not the case. Aon's United States @ Work Study (2000) found that employers are best placed to recruit, retain and motivate high performance staff by creating a sense of pride and spirit in the organisation. Aon (2000) further estimated that to replace an employee costs half of that person's annual salary, which does not include the loss of intellectual capital resulting from each departure.

2.6.4 Retention Tool

Retention of employees is one of the biggest challenges facing organisations today in South Africa because of a shortage of certain skills and the lack of Black Empowerment candidates at management levels. In a study carried out by Boston College and the Points of Light Foundation (2005), research found that respondents reported using their ESV to address:

- Public relations goals (83%)
- Marketing and communications objectives (64%)
- Developing Employee skills (60%)
- Retaining employees (58%)

Zappala and Cronin (2002) surveyed the top one hundred companies in Australia by revenue and concluded through their research that ESV increases employee morale, motivation and commitment to the organisation.

Organisational and relational factors concerning CSI can generate both trust and mistrust. Employees may not fully understand their organisation's CSI strategy due to lack of information or inadequate communication. Proactive communication and sharing of ideas help build trust and networks of trusting individuals (Muthuri et al., 2007). If external communications, such as newspaper articles, on their companies' CSI initiatives are not what employees experience internally in their place of work then this is likely to cause a negative perception of the organisations' CSI initiatives and discourage volunteering (Maignan and Ferrell, 2001). In contrast, an employee "finds an organisation's identity to be especially attractive when it matches their self-

identity or their sense of who they are" (Maignan and Farrell, 2001:475). Ashford and Mael (1989) cited in Maignan and Farrell (2001) support this further by stating that there is less conflict between employees and organisation when this synergy occurs. Conversely, this lack of synergy can lead to stress, reduced loyalty, and even resignation of employee. Muthari et al. (2007) states that a balancing of internal and external communications is required as too much external communication at the expense of internal communication increases the level of cynicism amongst employees within organisations. Their research showed that a sense of mistrust can easily obliterate the volunteering spirit.

ESV increases employer-retention capabilities by strengthening the relationships between employees and employers, keeps employees engaged by breaking the monotony and isolation of many low-skilled jobs, and solidifies the company as an employer of choice (Boston College and the Points of Light Foundation, 2005). This has to be a competitive advantage in current times especially considering the intellectual capital lost when an employee resigns (Stein, 2000). Grant Thornton's (2008) international research in privately held businesses, which included South African companies, found that 65% of respondents rated recruitment / retention of staff as the main driver of social responsibility.

Trialogue's (2005) research of more than 100 of South Africa's largest companies suggests that an organisation's rationale for corporate citizenship is:

- Reputation
- Investor confidence; and
- Employee retention / legislation / risk management

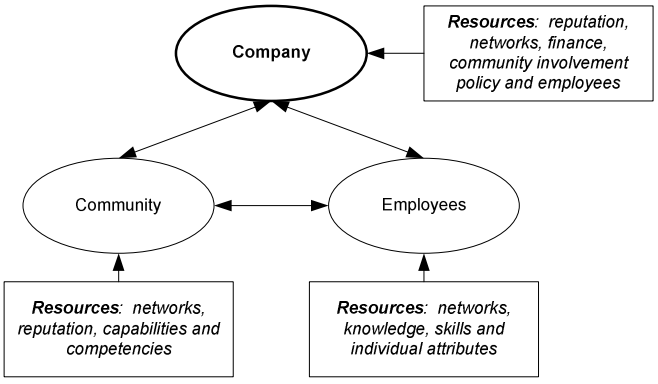
De Gilder et al. (2005) found that employees who participated in their organisation's CSI programme perceived their involvement as something positive and, therefore, had a positive attitude and displayed positive behaviour to their employer. They become brand ambassadors for their organisations. This research also concluded that non-employee participants in CSI also displayed positive effects towards their employer purely because of association with the CSI initiative.

There is a cautionary note by Chauke (2006) that companies must align volunteer programmes with values. She states that the secret is to link employees' skills with the needs of the communities to make volunteer programmes effective. Handy (2006) feels that it is important for an organisation to provide a purpose if they wish to retain good people.

"It's easier to retain employees when they feel good about the company they work for and it's easier to recruit employees when they realize a company is concerned about more than its bottom line." (Caudron, 1994:17). Tuffrey (2003) claims that when good retention strategies in an organisation result in longer tenure of employees retention of more of the investment in human skill and capital and, thus, a reduction in recruitment costs.

Monareng (2004) researched CSI in Liberty Life and, although the focus was not on the involvement of employees in CSI strategy, there was evidence that even though Liberty Life had a good CSI policy it did not affect staff retention.

In Figure 2 the relationships with regard to employee volunteering are highlighted. These relationships are symbiotic and create interdependencies, with each role player playing a part in enabling the collective goals. These relationships are characterised by mutual trust and although prone to risk each party demonstrates a willingness to be vulnerable for the collective good (Muthuri et al., 2007).



Source: Muthuri et al (2007)

Figure 2 Social Relationships and Resources in Employee Volunteering

2.6.5 Employer Productivity

Historically, from the 1970s employers have tended to initiate volunteering schemes but this tendency has gained momentum in recent years. Employers adhere to the requirements of good corporate governance practices and respond to the heightened awareness of shareholders and the public that it is good to participate in social causes. In some cases the employees initiate the volunteering and the employer will then offer support. A variety of models that exists in South Africa has been adopted from overseas. These are listed below (Lukka ,2000).

1. Matched giving and employee support: The employer makes a contribution to match the employee funds raised through events or donations.

2. Local one-off events: The employer gets involved in charity organisations that involve part or all of the work force.

3. Contributions in kind: These can be donations of new or used equipment, furniture or stationery, or even the use of company facilities.

4. Volunteering coordinators or committees: Skilled individuals are used in the coordination of efforts between employer and community organizations: i.e. Business against Crime

5. Time Banks: The employer gives an additional amount of annual leave to an employee to participate in a choice of volunteer programmes put forward by the employer.

6. Mentoring: The opportunity is given to develop interpersonal skills of coaching and listening and motivation through one-on-one sessions set up with clear guidelines for an extended period. For example in the “Big Sister” initiative, an older female will mentor a younger female from an underprivileged background.

Interestingly, in the UK, Barclays Bank, when it has retrenchments or employees take early retirement, offers a facility called “transitional secondments” which are full-time positions within a community organisation for 6 to 24 months. These positions

offer re-skilling and a sense of purpose for the employee and have had much success (Lukka, 2000).

The majority of financial services organisations involve employees only at the execution of the company strategy in participation of volunteer programmes or as even as beneficiaries. Trialogue's (2005) research shows that the sector perceived to have the most notable employee involvement in its CSI strategies is the financial services sector. The retail sector comes in second and the mining sector third.

A recent study undertaken by Nottingham University Business School suggests that UK companies that have a good reputation for environmental and community responsibility through volunteering, perform up to 5% better financially than others (Lukka, 2000). Other benefits that ESV can bring to a business include the building of reputational capital, which can create a positive "face" for the company and. in turn, improve reputation and aid market performance. The key business goals of ESV are recruiting, retaining, developing skills, and building morale which, in turn, means that employees feel connected to co-workers, develop leadership skills, are retained by the company and that potential employees are attracted to the company (Boston College, 2005). Tuffrey (2003) also found that where the levels of job satisfaction of employees are high then employees will make more strenuous efforts to co-operate with other employees from other departments which, in turn, leads to greater organisastion effectiveness. Boehm and Lyubomirsky (2006) state that employees who participate in activities that are not part of their job description are essentially going "above and beyond" to enhance the effectiveness of an organisation.

Other research has found that employee volunteers may meet people who are potential clients who may be attracted to the organisation because they actually experience the corporate social responsibility of the organisation (De Gilder et al., 2005). Quirk (1998) states that additional business benefits of volunteering are developing better employees, enhancing the organisation's reputation, and the organisation's ability to make an effective investment in the community in which it trades.

It is not only external parties who benefit from employer CSI initiatives; employees of financial services organisations can also be benefactors of their employers' CSI programmes. Trialogue (2005) states that of the companies it researched, 15% of their total CSI spend is on their own employees.

"Helping behaviours are not only good for the individuals or society, but also for organisations" (Hetty van Emmerick and Jawahar, 2005:355).

There is resistance from certain international organisations regarding the benefits of volunteering due to initiatives not having any monitoring or enforcement mechanisms. This view was highlighted at the World Business Council on Sustainable Development (Peeters, 2003). Volunteer programmes entered into by companies have very little planning and design in their delivery but more and more organisations are realising that they must be able to measure and share the information if employee volunteering is to grow and develop into the future (www.Vosesa.co.za, 2005). Zappala and Cronin (2002) are concerned that the complexity in measuring CSI may prevent companies from participating in CSI activities as they cannot evaluate their impact. Quirk (1998) points out that organisations must keep their volunteer programmes voluntary as this is an effective way to measure their worth - high participation rates.

Employee volunteerism can be a mechanism for influencing absenteeism which can detract from employee productivity, not only in direct costs such as sick pay but in the hidden costs of lost production, disruption, reduced efficiency and lost opportunities as well (Aon, 2000). Aon (2000) identified that absence can be attributed to four major clusters of reasons. These clusters are shown in Table 1.

Table 1 Factors affecting employee absence

Health & lifestyle factors	**Workplace factors**
• Genuine illness / poor health	• Working patterns
• Smoking	• Health & safety concerns
• Excessive use of alcohol	• Travel times
• Lack of exercise	• Excessive hours
• Body weight	
Attitudinal & stress factors	**Domestic & kinship factors**
• Job satifaction	• Gender
• Career satisfaction	• Number of children under 16
• Intention to leave	• Lack of flexible working arrangements
• Stress	
• Absence of 'culture'	

***Source**: Attendance Management – a review of good practice, Institute of Employment Studies Report 353, 1998 cited in Tuffrey 2003 p9*

Aon (2000) concludes that the employer can influence two of the clusters: workplace factors and attitudinal and stress Factors.

Another challenge for corporate volunteer programmes occurs when executives, driven by their personal agendas, dictate the type of programmes selected, which are then imposed on staff. Rarely can these initiatives be sustained (Murphy and Thomas, 2000). Another factor can be the lack of management support at all levels due to scepticism about the benefits of CSI or personal resistance to being a good corporate citizenship (Hitachi Foundation, 2005). The biggest obstacles to effective employee volunteer activities are the contribution of work time, management support, and the circulation of information (Tuffrey, 2003). CSI policies must be integrated into the core business practices and be communicated and understood across the whole organisation. Promotion of CSI initiatives is not enough; the organisation must be truly committed them.

In summary, the literature suggests that an organisation's brand and reputation are enhanced by the organisation's Corporate Social Investment strategies, such as employee volunteering. Alignment of the organisation and its employees' values is important for creating a foundation of trust, especially with regard to staff retention.

This alignment can take place through employee-assisted volunteering programmes. Employer involvement in these volunteer programmes can enable the organisation to attract top-quality staff and enhance the organisation's productivity, as well as attract customers to this "caring" organisation. There is a "win-win" situation that benefits both the organisation and it constituencies (Lantos, 2002) and this situation can maintain or even improve investor confidence.

2.7 Conclusion of Literature Review

CSI has become an integral part of an organisation's overall strategic business plan and is changing the behaviour of individuals, corporate cultures, and corporate performance (Peters, 2005). The employee, like the organisation, is developing more of a social conscious and has a greater need for involvement and feeling useful. Argyris (1985) and Grossman and Furano (1999) state that organisations can motivate employees by creating collaborative corporate cultures.

Evidence suggests that the integrity of an organisation is under the spotlight that its employees comprise. The employee perception, if positive, has beneficial consequences for the company and decreases potential conflict and creates a harmonious environment. Conversely, if an employee has a negative association then the organisation can pay the ultimate price and lose the employee.

Previous research on characteristics of employees who volunteer for CSI programmes showed that more woman than men do volunteering and that volunteering increases with age, being married, being highly educated, being more religious, and being more receptive to volunteering for an organisation's CSI programme (De Gilder et al., 2005).

Employee participation in organisations' CSI volunteer initiatives supports other stakeholders' perceptions of integrity within the organisation. Although the literature shows that suitable CSI initiatives will help in the retention of staff there is contradictory evidence on this point. Kilcullen and Kooistra (1999) advocate that CSI will lead to specific advantages such as employee loyalty and the employee feeling that he or she is helping the organisation give back to society. Other literature reviewed suggests that unless the employee is the beneficiary of an organisation's

CSI policy, such as a recipient of Anglo American's anti-retroviral treatment for employees with HIV or of an educational bursary, there is no obvious reason for the employee to stay (Trialogue, 2005).

There are strong benefits for employee volunteering as related to the HR function, which include better employee moral values, skills development, recruiting, and retention (Boston College, 2005; Tuffrey, 2003). Improved teamwork with fellow employees and a sense of pride in the organisation increase individual productivity and contribute to an organisation's overall productivity. Employer supported volunteering has the potential to offer a win-win-win scenario for the employer, the employee, and the charity concerned (Peloza and Hassay, 2006).

2.7.1 Research Propositions

Arising from the literature review are the following propositions:

Characteristics

Proposition 1	Managers volunteer more than non-managers do.
Proposition 2	Women volunteer more than men do.
Proposition 3	Married employees volunteer more than unmarried employees do.

The Employee Benefits

Proposition 4	Employees benefit by learning new skills.
Proposition 5	Employees benefit by learning teamwork which results in improved relationships in the working environment.
Proposition 6	Employees benefit by developing pride in working for their organisation.

The Employer Benefits

Proposition 7	The employer benefits as the employees become more positive towards the organisation, which causes their productivity to increase.
Proposition 8	The employer benefits as the organisation attracts new employees.
Proposition 9	The employer benefits as employees are less likely to leave their employment.

3 RESEARCH METHODOLOGY

This chapter describes the research methodology utilised in this research. Wilkinson (1989:7) suggests that CSI is “by its very nature ill defined and difficult to measure”. The survey method was selected as a means of gathering data regarding the perceptions of employer-supported volunteer CSI programmes from a sample of employees. This was followed by a personal interview with the executives of the organisation concerned to understand their perceptions of employer supported volunteer CSI programmes.

Punch (2000) confirms that a mixed model of quantitative and qualitative analysis is a common approach to use in sequence in one study. He further explores the qualitative-quantitative distinction and argues that neither approach is better than the other. Both types of analysis are required and both have their strengths and weaknesses and they can and should be combined as appropriate (Silverman, 2005; Kanbur, 2001). The population sample, research instrument, data collection and analysis are described in this chapter. The reliability and validity of potential findings are discussed. The research propositions outlined in the literature review provided the parameters for the survey. Silverman (2005) states that it is important that empirical research argues for openness and clarity about what actually happened in the study.

3.1 Research Design

A quantitative study was completed using an electronic employee questionnaire because of the large numbers of employees involved. It would have been too time consuming to personally interview each employee for their perceptions. A second questionnaire was used in the qualitative study in the personal interviews with the executives. These two different approaches, called triangulation, were then combined to illuminate any commonality (Silverman, 2005; Oulton, 1995). It was of interest to gain insight into and understanding of whether the executives’ opinion through the qualitative analysis supported the findings in the quantitative analysis of the employees.

There are many differing opinions of the usage of these two measures but there does seem to be consensus that a combination can be beneficial in research of this type (Amaratunga et al., 2002). Hannabuss (1996:22) suggests that qualitative research stresses “understanding for managers to make sense of and create meanings when they manage teams in organisations”. Whereas, Patton and Appelbaum (2003) hold the opinion that qualitative research in case studies is considered to lack the rigour and objectivity of the quantitative approach. Hyde (2000:83) feels that “neither approach need rely on the other as its source of respectability”. Muirhead (2002:3) thinks the subjectivity of qualitative data is “soft, intangible and too elusive to study” although he states if researchers familiarise and understand the literature previously published on the specific topic then they will be better equipped in their study. According to Muirhead (2002), the modern view point is that a mixed model for this type of research was the optimum solution.

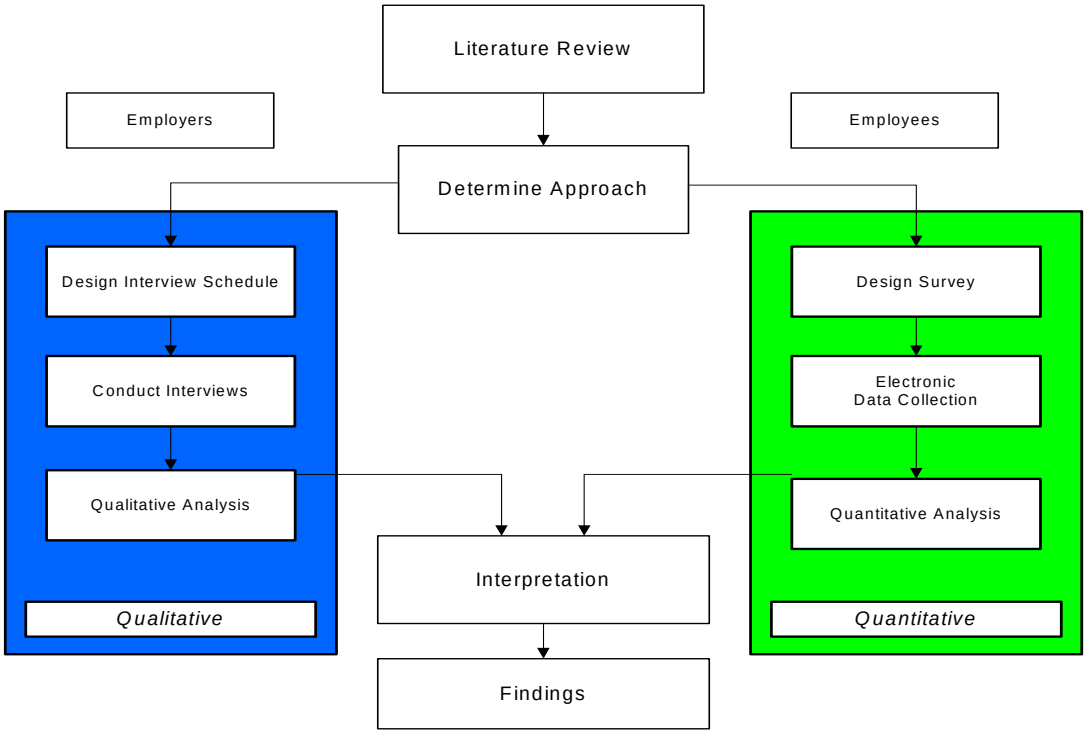


Figure 3 Research Process Model

3.2 The Employer – The Quantitative Study: Understanding the Characteristics and Benefits of Volunteering

The purpose of this part of the overall study was to understand the characteristics of and benefits for employees who volunteer. Another purpose was to understand if the outcomes of this study supported the outcomes identified in the literature review. A measuring instrument (a questionnaire) was developed. The main data (Likert scale ratings) collected from this survey was analysed using a comparison of means.

3.2.1 The Research Population

The research population was the employees of financial services organisations in South Africa and the sample comprised of employees from African Bank, a financial services provider based only in South Africa. The bank has 3 200 permanent

employees and some have been involved in a variety of volunteer initiatives. Some of these employees have experienced different degrees of support from African Bank in their volunteer activities. Some employees have carried out their activities in company time and others at organised company events in their personal time. A few of the staff have only participated in volunteer activities outside of African Bank and in their personal time. Some staff have participated in no volunteer activities. Employees differ in terms of their time commitment to their volunteer activities.

3.2.2 Sample Size and Selection

To ensure that the obtained data reflected the diversity of the research population a purposive stratified sample was used. Albright, Winston and Zappa (2006:386) state that stratified samples are mainly chosen because "they provide more accurate estimates of population parameters for a given sampling cost". The representative sample of employees was from across all the functional areas at African Bank's head office. The employees were from all levels in the organisation: administrative, supervisory, managerial and executive as well as of different ages, genders, education levels, marital status and religious backgrounds.

An email (Appendix B) was sent before the questionnaire was distributed and explained the purpose of the research. The questionnaire (Appendix A) was then sent out electronically to 360 employees for this population sample (11.25%). The employees within certain business areas, i.e. collections, marketing, credit, retail and call centre were targeted, as they are based at African Bank's head office in Midrand. This sample was approximately 20% of the head office staff. Albright et al. (2006) state that sampling error can be reduced by increasing the sample size. The majority of staff at African Bank are situated in its extensive branch network within South Africa but not all employees have access to a computer, unlike their head office counterparts.

The employees were encouraged to complete and return the questionnaire as soon as possible by their respective executive. The executives of African Bank were very supportive of the research and encouraged participation by their employees.

3.2.3 Data Collection

3.2.3.1 Overview

An introductory interview was set up with the relevant executives of African Bank to explain the objective of this research and to gather support for it. Consent was gained to distribute the electronic questionnaire to the staff as there was significant interest in the results of this research for the purpose of helping African Bank develop improved guidelines for its future volunteer initiatives.

3.2.3.2 Measuring Instrument

The employee participants completed a primarily structured 5-point Likert questionnaire (1=totally disagree; 5= totally agree) and were asked to rate the extent of their agreement with each statement. This scaling technique developed by Rensis Likert, is used to enable the researcher to identify extreme expressions of attitude (Uebersax, 2006; Brooke, 1996).

The self-administered questionnaire, as shown in Appendix A, of 25 questions was sent out to the employees. Leedy (1997) describes the questionnaire as an instrument for observing data beyond the physical reach of the researcher. The questionnaire was developed in the English language only as the language of African Bank is English. The questionnaire introduced the study, positioned the research problem, and requested the employee's participation. The intention of the questions was to gain enough information to understand the characteristics and benefits of the employee and subsequent benefits for the employer regarding volunteerism in corporate social investment initiatives. Confidentiality was assured and an estimation of time given to complete the study was provided. Participants were given three weeks to return the questionnaire electronically.

Section A: The intention of the first five questions was to gain enough information to understand which socio-demographic variables best describe the employee characteristics of those participants in African Bank's volunteer programmes.

Section B: The next 10 questions highlighted the subsequent benefits of volunteering for the employees who volunteer for their company CSI volunteer programmes.

Section C: The next 10 questions ensured an understanding of the benefits gained by the employer when their employees volunteer for their CSI programmes.

Questions were asked based on the research problem and propositions.

3.2.3.3 Administration

Patton and Appelbaum (2003) underline the importance of not being overwhelmed with the mountains of data that can be generated by research and the utmost importance for the researcher is to keep a focus on the objective of the study.

The data was collected in the following way:

A co-ordinator in the IT department was sent an electronic version of the questionnaire to distribute randomly amongst the head office staff of African bank;

The questionnaire was completed on line and returned to the co-ordinator anonymously;

The researcher collected the questionnaires and data from the coordinator for analysis.

The employees are familiar with this electronic platform, which aided completion of this questionnaire. Patton and Appelbaum (2003) concede that in quantitative research “things can be counted; things are related to one another as natural science forces are related, as cause and effect.” Amaratunga et al. (2002) states that this type of research has grown from a strong academic tradition and places all its trust in the numbers which represent opinions and concepts. These authors further mention that this type of research highlights strengths and weaknesses which give way to statistical evidence of associations and their strengths. This in turn can determine the direction of relationships. Hyde (2000:84) succinctly describes quantitative research by stating that “it is to describe the general and ignore the particular”.

3.2.4 Data Analysis and Interpretation

The responses to the employee questionnaires were analysed using quantitative methods to reduce a mass of data to easily understood statistics (Oulton, 1995). Descriptive statistics were used on the data collected from Section A of the questionnaire to understand and describe which employees participate in the employer-driven volunteer programmes. In analysing responses to this section of questions one looks at differences in responses to age, sex, and employee level. It is important to understand how the information from a sample of the population can be used to infer the properties of the entire population (Albright et al., 2006). The mean and standard deviation for each question was calculated.

The computer program that was used to support the IT interface was Adobe Acrobat 8 Professional. The questionnaire was first designed in Microsoft Word and then imported into Adobe. Response fields were then created, which enabled this software program to automatically collect the data received from the electronic questionnaire.

3.3 The Employer - The Qualitative Study: Benefits to the Employer

The purpose of the qualitative study was twofold: firstly, the purpose was to identify the benefits for the employer as a consequence of his or her employees participating in CSI volunteer initiatives; and second, to confirm if those benefits identified had been identified in the literature review.

3.3.1 The Research Population

The research population for the qualitative analysis was executives of South African financial services organisations and the sample was ten executives from African Bank. The reason these executives were chosen was that they are responsible for the various areas in African Bank that the employee sample was derived from.

A personal interview took place with the relevant ten executives, using the questionnaire as shown in Appendix D, to derive a richer understanding of any

patterns that arise from the quantitative data. Meetings were scheduled at the individual's place of work. Qualitative research as described by Ulin, Robinson, Tolley and Mcneill (2002) builds theory, moving from observations and open questions to more general conclusions - an inductive process. This is further supported by Hyde (2000), who further states that qualitative research is untested theory. "The qualitative research process is flexible, emergent and iterative" (Ulin et al., 2002:27).

3.3.2 Sample Size and Selection

The sample is convenient, drawn from African Bank, the same organisation that was sampled for use in the quantitative research. The list of the ten executives that participated in this research is given below. Each of these executives is responsible for varying numbers of employees through out African Bank.

Table 2 List of Respondents

Name	Position
Tami Sokutu	CSI and Risk Executive
Dawn Marole	HR Executive
Mandy Du Plessis	Marketing Executive
Angus Herselman	IT Executive
George Roussos	Collections Executive
Dave Woollam	Managing Director
Louis Carstens	Strategy Executive
Lawrence Wilson	Inland Operations Executive
Charles Chemel	Credit Executive
Frans Saunders	Sales Executive

The executives who were chosen to be interviewed were selected in order to obtain a cross-section of opinions from the organisation. The sample was convenient in nature as all the Executives involved in this study were based at the head office in Midrand.

3.3.3 Data Collection

3.3.3.1 Overview

An email (Appendix C) was sent to each of the executives with a full explanation of the purpose of the research, the methodology that would be used and a list of the questions that would be asked. Interviews were organised and conducted with the ten executives of the areas previously mentioned and the second questionnaire, as shown in Appendix D, was used. These interviews were recorded with each interviewee's permission to ensure that an accurate view point was recorded and was not prejudiced by the interviewer's memory. These individual in-depth interviews

were carried out using a semi-structured schedule and questionnaire. The objective of this interview process was to:

- Develop an understanding of the executive's perceptions of the characteristics of employees who volunteer;
- Develop an understanding of the executive's perceptions of the benefits for employees who volunteer; and
- Develop an understanding of the employer benefits as perceived through existing CSI volunteer initiatives.

Five questions (Appendix B) were asked of each executive. The interviewer asked the central questions and probed for further information after the interviewee answers, which enabled the interview process to be semi-structured. Each interview lasted approximately 30 minutes, which is in line with Czaja and Blair's (1996) statement that in-person interviews commonly run for 30 minutes to an hour.

3.3.3.2 Administration

Each individual interview was conducted in the following way:

- The researcher personally conducted all the interviews with the executives in order to ensure equivalence in the process.
- The researcher spent the first moments of the interview explaining the purpose of the study
- All interviews were taped with the interviewee's permission
- The researcher took notes throughout the interview.
- The interviews were transcribed into an electronic format.

3.3.4 Data Analysis and Interpretation

In the face to face interview with the various executives the researcher asked the same five questions which ensured two-way interaction. "Probe questions were used

to elicit more information or prompt new discussion that provided new information or was collaborating or refuting information" (Monareng, 2004:18). It was important for the researcher to try and see the research subject from interviewees perspectives to truly understand why they had formulated their point of view (Amaratunga et al., 2002). The same researcher conducted the one-on-one interviews with the executives, for the purpose of ensuring consistency and not prejudicing the research in any way. While the data collected was invaluable the validity of the data is questionable for the following reasons:

- It was subjective;
- It was not representative of the population; and
- It was not of sufficient depth or breath to be statistically valid.

The transcripts have been included in this research report in Appendix F.

The outcomes of the two studies were compared and the results are discussed in Chapter 4.

3.4 Validity and Reliability

"Validity" refers to the accuracy of the study, namely whether the study and, in particular, the research instrument measure what one intended to measure (Da Piedade, 2004). A non-statistical type of validity test called "content validity" will be used. "Content validity is established by showing that the test items are a sample of a universe in which the investigator is interested" (Cronbach and Meehl, 1955:282).

A standardised Cronbach's alpha was used as a measure of the reliability of the questionnaire used in the quantitative study. (See Appendices J and K).

Cronbach's alpha can take a value between negative infinity and one. The rule of thumb professionals require is a reliability of 0.70 and higher (Allen and Yen, 2002). The outcome for this questionnaire was 0.92, which confirmed that the questionnaire was reliable. Foxcraft et al (2004) states that using a panel of experts to review the test specifications and the selection of items can help improve the test. Two experts,

who are involved in CSI in African Bank were also used to validate the questionnaire: Zanele Mvelesa the current CSI Head of CSI and Dr. Louis Carstens the previous Executive in charge of CSI in African Bank.

3.4.1 External Validity

External validity is concerned with the generalisability of the research to the population from which a sample is drawn (Monareng, 2004). Such validity would require the use of a random and representative sample. The sample used for the quantitative study was convenient by nature. In the qualitative study the sample was small and it is not possible to generalise the opinions and views of these participants across all persons in the population. However the purpose of the qualitative study was to validate the benefits of volunteering for the employer and employee that were identified in the literature review.

3.4.2 Internal Validity

The qualitative study sought the opinion of the executives in order to validate the benefits to the employer and employees plus confirm the characteristics of employees identified in quantitative study. In qualitative research it is important to understand that the researcher's biases and values will always influence the interpretation of data (Leedy and Ormrod, 2001). Contradicting evidence and perspectives were sought from the executives and employees in order to challenge the propositions developed through the literature review. The qualitative study was an internal validity check for the quantitative study.

3.4.3 Reliability

"Reliability is the extent to which a test or procedure produces similar results under constant conditions on all occasions" (Yin, 1994 cited in Amaratunga et al., 2002). If the same research was carried out in other financial services organisations using the same variables it is likely the outcomes would be the same or get repeatable results with subsequent measurements. The goal is to reduce the errors and biases of the

research (Amaratunga et al., 2002). Cronbach's alpha was used as a measure of the reliability of the questionnaire.

4 PRESENTATION AND INTERPRETATION OF RESULTS

4.1 Introduction

This chapter presents a summary of the results of both the quantitative study and the qualitative study. The results of the three sections A, B and C of the employee questionnaire in the quantitative study will be documented and then analysed consecutively. The results of the qualitative study will follow and the responses to each question answered by the executives of African Bank will be documented. After each question the research findings will be critically evaluated and interpreted.

The studies will then be combined “because you want to use different methods or sources to corroborate each other so that you are using some form of methodological triangulation” (Mason, 1996:25). The research results from both sets of data will be analysed with reference to the Literature Review in Chapter 2 and interpreted in terms of the nine propositions posed in Chapter 2.

4.2 Results of Quantitative Research - The Employee Questionnaire

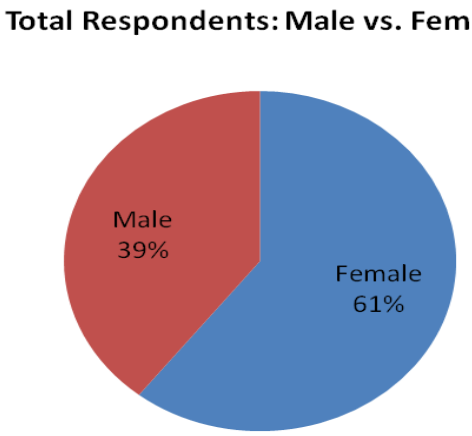
A total of 185 questionnaires were received out of the 360 questionnaires sent out to African Bank employees. Of the questionnaires received, only 177 questionnaires were completed sufficiently for statistical analysis to be possible. Therefore, a 49.2% response rate was experienced, which was higher than anticipated. Of the questionnaires received 65 respondents had never participated in a volunteer initiative and so they only completed the first five questions. There were 110 respondents who had previously volunteered for African Bank and completed all 25 questions.

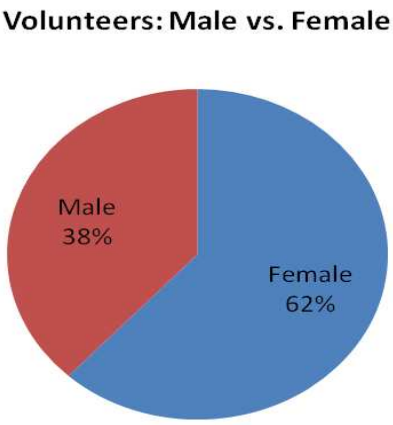
4.2.1 Results of Section A (questions 1 - 5) – Demographics

For each question the pie chart on the left demonstrates the total respondents. The pie chart on the right displays the demographic differences in the sample of

employees who had actually volunteered for CSI activities in African Bank. The splits were very similar between the two pie charts.

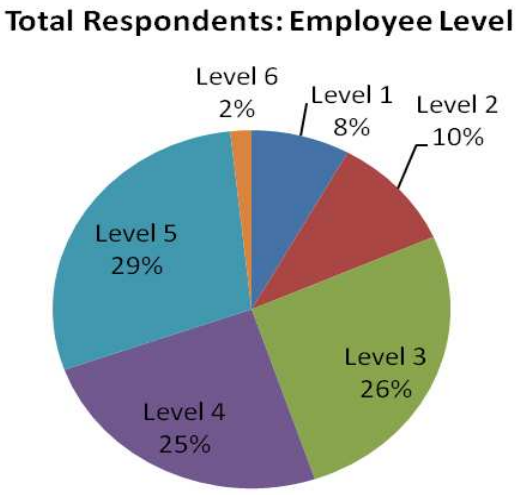
Question 1

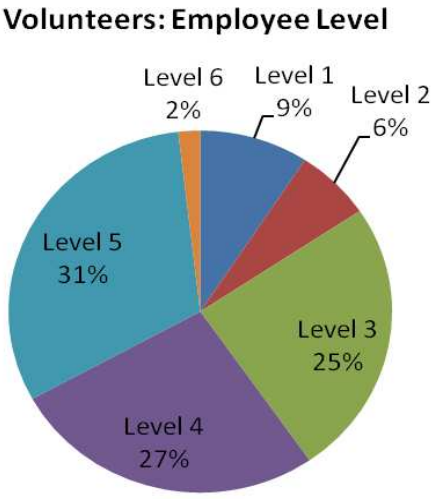




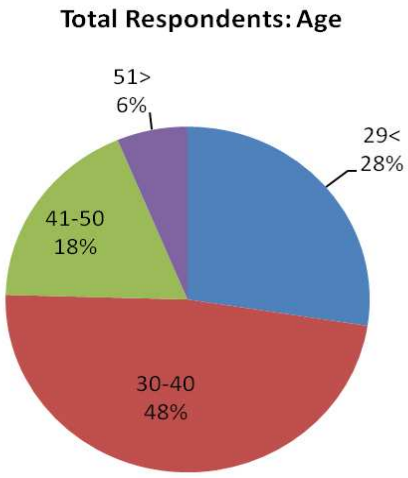
Question 2

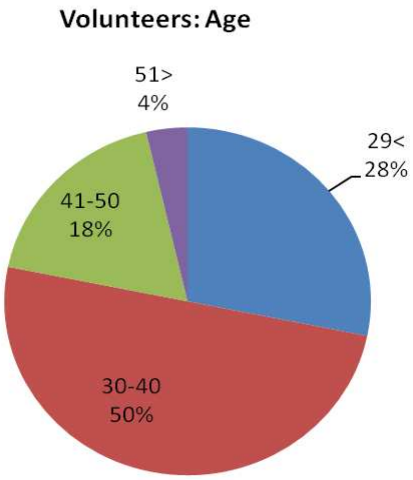
Each respondent was asked to indicate her or his job level in African Bank. For the definition of each job level please see Appendix G.





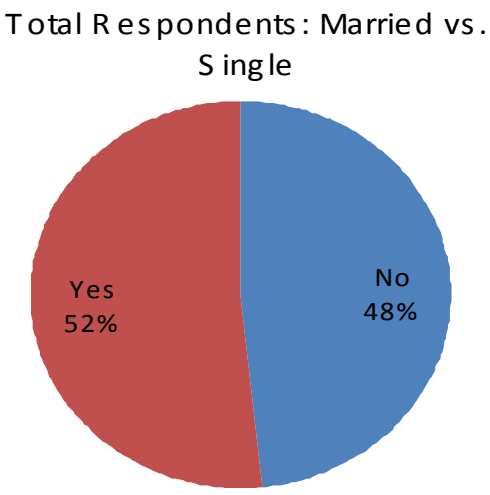
Question 3

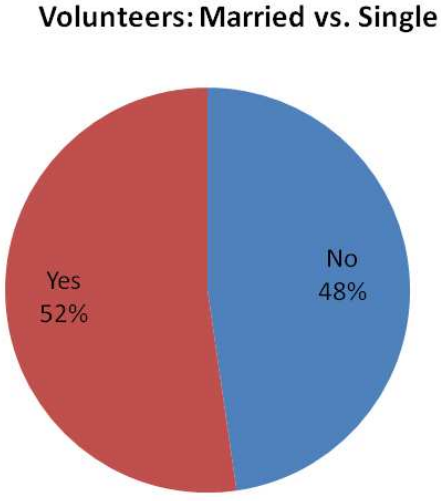




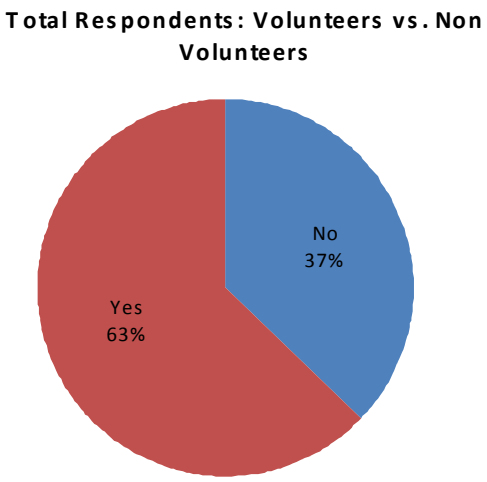
Question 4

The respondents were given two options: married or single. Divorced was not an option.





Question 5



4.2.2 Quantitative Results: Characteristics of Employees who Volunteer

Sixty two per cent of female employees volunteered over 38% of male employees in African Bank. The questionnaire was sent out to a convenience sample of 360 employees with an equal gender split: 61% of females responded and 39% of males responded. In African Bank there are 690 females to 944 males in the head office environment. Therefore, we can conclude from this part of the analysis that females tend to volunteer over males.

The bulk of the volunteers work at the following levels (see Appendix G)

Level 3 (25%) - Middle management

Level 4 (27%) - Supervisory

Level 5 (31%) – Clerical

From a combined perspective 52% of employees who volunteer in African Bank work at supervisory / management levels.

From an age perspective 50% of the volunteers were in the 30 to 40 age group. The next biggest percentage, 28% worked in the under 29 age group.

More volunteers were married (52%) as opposed to single (48%) in the study, but this small difference is not significant for the drawing of conclusions.

Therefore from this part of the analysis one can conclude that Proposition 1 and Proposition 2 are true and that Proposition 3 is false from the proposed characteristics propositions below which were stated in the Literature Review in Chapter 2.

Proposition 1 Managers volunteer more than non-managers do.

Proposition 2 Woman volunteer more than men do.

Proposition 3 Married employees volunteer more than unmarried employees do.

4.2.3 Rescaling of the Likert Scale

To use the software, the 5-point Likert scale used in the employee questionnaire was rescaled as follows to complete the analysis: See Appendices H and I for results.

Verbal Scale	Nominal Value
Strongly Disagree	-2
Disagree	-1
Neutral	0
Agree	1
Strongly agree	2

Appendix H displays the results from Section B of the questionnaire, which included questions 6 to 15 which focused on the employee benefits. Appendix I focused on the results from Section C of the questionnaire, which included questions 16 - 25.

The standard deviations were small across the questionnaire; therefore the variability was limited, enabling a holistic interpretation of the responses.

4.2.4 Quantitative Results: Benefits to Employees (Appendix H)

Questions 6 to 15 from the employee questionnaire (Appendix A) were intended to gauge the respondents views on the proposed propositions regarding the benefits to employees who volunteer. The propositions were

Proposition 4 Employees benefit by learning new skills.

Proposition 5 Employees benefit by learning teamwork which results in improved relationships in the working environment.

Proposition 6 Employees benefit by developing pride in working for their organisation.

The answers to each question from the survey are as follows:

Question 6 - The results show that employees agreed that they developed new skills through their volunteer experience. Most employees listed the skills they felt they had developed (see Appendix L). The most significant was on-the-job skills, such as painting, building and gardening. They felt that their communication skills improved, as well as their understanding of the community. Improved interpersonal skills and team work came out very strongly.

Question 7 - The results show that employees agreed that their interpersonal skills were enhanced. This is supported by the number of employees who made the comment in Appendix L.

Question 8 - The results show that employees agreed that these skills had helped them develop in their current role at work.

Question 9 - The results show that employees agreed that volunteering helped in their relationships with fellow employees.

Question 10 - The results shows that employees agreed that volunteering improved their ability to work in a team.

Question 11 - The results show the employees agreed that they found the volunteer experience uplifting and motivational.

Question 12 - The results show that employees agreed that they have been proud to work for ABIL since their volunteer experience.

Question 13 - The results show that employees agreed that ABIL is more ethical and moral since their volunteer experience.

Question 14 - The results show that employees strongly agreed that the volunteering programme has improved ABIL as a place for staff to work at.

Question 15 - The results show that the employees agreed that they would like to participate in other volunteer programmes in ABIL in the future.

In summary this research shows that employees learned an array of new skills, especially the interpersonal skills and communication skills, which supports Proposition 4.

These new skills have led to development in their current roles and improved relationships with their colleagues, which has improved the employees ability to work in a team, which supports Proposition 5.

The employees agreed that they see ABIL as a more ethical and moral organization, which makes them feel proud to be part of the ABIL family. This result supports Proposition 6.

Therefore, this part of the research confirmed that the following propositions are true.

Proposition 4 Employees benefit by learning new skills.

Proposition 5 Employees benefit by learning teamwork which results in improved relationships in the working environment.

Proposition 6 Employees benefit by developing pride in working for their organisation.

4.2.5 Quantitative Results: Benefits to Employer (Appendix J)

Question 16 to 25 from the employee questionnaire (Appendix A) were asked for the purpose of understanding the respondents views on the propositions regarding the benefits to employers if their staff volunteer. The propositions were:

Proposition 7 The employer benefits as the employees become more positive towards the organisation, which causes their productivity to increase.

Proposition 8 The employer benefits as the organisation attracts new employees.

Proposition 9 The employer benefits as employees are less likely to leave their employment.

The results to each question are as follows:

Question 16 - The results show that ABIL's CSI volunteer programme did not influence the employees when they decided to join the bank.

Question 17 - The results show that the employees are more committed to ABIL since their volunteer experience.

Question 18 - The results show that employees are neutral with regard to encouraging their friends to join ABIL because of its CSI volunteer programmes.

Question 19 - The results show that the employees are neutral with regard to their productivity increasing in their current job role after their volunteer experience.

Question 20 - The results show that the employees are neutral to further CSI volunteer programmes increasing their productivity in their current job role.

Question 21 - The results show that employees agree that CSI is beneficial to ABIL.

Question 22 - The results show that employees agree that a company that supports society and the community is a good company to work for.

Question 23 - The results show that employees are neutral or they simply do not know if ABIL does as much as its competitors in the communities.

Question 24 - The results show that ABIL employees agree that their values are aligned with the company's.

Question 25 - The results show that employees are neutral on staying with African Bank because of its CSI volunteer programmes.

In summary the analysis shows that employees feel that CSI is important to ABIL and ABIL is a good company to work for because of its support for the communities and society through its volunteer programmes. This finding partially supports Proposition 7.

From the analysis attracting new employees and retaining existing staff has no impact on the organisation with regard to the current CSI volunteer programmes. These results do not support proposition 8 and 9. Also, existing employees would not necessarily encourage friends to join ABIL because of the companies' CSI volunteer programmes.

Employees felt that their productivity did not increase after the volunteer experience, even though they felt more committed to and positive about ABIL. Alignment of values was a positive outcome, as well as increased feelings of commitment to the organisation, but employees would not be influenced to stay at ABIL simply on the basis of the current volunteer programmes.

From the propositions from the literature review only Proposition 7 is partially supported as employees do agree they become more positive towards the organisation but this positive attitude does not lead to increased productivity. Proposition 8 and 9 have no support and are therefore not true

Proposition 7 The employer benefits as the employees become more positive towards the organisation, which causes their productivity to increase.

Proposition 8 The employer benefits as the organisation attracts new employees.

Proposition 9 The employer benefits as employees are less likely to leave their employment.

4.3 Results of Qualitative Research - The Executive Questionnaire

There were ten one-on-one personal interviews with the executives of African Bank that took place. Appendix F includes the full transcript of each interview.

The answers given by the respondents to the five questions are summarised in Table 3. All responses were recorded for each question. The number of responses by each executive to each question differed across the questions and was not evenly distributed. The executives who contributed the most responses had actually been involved with their staff in at least one volunteer initiative for ABIL.

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Table 3 Summary Table of Executive Feedback

	Question	Interviewee: One	Interviewee: Two	Interviewee: Three	Interviewee: Four	Interviewee: Five
1	What are the characteristics of your employees who are more likely to volunteer for your CSI volunteer initiatives?	Older employees with families People in management positions	Employees from CSI specific beneficiary communities Religious families	Employees in HR Social consience	Financially secure Managers Strong interpersonal skills Compassionate employees Female Young employees Religious	Self Starters Confident Self reflection Maturity
2	What are the benefits to the employee if they participate in CSI volunteering programmes?	Sense of selfworth Access for low low income employees Skills: communications, teamwork, on the job Morality improved	Diversity Whites experience townships Strong identification with AB skill transference	Different perspectives Diversity - lifestyles perpective Greater empathy Communication skills Team skills A common goal Improved attititude to African Bank	Team work - stronger and better Cohesion Improvement Breakdown barriers Diversity - understanding wider society	Recognition in African Bank Show capabilities Skills over and above job skills New skills
3	What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?	Positive brand image Support at loacal branch level Employee skills improve Positive workspace Retention Security & stability	Committed employees Political spinoff Positive brand building	Customer centric organisation Team work Common goal / vision Increased productivity Understanding Improve reputation / brand	Strong value system Positive culture Influence society	Increased employee motivation Improved perception of African Bank
4	What are the disadvantages to the employee if he/she does not volunteer?	Left out of team Lost opportunity to develop new skills	None	Lose out in experience Decrease corporate reputation No change in attitude to African Bank	Not understanding African Bank value system	Don't meet new people Miss out on exposure No personal growth
5a	What are the disadvantages to the employer if the employees don't volunteer for CSI initiatives?	Disappointment of beneficiaries Negative brand equity Affect future volunteer initiative Affect local communities	Bitter employees Lack of internal communications Negative perceptions of volunteering created	Something wrong with African Bank structure	Lack of delivery of African Bank Costs No strategy or vision	Lack a culture of giving Create the wrong environment in African Bank
5b	What are the disadvantages to the employer if If an employer that does not have volunteer programmes	Brand damage Society may question, i.e. government and community	Politically victimised Branding and image problems Low scoring in CSI programmes Negative perception	Negative brand image	Unsustainable business model Lack of recognition by customer, suppliers and Government Poor brand Poor internal business culture	Lack a culture of giving Create the wrong environment in African Bank Limit growth aspects of employees

SUMMARY TABLE OF EXECUTIVE FEEDBACK CONTINUED

	Question	Interviewee: Six	Interviewee: Seven	Interviewee: Eight	Interviewee: Nine	Interviewee: Ten
1	What are the characteristics of your employees who are more likely to volunteer for your CSI volunteer initiatives?	Self-confident Selfless Mature Sense of self worth Sense of identity Employees who feel close to their communities Employees who feel African Bank treats them well A sense of community	Employees who are committed to African Bank	High performers Softer - more people centered individuals Sociable	Females Whites Middle aged to elderly	Compassionate people Employees who respect others Employees who have a sensitivity for others
2	What are the benefits to the employee if they participate in CSI volunteering programmes?	Fullfilment Identify the process of giving Transformation Leverage off something bigger	Loyalty Get to do what they love to do Self-fulfilment Improved self worth Broadening personal skills Career progression or change of career	Understanding our customer base Whites going into townships Team building Utilize existing skills Teaching skills Skill transference	Self fulfillment Self satisfaction Sensitised the staff Diversity improved Understanding effects of Aids	Job enrichment Loyalty Commitment Job satisfaction Improves culture Feel good about life
3	What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?	Create community bond Improved relationships Improved leadership Team building Greater team dynamics Mobilise resources Professional bonds Create something measureable Meaningfull Creates momentum Discreet Brand Building	Retention tool Increased loyalty to African Bank Improved brand equity Marketing exposure	Brand awareness in communities Improved knowledge of employees Pride in workforce	Improved political perceptions Diversity Cultural integration Image of business internal and external improved Improved image	Show staff the organisation cares Attract better quality of staff Retention - Save on recruitment costs
4	What are the disadvantages to the employee if he/she does not volunteer?	Peer pressure Negative perceptions created	Lack of growth Lack of devolpment of new skills Existing skills not exposed.	Corporate ethos fails Exclusionary	Moral perspective missing out Personal growth Understanding the community	No personal growth Others think they are selfish Miss out on the opportunity to feel good about yourself to make a difference.
5a	What are the disadvantages to the employer if the employees don't volunteer for CSI initiatives?	No scale of benefits / critical mass No community spirit or bond No culture or emotional attachement No value system No role model Attract the wrong people	African Bank reputations Lack of trust from community Lack of scale	Disconnect between management and staff	Ignorant staff Negative branding Reinforced perception of loan sharks	Hard for African Bank to demonstrate it cares Staff don't believe African Bank's intent Lack of emotional involvement Low levels of loyalty and commitment
5b	What are the disadvantages to the employer if an employer that does not have volunteer programmes	No value system Take and not give back No role model	Disconnect with communities No branding No linking staff and African Bank to be effective	Society expect it	No compliance	Company lacks soul Hidden messages Lack of emotional individuals

4.3.1 Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

The responses from each of the executives were recorded in Table 3. All the respondents had a strong opinion as to the characteristics of the employees who volunteer. Five executives had personally been involved in a volunteer initiative with their employees and five executives, although they were not personally involved, supported an initiative for the employees in their area of accountability.

4.3.2 Qualitative Results: Characteristics of Employees who Volunteer

The executives of African Bank stated that more females than males volunteered, which supports Proposition 2, although some felt that the higher numbers of females might be reflective of the higher female employee numbers within African Bank. Most of the female employees work in the branch network and they were excluded from this study so it is mostly male employees in the head office environment which many of the executives did not realise when they made their conclusions. Those who stated female employees volunteer more often felt it was because females have a propensity for more humane issues such as CSI. They also concluded that employees from certain environments such as HR, public relations and communications tended to participate more in volunteer initiatives as their job roles revolve around the “people element” of the business and the employees in these areas are normally female.

Being religious came through as a strong characteristic, as did employees who showed the following characteristics: compassion, empathy, caring, a social conscience, and a sense of community. Interestingly, some executives saw religious belief rather as spiritual intelligence e.g. employees who are self reflective, who have a social conscience and employees who want to create a balance in their lives between giving and receiving. Zohar and Marshall (2004: 96) define spiritual intelligence “as access to deep meaning, fundamental

values and a sense of abiding purpose in our lives". On the negative side, half of the executives interviewed felt that employees looking for a day off their normal work routine are the first to volunteer. The executives concerned felt the employees were taking advantage of the Bank and were not volunteering in the correct spirit. Ironically, some further commented that although this happens, the employees concerned are positively affected by the volunteer experience.

The respondents also felt that employees with families tend to participate more in volunteer programmes; these respondents were referring to married employees with children (divorced or single with children was not an option in the employee questionnaire). This did not support Proposition 3. The opinion differed among executives regarding the age of employees most likely to volunteer. They identified from the very young to the old. However they did agree that employees with a high emotional connection to ABIL would be the first in line to volunteer.

The respondents identified that employees who are self-confident and working at a management or supervisory level would tend to volunteer for two reasons: one is that the characteristics the employees have to reach a supervisory position would mean that these employees have a predisposition to help others; and, second employees in management felt they should set an example for the other employees to encourage participation in the programmes. This finding supported Proposition 1.

Some respondents highlighted that the more affluent employees would volunteer more than less affluent employees as they realised their privileged status and feel it is important to give back to those less fortunate. In contrast to this perception, some respondents felt that staff from the community where the volunteer activity was targeted would be the first to volunteer as they would relate more to the reasons for benefits of helping the chosen community. Other respondents felt that employees who were generally sensitive towards other people were inclined to participate in volunteer programmes.

The results from the one on one interviews with the executives, therefore, confirm that the propositions proposed from the Literature Review are as follows: Proposition 1 and 2 are true and Proposition 3 is false.

Proposition 1 Managers volunteer more than non-managers do.

Proposition 2 Women volunteer more than men do.

Proposition 3 Married employees volunteer more than unmarried employees do.

4.3.3 Question 2: What do you think are the benefits to the employees if they participate in CSI volunteering programmes?

The executive's responses are listed in Appendix M. In summary the themes that were identified were as follows and each executive opinion has been recorded against the relevant themes:

- Improved employee diversity
- Employee skill development
- Employee identification with ABIL values and culture
- Employee personal development

4 3.4 Qualitative Results: Benefits to Employees

The executives stated that there are many skills the employees would learn through their volunteering experience. Diversity, improved communications and teamwork came out very strongly. There was also consensus that the employee also developed personally from the experience: developed a sense of self worth, improved morality, created a life balance, became fulfilled, and simply felt good about themselves. These results support propositions 4 and 5.

The respondents felt that employees could understand and relate to fellow staff from disadvantaged communities and also to ABIL's customers better,

especially the white employees who had never been into a township before. In fact, the diversity benefits gained for any employee who had previously never been into disadvantaged communities were seen to extend to a better understanding of how HIV/ Aids was decimating the communities.

Promotion or even a career change for the employees who volunteered was a benefit identified because the employee through the volunteer experience demonstrated both strong leadership and mentoring skills or new skills that possibly had not come though in their day-to-day job, e.g. project management or presentation skills. This point was supported by Boston College and the Points of Light Foundation (2005).

The respondents identified that those employees who came from the townships where the projects were focused felt loyalty to and pride in ABIL as an outcome. This outcome supported Proposition 6. These employees as a result become better people in their communities. The respondents also experienced that employees generally identified better with ABIL after the volunteer initiative as the employees had first-hand proof that ABIL cares for the community, which led to improved feelings of loyalty and commitment.

The respondents felt volunteering was a very important component of an organisation with a people centered culture. This platform gives employees from all walks of life an opportunity to experience volunteering, as some employees may not have the financial means or know how to participate in a volunteer programme in their personal capacity.

Conversely most of the respondents initially felt that there were no disadvantages to employees if they did not volunteer. Then the respondents after some reflection felt that employees would miss out in developing new skills and being able to make a difference in someone's life and the opportunity to understand ABIL's value system and the community it operates in. The employees would feel left out of the team by not participating in the experience and miss out on an opportunity to develop personally. Interestingly, de Gilder et al. (2005) found that employees who did not participate in the organisation's volunteer programmes encountered the positive external image, which suggests

non-volunteers benefit in an indirect way. The volunteer experience was uplifting and motivational and employees would like to participate in further volunteer initiatives.

Therefore, the results from these questions supports that Propositions 4, 5 and 6 are true:

Proposition 4 Employees benefit by learning new skills.

Proposition 5 Employees benefit by learning teamwork, which results in improved relationships in the working environment.

Proposition 6 Employees benefit by developing pride in working for their organisation.

4.3.5 Question 3: What are the benefits to ABIL if your employees volunteer for CSI initiatives?

The executive's responses are listed in Appendix N. In summary the themes identified from the executive's answers to this question were as follows:

- Improved employer brand and reputation
- Strengthens employer/ employee relationship
- Enhances ABIL's HR capabilities

4.3.6 Qualitative Analysis: Benefits to the Employer

The executives have found that volunteering attracts a better calibre of employee and helps to retain existing employees. This outcome supports propositions 8 and 9. Volunteering assists ABIL in becoming an employer of choice by helping ABIL develop a strong culture with solid values and a compelling vision. This finding supports research by Basil and Weber (2006) that employees with a high-values-related personality will support a company because of its CSI behaviours. This can lead to an indirect saving in costs as employees do not have to recruit and retrain as often because staff are

retrained for longer. Geroy et al. (2000:281) support this observation by stating "volunteerism has been touted as a low-cost answer to corporate training needs". The mobilising of ABIL employees in volunteer initiatives can influence society positively and help in the long term sustainability of ABIL.

The brand and image of ABIL have been improved through word of mouth and marketing of these volunteer activities. The overall service to ABIL's customer base has improved as employees strive to be a customer-centric organisation. Geroy et al. (2000) in their research found that employees who volunteered and worked with people less fortunate than them, helped improve their people skills and, hence, improved their customer contact. Politically, volunteering is the right thing to do and volunteering will only enhance ABIL's reputation in the community, with government, as well as in the public eye.

The respondents pointed out that some employees think that ABIL exploits customers because of the reputational issues of being a "micro lender" but these feelings are neutralised by ABIL giving back to those communities where their customer base potentially resides. Respondent Two made the following comment regarding this:

"The reality is we are in a tough game, we are first in banking, second in the low income market and thirdly we charge high interest rates and we have no weapon to make it better except CSI volunteer initiatives."

The executives experienced increased productivity as employees develop additional skills through their volunteering experience. Trialogue (2007) found through research that unemployed people were volunteering for local provincial CSI initiatives because of the valuable skills gained and work experience they could claim to enable them to find employment. These additional skills have helped employees increase their motivation and commitment levels to ABIL, which further contributes to the employees developing pride in the organisation. This supports Proposition 7.

ABIL previously had a bad reputation for retrenching employees and volunteering is perceived by the staff as a side effect of financial stability and they in turn feel more secure in their job which generates more positive feelings

in the workplace. Perceived financial stability can build loyalty and increased commitment in the workforce, which leads to the employees building the foundations of an emotional connection to ABIL.

The following points, conversely, support some of the results previously made. The respondents were asked what the disadvantages to the employer were if employees do not volunteer for their CSI initiatives. They said it would show a lack of emotional involvement, commitment, and loyalty by the employees. ABIL could be attracting employees who do not share their organisational value system.

A lack of communication and organisation could be a reason why employees do not volunteer and the outcome would be a reputational risk to ABIL and a tarnished brand image. There would be long term repercussions for the brand with an ABIL customer base and trust would be broken in the community.

The respondents were also asked if there would be any repercussions if ABIL had no volunteer programmes. The organisation's long-term sustainability was questioned by the executives, not only for non-compliance of the Financial Charter but also through measurement against their competitors, and loss of face in government circles. Another consequence would be a poor internal staff culture. Not creating the correct internal environment could then be translated into failure to attract the right kind of employee and ABIL would not be able to mobilise its staff for the greater good of the community.

This section of the interview supports the proposed propositions from the Literature Review regarding benefits to the employer. Therefore Proposition 7, 8 and 9 are true:

Proposition 7 The employer benefits as the employees become more positive towards the organisation, which causes their productivity to increase.

Proposition 8 The employer benefits the organisation as it attracts new employees.

Proposition 9 The employer benefits as employees are less likely to leave their employment.

4.3.7 Question 4: What is the disadvantage to the employee if he/she does not volunteer?

The executive's responses are listed in Appendix O. In summary the themes that were identified were as follows and each executive opinion has been recorded against the relevant themes:

- Lack of employer/ employee relationship
- Lack of employee personal development

4.3.8 Qualitative Analysis: Benefits to Employees

There was only one respondent who felt that there was no disadvantage for the employee if he or she did not volunteer. The rest of the respondents felt that employees who did not participate missed out on a life-changing experience. In fact, they felt the employer also loses as there is a disconnect between the values of the organisation and the staff it is employing. The employees missed out on a valuable training opportunity to learn various skills that could be transferred to their job roles. Employees who did not volunteer missed out on opportunities to be exposed to or even impress their management, which could help their careers. A concerning issue was that not volunteering could also isolate them from colleagues and hamper their efforts to be part of the working team. These findings support the outcomes from 4.3.5.

4.3.9 Question 5a: What are the disadvantages to the employer if the employees do not volunteer for the CSI initiatives?

The executive's responses are listed in Appendix P. In summary the themes that were identified were as follows and each executive opinion has been recorded against the relevant themes:

- Negative brand and reputation

- ABIL lacks emotional connection with employees
- ABIL lacks management effectiveness

4.3.10 Question 5b: What are the disadvantages to the employer if the employer does not have volunteer programmes?

The executive's responses are listed in Appendix Q. In summary the themes that were identified were as follows and each executive opinion has been recorded against the relevant themes:

- ABIL brand and reputation
- ABIL management effectiveness
- ABIL culture and values

4.3.11 Qualitative Analysis: Benefits to Employer

Question A highlights the disadvantages if employees do not volunteer for company initiatives. The respondent's felt that the failure to volunteer could display a lack of emotional involvement of the employees in the organisation. It could further demonstrate a lack of loyalty and commitment by the employees in supporting the organisation's strategy, which could cost the organisation money. One would question the recruitment policies of the organisation and the calibre of employee that ABIL was employing.

Management would be questioned on three things: first its ability to communicate and leverage the scale of a large workplace to a common good: second on its choice of CSI volunteer exercise; and third more importantly, if previous volunteer initiatives have turned the work force off.

Possible beneficiaries could be disappointed by this lack of ABIL employee particpation and this would cause reputational damage that would detract from the ABIL brand image.

Question B addresses the fact that ABIL could comply with King 2 and the Financial Services Charter with its other forms of CSI, but the study focuses on offering a volunteer programme. Volunteering can have many positive benefits such as employee culture, internal and public endorsement of values, as well as improved brand image. The respondents felt that no volunteering programmes would reflect negatively on the quality of ABIL management and could even impact the sustainability of the business model if these programmes were not available.

Considering ABIL's image as a micro lender and its customer segmentation in the mass markets it could prove disastrous not to be demonstrating responsible volunteer initiatives in the communities ABIL serves. ABIL would miss out on the opportunity to develop its employees' skill base through this informal training platform as well as restrict the personal growth of employees who could experience volunteering. These conclusions support the findings set out in 4.3.6.

4.4 Combined Results: Characteristics

Taking into consideration the results from both the quantitative and qualitative research these studies will now be combined through triangulation and conclusions from them can be drawn. The following propositions were supported in both the quantitative and the qualitative analysis and are considered true regarding the characteristics of employees who are most likely to volunteer:

Proposition 1 Managers volunteer more than non-managers do.

Proposition 2 Women volunteer more than men do.

These characteristics are further supported by de Gilder et al. (2005), Young (2004), and Hetty Van Emmerick and Jawahar (2005) in Chapter 2.

Not enough evidence could be gathered to support the proposition that more married employees volunteer more than unmarried employees volunteer so Proposition 3 - married employees volunteer more than unmarried employees do - was proved false.

Additional characteristics which were not asked about in the questionnaire, but were identified by the executives and supported by De Gilder et al (2005), were that religious or spiritual employees would tend to be involved in volunteering more, as well as employees with families. The respondents to the executive questionnaire also felt that employees who had a shared value system with their employer and were more committed to ABIL would volunteer.

Young (2004) and Basil and Weber (2006) supported the analysis from both research types that 30 to 40 year olds volunteer more than any other age group. Understanding this information can help ABIL target its volunteer campaigns more effectively to encourage more employees to participate.

4.4.1 Combined Results: Benefits to Employees

The following propositions were supported in both the quantitative and the qualitative analysis and are considered true regarding the benefits to employees who volunteer:

Proposition 4 Employees benefit by learning new skills.

Proposition 5 Employees benefit by learning teamwork, which results in improved relationships in the working environment.

Proposition 6 Employees benefit by developing pride in working for their organization.

Combined results show that both sets of respondents agreed that employees gained many new skills from their volunteer experience, the most significant being on-the-job skills, e.g. building houses or planting gardens. Further skills that were developed were improved interpersonal, teamwork, and improved communication skills. This outcome came out strongly in both analyses. Respondents to the qualitative research also felt that these improved skills could contribute to career advancement in ABIL. This view was supported in the literature by Lukka (2000), Caudron (1994), Stimson (2005), Chauke (2006), Boston College (2005) and Peterson (2004).

The combined analysis was also in agreement with Maignan and Ferrell (2001), Grossman and Farano (1999) and Tuffrey (2003) regarding the increased understanding of co-workers and the respect for diversity that emerges from volunteering. In the South African context employee diversity is a constant challenge for employers to bridge, especially in large employee driven organisations.

Employees felt proud to work for African Bank after their volunteer experience and found the experience uplifting and motivational, which all contributes to the employees building an emotional connection with the employer and, ultimately, their feelings of loyalty and pride in African Bank. The personal growth the employee encounters through a volunteer experience becomes apparent with

improved self-confidence and positive feelings of self-worth. This personal growth was identified as a factor that enables employees to bond with an organisation and help in building a mutually beneficial relationship. Employee personal growth was supported in the literature by Caudron (1994), Stimson (2005) and Chauke (2006). A large majority of employees are grateful for the opportunity the organisation provides to volunteer, as most employees have no idea where or how to begin volunteering.

The ABIL brand was enhanced in the eyes of the employee, as employees felt that ABIL was more ethical and moral and, through the volunteering programmes, a great place to work. This image can be further leveraged within the community as employee volunteers become positive brand ambassadors due to their personal reawakening of their sense of community.

4.4.2 Combined Results Re: Benefits to Employer

As employee volunteering is a relatively new concept in South Africa, and very little research has been conducted on what the leveraged benefits are for some stakeholders, i.e. employees and the employer. Research such as this, which focuses on direct benefits for employers and employees will help organisations focus their CSI strategies to the best possible advantage of those involved. The benefits are very encouraging to any organisation considering volunteering as part of its CSI initiatives in the future. The literature is very clear; there are many other benefits for these particular stakeholders that have not been part of this research.

However, the research findings indicate few benefits to the employer, which is in contrast to the literature but this could be symptomatic of the sporadic volunteer programmes ABIL has had in place.

Proposition 8 was not supported in the quantitative analysis and is considered false regarding the benefits to employers whose employees volunteered Recruitment of employees as cited in the literature by Taffrey cited in Lukka (2000) and Quirk (1998) that volunteering does attract employees into the organisation. was supported by the qualitative research but not the quantitative

research. Internationally, because of the very established volunteer programmes, employees list this benefit as part of their requirements when looking for employment (Lukka, 2000). In South Africa this has not been the trend.

Proposition 9 was not supported in the quantitative analysis and is considered false, regarding the benefits to employers whose employees volunteered. Retention of employees as an output of volunteering was not supported by the quantitative research but was supported by the qualitative research. In fact, in the literature this benefit was endorsed as an outcome by Oketch (2004), Kapetein et al (2002), Zappala and Cronin (2002), and Trialogue (2005). These authors support the executives' perceptions that volunteering initiatives help retain existing employees. If an emotional connection is made between two parties through a volunteer experience then this could be the basis of a relationship that neither party would want to break.

A possible cause of this conflicting opinion is due to the infancy and infrequency of these volunteer programmes in ABIL, as well as a lack of communication and support by management. Employees and executive agree that CSI volunteering initiatives are beneficial to ABIL and this is supported by the literature. ABIL employees are neutral that the competitors are being more active in the volunteering space, whereas the executives feel that the competition is completing more CSI initiatives and ABIL is not nearly doing enough.

Increased productivity appears to be a controversial point; the employees acknowledge that they are more positive towards ABIL and the executives feel that increased productivity is an outcome of positive employees and improved teamwork. Certainly in the literature there is much support from Geroy et al. (2000), Peterson (2004) and Boston College (2005) that increased productivity is an output of employee volunteering. Proposition 7 was partially supported by the employee respondents. Both analyses found that the employees are more committed to ABIL after participating in a volunteer programme. The difference in results was regarding the increased productivity as an outcome: the employees disagreed with the executives. The executives have seen increased commitment from employees who have volunteered, which has translated into

higher productivity levels and the creation of an employee centered culture. Geroy et al. (2000), Peterson (2004) and Boston College (2005) supports the executives' findings.

There is consensus that CSI programmes are beneficial to ABIL and that through participation employees feel alignment with ABIL's values, ethics and morals. There is a common sense of pride in the organisation. All parties agree that any company that supports society is a good company to work for.

The qualitative analysis supported by Tuffrey (2003) that through well published volunteer programmes ABIL could improve their recruitment capabilities and help the organisation towards one of their strategic drivers: to become an employer of choice. This commitment to the community enhances investors and customers perceptions that the management has the capacity to mobile employee resources that can have a positive effect on society. This leads to a workforce with enhanced skills that are acquired at relatively low cost. The political endorsement and enhanced security of employees who perceive the organisation to be doing well if they are spending profit on CSI all can lend to the bottom line. Therefore the following propositions are false except part of Proposition 7; there is agreement amongst respondents that employees become more positive towards the organisation.

Proposition 7 The employer benefits as the employees become more positive towards the organisation, which causes their productivity to increase.

Proposition 8 The employer benefits the organisation as it attracts new employees

Proposition 9 The employer benefits as employees are less likely to leave their employment.

4.5 Conclusion

Chapter 4 presented a detailed version of the results of the research findings from the statistical analysis of the quantitative and qualitative studies. The

findings were then interrogated and then combined and compared with reference to the Literature Review and the nine propositions from Chapter 2.

In conclusion, the combined research findings supported and validated the general literature on employee volunteering and the following propositions describing the characteristics of employees who volunteer:

Proposition 1 Managers volunteer more than non-managers do.

Proposition 2 Women volunteer more than men do.

There was not enough evidence to support that married employees are predominant when volunteering.

Also validated were the benefits for employees who volunteer:

Proposition 4 Employees benefit by learning new skills.

Proposition 5 Employees benefit by learning teamwork, which results in improved relationships in the working environment.

Proposition 6 Employees benefit by developing pride in working for their organisation

There was no evidence that would suggest that:

Proposition 7 The employer benefits as the employees become more positive towards the organisation, which causes their productivity to increase.

Proposition 8 The employer benefits the organisation as it attracts new employees.

Proposition 9 The employer benefits as employees are less likely to leave their employment.

It must be pointed out that the research confirmed that employees do feel more committed to African Bank after an volunteer experience, which in the eyes of

the employee respondents did not mean being more productive but, in the eyes of the executive respondents it did.

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5 RECOMMENDATIONS

5.1 Introduction

In this chapter further insights gained from this research and recommendations to the Management of African Bank based on the outcomes of this research are discussed. This chapter concludes with suggestions for further research.

5.2 Limitations of the research

The research was limited in that the samples used in both studies were small, convenient in nature, and restricted to one financial services organisation. Therefore, the samples were not representative of all financial service organisations in South Africa.

The quantitative study was limited to employees on the basis of access to email. Hence, the sample is not representative of all financial services' employees.

The qualitative study was limited to the executives from one financial services institution. Hence the sample is not representative of all financial services executives in South Africa.

5.3 Recommendations

The challenge for ABIL is to take these results from this research and understand how volunteering can benefit them and help build on their current CSI volunteering platform to ensure success into the future. Based on the outcome of this research and the literature review the following recommendations can be made to the Management of African Bank:

This research has investigated the characteristics of employees most likely to volunteer: females and managers. ABIL could target their request for volunteer's by email to employees in the company with these identified characteristics to ensure a maximum number of participants in their volunteer

initiatives. Although there was not enough evidence in this research to support that married people would be more likely to volunteer, there was a strong perception held by most of the executives interviewed that these employees would also be most likely to volunteer.

ABIL has a high turnover of staff (21%) in comparison to the banking sector (12%) and leveraging these volunteer initiatives can be one option to help with retention of employees. Forging a connection through volunteering experiences between ABIL and its employees can help build a people-centered culture, as supported by Peters (2005), Argyris (1985) and Grossman and Furano (1999). The culture of ABIL, through volunteering, could be improved as increased teamwork and collaboration of employees and a sense of pride were identified as benefits to the employees in this research. This could further encourage retention of ABIL employees.

Attracting new employees into the organisation ensuring that they are of the right quality is the challenge of most South African organisations today. Most organisations are looking for credible ways to improve their employee value proposition. Having an effective volunteer programme as per Boston College (2005) can help ABIL stand out and offer an attractive value proposition for new employees. Very few of ABIL's direct competitors have any effective volunteer programmes currently in place. ABIL should revisit their current employee value proposition and ensure its proposition is further enhanced with volunteer programmes and then communicated effectively.

The commitment and ownership of CSI has to sit with the executives in ABIL. Most of the respondents commented on the lack of ownership for CSI in the research and felt this was the main reason why their volunteer programmes had not been effective. Ensuring ownership of CSI can play a significant part of the employee-centered culture that ABIL executive wants to drive in the organisation. Culture has to be driven top down, not only to make the programmes effective but to entrench this methodology of giving back to society, as part of ABIL culture in the future. ABIL's Managing Director and the executive team must commit to their volunteer strategy to ensure its success.

It was highlighted by the respondents that if the volunteer experience was well organised and enjoyed by the participants that good news spreads and more employees would participate in the next initiative. but the converse could also apply. Communication plays a central role in the effectiveness of these projects and ABIL should ensure an effective volunteer communication strategy to all staff.

Arising out of the research it was clear that the current ABIL management team that is in charge of CSI and volunteering is not as effective as it should be. A recommendation would be for ABIL to look against their management structure to ensure an effective CSI department. Not proven in the research were the benefits to the employer, although Geroy et al. (2000), Peterson (2004), Boston College (2005), Taffrey cited in Lukka (2000), Quirk (1998), Oketch (2004), Kaptein et al. (2002), Zappala and Cronin (2002) and Trialogue (2004) potentially identified a great many benefits on the basis that the organisations CSI volunteer programmes are well managed and implemented.

Importantly employees have indicated through this research they would like to participate in further volunteer initiatives. ABIL should harness this potential and ensure they build on and increase their current volunteer initiatives. ABIL should enter into an employee survey to understand the CSI initiatives that interest the employees that would encourage a higher participation from volunteers in future initiatives.

The ABIL management team, as part of its solution should consider giving annual volunteer days to employees, in line with the international volunteer trend in the UK and the USA. Lukka (2000) describes this initiative as ‘Time banks’: The employer gives an additional amount of annual leave to employees for them to participate in a choice of volunteer programmes accredited by the employer. This could be built into the employee performance measurement system and employees could be rewarded on their contribution to the success of ABIL’s volunteer initiatives.

A well designed CSI strategy inclusive of employee volunteering programmes can lead to many mutually rewarding benefits for both business and the

community (Oketch 2004). Any company that wishes to be sustainable into the future should make employee volunteerism a priority in its long-term strategic CSI objectives. As Ahmed and Machold (2004:543) aptly observe “today’s business decisions are the organisational footprints that define tomorrow’s corporate legacy’. Measuring the impact of any CSI volunteering initiative ABIL embarks on in the future is important and the methodologies mentioned in Chapter 2 regarding cost/benefit analysis are recommended.

Unfortunately the research did not support the many benefits to the employer as discussed in the literature. In the process of completing this research it became clear that ABIL could benefit if they had an effective CSI management structure in place and communicated effectively with their employees. Then they could start to retain their current workforce, attract a better calibre of employee and increase the productivity of their workforce, all as a result of an effective volunteering programme.

5.4 Suggestions for Further Research

There are a number of areas in which further research could be conducted in order to improve the findings or support the conclusions of this piece of research.

- A follow-up study with a larger sample of financial services organisations to gain a deeper understanding of the research propositions.
- A study to further explore if employees do learn more skills and become more positive towards their employer by volunteering, does productivity increase.
- A study to understand if the choice of CSI strategy improves volunteering participation amongst employees? Research could be conducted with employees to understand if different CSI strategies influence numbers of employees participating in volunteering initiatives.

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APPENDIX A

Electronic Questionnaire

My name is Morag Crease and I am the Executive responsible for Operations in African Bank. To complete my MBA I have to carry out a research thesis. My research is on Employee Volunteerism in Corporate Social Investment Programmes. Your responses to the following questionnaire will help to understand the characteristics of who volunteers and understand the benefits to you, the employee, the employer and African Bank. The completed questionnaire will be totally confidential.

Please answer the questions to the best of your ability. Please indicate on the attached scale by inserting an X against the descriptive that best describes your feelings from “Strongly Disagree” to “Strongly Agree”. There are 25 questions and it will take you less than five minutes to complete the questionnaire.

Section A: Demographics: The following 5 questions will identify the characteristics of the staff who participate in African Bank’s volunteer Corporate Social Investment initiatives.

1 Please indicate your gender?

☐ Male

☐ Female

2 Please indicate which of the following describes your job level?

☐ Level One

☐ Level Two

☐ Level Three

☐ Level Four

☐ Level Five

☐ Level Six

3 Please indicate your age.

☐ 29 and below

☐ 30 to 40

☐ 41 to 50

☐ 51 and above

4 Are you married?

☐ Yes

☐ No

5 Have you volunteered for any Corporate Social Initiatives (CSI) with African Bank?

☐ Yes

☐ No

Section B: If you answered "No" to the last question please discontinue responding to the questionnaire, and thank you for your participation. If you answered "Yes" that you have volunteered previously - please continue with the questionnaire. ***The next 10 statements will help***

determine what benefits, if any, accrue to the employee when he or she volunteers for African Bank's Corporate Social Investment programmes.

6 New skills were developed through my volunteer experience.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

If "Agree" or "Strongly Agree," what skills were developed?

---

7 Volunteering enhanced my interpersonal skills, i.e. ability to relate to others.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

8 These new skills learned have helped me develop in my current job role.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

9. Volunteering helped improve my relationships with fellow employees.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

10 Volunteering improved my ability to work in a team.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

11 I found the volunteer experience uplifting and motivational.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

12 I am proud to work for African Bank since I volunteered.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

13 I am proud because I perceive African Bank as more ethical and moral because of its involvement in CSI programmes.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

14 The Volunteering programme has improved African Bank as a better place for staff to work.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

15 I would like to participate in other volunteer programmes with African Bank in the future.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

Section C: The next 10 questions will identify the benefits to the employer, if any

16 African Bank's CSI volunteer programme influenced my decision to join the organisation.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

17 I am more committed to African Bank after my volunteer experience.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

18 I would encourage my friends to join African Bank because of its CSI programmes.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

19 After my volunteer experience my productivity level increased in my current job role.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

20 My productivity in my current role could be further increased with more participation in volunteer initiatives for African Bank.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

21 I feel that Corporate Social Investment is beneficial to African Bank.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

22 A company that supports the society and community is probably a good company to work for.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

23 African Bank does as much for the communities as its competitors.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

24 My values are aligned with those of African Bank.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

25 One of the reasons I would stay with African Bank is because of its CSI Volunteer programmes.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
☐	☐	☐	☐	☐

APPENDIX B

E-Mail sent to Respondents Prior to Questionnaire and with Questionnaire

12 February 2008

Hi,

My name is Morag Crease and I am the executive in charge of Operations. I am busy completing my thesis within African Bank on employee volunteerism in Corporate Social Investment projects.

I will need you to complete a short questionnaire. The questionnaire will not be time consuming and I have requested that your managers agree to allow you to complete it during working hours. All employees that complete the questionnaire will be eligible to participate in a draw for a Sandton City Gift Voucher to the value of R5000.00. Your response will be greatly appreciated as it will assist me in assessing what impact these projects has had on African Bank, as well as on you, the employees, who gave up their time.

Many thanks

Morag

E-Mail sent out to respondents with questionnaire

Hello everyone

Please complete the attached questionnaire and submit by the 19th March 2008 to qualify for the draw for a gift voucher of R5000.00.

Please note you may need to download the free adobe reader version 7 from this e-mail.

When you are finished completing the form, click Submit Form to return it by clicking on the "Submit my Email" button at the top of the page.

Many thanks

Morag Crease

OPERATIONS EXECUTIVE

APPENDIX C

E-Mail sent to Executives Prior to Interviews

Hi

I am completing my MBA thesis and I would like to interview you as an executive of the bank with regards to your perceptions on employee volunteerism in African Bank on Corporate Social Investment Projects. I will need approximately one hour of your time and will be asking the following questions:

In your opinion:

1. What are the characteristics of your employees who are more likely to volunteer for your CSI volunteer initiatives?
2. What are the benefits to the employees if they participate in CSI volunteering programmes?
3. What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?
4. What are the disadvantages to the employees if they do not volunteer?
5. What are the disadvantages to the employer if,
    a. Employees don't volunteer for CSI initiatives?
    b. The employer does not have volunteer programmes?

To ensure accuracy and remove the subjectivity of a personal interview I would like to record the discussion.

A meeting request will be to follow.

Many thanks and take care

Morag

APPENDIX D

Executive Questionnaire

The research questions and the process will be explained to each executive to clarify their importance in the final analysis. The executives will be thanked for their participation and permission will be asked to record the interview.

1 What are the characteristics of your employees who are more likely to volunteer for your CSI volunteer initiatives?

2 What are the benefits to the employees if they participate in CSI volunteering programmes?

3 What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

4 What are the disadvantages to the employees if they do not volunteer?

5 What are the disadvantages to the employer if:

   a. Employees don't volunteer for CSI initiatives?

   b. The employer does not have volunteer programmes?

APPENDIX E

Consistency matrix

The purpose of this research is to determine the benefits that employers and employees derive from employer assisted volunteering in corporate social investment programmes as well as the characteristics of employees who volunteer.					
Sub-problem	**Research Propositions**	**Source of theory**	**Source of data**	**Type of data**	**Analysis**
The first sub-problem is to determine the characteristics of the employees who volunteer in corporate social investment programmes.	1. Managers volunteer more than non-managers do. 2. Women volunteer more than men do. 3. Married employees volunteer more than unmarried employees do	1. De Gilder et al. (2005); Cowley 1990 2. Young (2004); Hetty van Emmerick and Jawahar (2005) 3. Young (2004); Basil and Weber (2006); De Gilder et al. (2005)	• Questions 1, 2, 3, 4,5	Ordinal Data	Measure Percentages

The purpose of this research is to determine the benefits that employers and employees derive from employer assisted volunteering in corporate social investment programmes as well as the characteristics of employees who volunteer.					
Sub-problem	**Research Propositions**	**Source of theory**	**Source of data**	**Type of data**	**Analysis**
The second sub-problem is to identify the benefits that employees derive from volunteering in corporate social investment programmes.	4. Employees benefit by learning new skills 5. Employees benefit by learning teamworkwhich results in improved relationships in the working environment. 6. Employees benefit by developing pride in working for their organisation.	4. Lukka (2000); Caudron (1994); Stimson (2005); Chauke (2006); Boston College (2005); Trialouge (2004); Peterson (2004) 5. Maignan and Ferrell (2001); Stimson (2005); Caudron (1994); Chauke (2006); Boyd (1994) 6. Caudron (1994); Stimson (2005); Chauke (2006)	• Questions 6a,6b, 7,8 • Questions 9,10 • Questions 11,12,13,14, • 22,23,24	Ordinal Data	Comparisons of means
The third sub-problem is to identify the benefits that employers derive from participating in corporate social investment programmes.	7. The employer benefits as the employees become more positive towards the organisation which causes their productivity to increase. 8. The employer benefits the organisation as it attracts new employees. 9. The employer benefits as employees are less likely to leave their employment.	7. Geroy et al. (2000); Peterson (2004); Boston college (2005) 8. Taffrey cited in Lukka (2000); Quirk (1998) 9. Oketch (2004); Kaptein et al. (2002); Zappala and Cronin (2002); Trialogue (2004)	• Questions 17 19,20 • Questions 16, 18 • Questions 16,15, 17,21,25	Ordinal data	Comparisons of means

APPENDIX F

Executive Interviews

Respondent One

Question 1: What are the characteristics of your employees more likely to volunteer for your CSI volunteer initiatives?

R1: What I have found is that older people seem more forthcoming to participate and individuals with families are more supportive of initiatives. Not necessarily married employees but employees with families. Definitely age, I find that the older you get the more concern there is with Social Corporate Investment initiatives. I think we employ more females, therefore there is going to be more females and I think females are a more caring group. I think employees in key leadership positions and supervisory positions will volunteer. There certainly is a correlation with supervisory roles. There are many employees who see it as a gap to get out of work for the day. Employees see it as a fun thing and they may get a bit of team building out of it. It's a breakaway from the normal routine of their normal daily job.

Question 2: What are the benefits to the employees if they participate in CSI volunteering programmes?

R1: I think the biggest benefit, and this is from first hand feedback, is employees feel that they have got a "greater sense of self-worth". People don't often get the opportunity, specially our employees at the lower end of the economic scale, to give back to society. They don't have the financial means and by having a corporate programme where they can get involved is beneficial. They suddenly feel, from a self-worth point of view, that they are contributing and giving back to society and they feel very proud of themselves. I think that besides the individual skills that are picked up, self-

worth is the single biggest benefit. They are just better people in their communities because of the experience, contributing to society, their morality and everything is affected in a very positive fashion. I've noticed certainly with building houses that there are very specific skills that are picked up for the first time-: from team building to brick laying to mixing cement to communicating with someone who is about to get his first house. So communication skills, team work skills and then specific "on the job" type skills the employees have benefited from. But the feelings of self-worth are the biggest benefit and I think they are proud of African Bank by association for offering the opportunity.

Question 3: What are the benefits to the employer, as in African Bank, when their employees volunteer?

R1: The CSI initiative we worked on was to build houses in Protea Gardens in Soweto. We were also busy putting an African Bank branch in the area and the community's feeling of well-being towards African Bank as a corporate and as a brand was overwhelming. The support that we have had as a branch since then has been ascribed from day one to the feelings of well-being that the community had for the bank, having reached out and uplifted them in their community in a great way. So from your customer base in the community at large there are fantastic positive feelings then obviously there is the benefit that your employee skills are enhanced. Especially if these programmes are well structured, our employees take back a very positive feeling to the workplace and a lot of people that don't participate are then very jealous and feel that they should have participated because there colleges come back very pumped. The staff also learns specific skills and I think we retain our employees longer as we give them a reason to stay. The employees begin to see that African Bank is a serious player. There is no fear of, specially for a company like ours which have been through many retrenchments, suddenly the employees see a programme of this nature being put in place and they seem to lose the fear of the corporate being ever in trouble and they feel more secure in their job. From a hierarchal point of view, once you're putting back in to the

community, the staff certainly feel that the company is in a great space from a financial point of view and stability perspective. This rubs off in all the areas, both in community, clients, branding and then the staff, their skills, their feeling toward the company and their feeling of security in the company.

Question 4: What are the disadvantages to the employees if they do not volunteer?

R1: I think the disadvantages are they feel left out, they feel like they are not part of the team. Not everyone can participate in African Bank at the same time because we run a branch system where we need a skeleton staff. They feel left behind and cannot develop new skill sets. So next time round you pick up that there is far more willingness and participation every year especially from the people left our. You can't go the first time and think that everyone is going to participate, but when the good messages of goodwill come back from those that participate, there is certainly a huge willingness for more participation from other employees as it goes along. The converse could apply, if an initiative is not well organised well, the employees who volunteered, could have a bad experience and that could translate back to the people who did not volunteer and cement their reactive perception. For example, a programme that I was fortunate to volunteer for: when I got there it was already organised, but there were teams that went out prior to us and when they got there the didn't know where the sites were that they were supposed to be working on and all they did was one big transport and waste of time out to the place and back and said they would never do it again. So it's critical that the organisation of the CSI volunteer initiative is at the highest level or else you are going to "piss a lot of people off" and they are not going to want to participate again.

Question 5a: What are the disadvantages to the employer if, the employees don't volunteer for CSI initiatives?

R1: I think there is a huge expectation created for the beneficiaries involved in any CSI programme. The beneficiaries will be hugely disappointed that there was not participation or that they felt their cause was not worthy enough for the corporate to actually participate. That would certainly be very negative and it could impact on your brand image and your ability to organise further CSI initiatives and it could even effect the whole community. I think of the house building; if we did not have enough volunteers that whole community would have been highly upset with us because we had created quite an amount of hype and a huge expectation to deliver all these houses. Had we not participated. It would have been devastating both to the community and there would have been long-term repercussions for us as a brand. I think justifiably the employer would not want to participate in future programmes if there is not a great response from the employees and it's understandable but the employer would also need to do some reflection to make sure that the programme they have chosen was a programme of substance and of meaning to the employee base. It would not help if someone is living on the breadline and doing something very high level for a community where they are suffering themselves and they see themselves in a difficult position, so the programme could be the problem. Brand equity would be damaged.

Question 5b: What are the disadvantages If the employer does not have volunteer programmes?

R1: I think you are doing the brand no favours. In fact, you might be doing the brand damage. I think that you are expected, in a society where there has been such inequality, that every corporate that generates sufficient profits should certainly assist with equalising society. The days are gone where you can rely on the government to just fit the bill for these types of things and expect everything to come from the government coffers. I would say a corporate that's making profits should certainly participate; the spirit has been set by Nelson Mandela. I certainly think for the medium and long term that any corporate that didn't participate would be frowned upon and their brand equity would be tarnished and they would be frowned upon both

by a community perspective and from a government perspective and it could ultimately impact on their sustainability.

Respondent Two

Question 1: What are the characteristics of your employees more likely to volunteer for your CSI volunteer initiatives?

R2: In the ones we've instituted the employees who come from that specific community, where we are volunteering, tend to volunteer first. The second driver seems to be the religious, who have stronger connotation towards helping people. The 3rd thing is people with families seem to be more interested. Many of the programmes we have run in our particular projects have been around children, supporting kids etc. Employees with families then have been quite forthcoming. We have a gender bias as far as numbers anyway, so it's hard to tell if women volunteer more. The other thing is that the bias that we've seen because it's in work time, instead of weekend volunteering employees take advantage.

Question 2: What do think are the benefits to the employees when participating in volunteering?

R2: It's along racial lines. For whites it's often their very first exposure to a black community and immediately there's got to be a whole lot of diversity benefits to that. You can see people's minds change over time without a doubt and that would be useful. The second benefit is that the employees feel a much stronger identification towards African Bank. The reason I implemented the programmes we have running in Kwa Mhlanga is the criticism in our last diversity survey was that African Bank doesn't do anything for our communities. The reality is we were but we were, not visual about it and if you do not participate you don't know about it. When employees see it first hand that we are participating and spending money they see the benefit. Those are the two biggest ones but another one is the staff have a little bit of work diversity, in other words they go have a change of environment for a day and they just come back looking more refreshed. I think that one of the sub projects in that project was around the cadetship

we ran. We advertised out there for a whole lot of previously disadvantaged youngsters out there to come into the call centre and we would support them and give them a year of training with the intention that we would make sure that would be employed after that. We had about 20 kids coming in. Now the one or two people that got heavily involved in that programme definitely benefited from a skills point of view, in other words understanding what level of people we have out there, how to actually bring them through the system, what kinds of problems you end up in managing a programme like this but that was limited to a couple of people. only a hand full of people that were exposed to this. I think our black staff has a different experience. Where we put our money into something useful, they don't learn much culturally when they go out there as they know all these issues, they live out there, so they know what's going on out there.

Question 3: What are the benefits to the employer, as in African Bank, when their employees volunteer?

R2: Clearly the employees feel they are more committed to the organisation and not exploiting people. Obviously in the wider context having a reputation of being more socially conscious is great in context of the country as a whole. There is obviously a political spin off if you can do it well the politicians and the opinion leaders of the country say better things of African Bank. There were a whole lot of positive brand and image issues which is definitely a spin-off. Regarding the cadetship:I learned how to deal with those guys and I could see the job I did on them was good (I hope it doesn't sound conceited.) I taught for a short while and I lectured for a short while so I had a better technique to get through to these kids and I was more disciplined about making sure they did it. So I see a lot of mentorship programmes that I see floating around the bank and I get frustrated because there are not enough quality persons to mentor. So if you pick a wrong person it will be a dead loss, in fact, it creates antagonism and a complete breakdown. You have to have a person with the right orientation and the right energy to carry it through properly. I don't think I was taught anything but I certainly learnt by doing a lot about mentorship.

Question 4: What is the disadvantages to the employees if they do not volunteer?

R2: I would think none. I can't think immediately on any. I don't think they are disadvantaged. Those people who don't go are generally people who feel comfortable in not doing so. They also rationalise it to a large extent; "I didn't have the time" or whatever. So I would think nothing in terms of that. We don't penalise them if they don't participate, we don't do anything so my guess is no.

Question 5a: What are the disadvantages to the employer if the employees don't volunteer?

R2: We have seen that at African Bank, we have had a lot of initiatives which have been done within the bank where people have either not got to hear about it and then there has been no participation at all. Then various people are bitter, there is definitely a resentment build up against future CSI programmes. Where the staff is not included, they don't know about it and they don't participate, people just look at it and distance themselves from it then they criticise it and the whole thing becomes a communication issue. I think it's more than a communication; it's a leadership issue. If you don't lead the thing properly it's going to backfire on you. For example, we did the Market Theatre; it's quite a big investment around the theatre. We had the Market Theatre for two or three years and that was one of the things that if you asked people about the Market Theatre they'll first they would say they didn't know, and then it's a communication problem. Then those that did know would say that's not what we need in our community. How many of African Bank's people go to the theatre? Who's benefiting? does it actually benefit our client base? So there is a lot of negative discussion about that.

Question 5b: What are the disadvantages if the employees does not have volunteer programmes?

R2: In the context of where South Africa is at the moment there would be a lot of negative connotations. It's reciprocal of things that we see are positive. You are going to get politically victimised if you don't actually do something about it, especially now. A lot of the branding and image problems that we have at African Bank are a round the fact that we've had a very, very low profile in social investment programme. If you look at Pick n Pay, (fantastic), they take every single opportunity to look as if they doing something and meanwhile it's just exploiting a situation but looks like a great social investment programme. We are just nowhere in terms of this and a lot of perceptions about African Bank are not diminished because we have nothing to actually fight it with. Reality is we are in a tough game, we are first in banking and second the in low income market, thirdly we charge high interest rates. That's going to be tough but we have no weapon to make it any better. If you don't use CSI to your advantage, then you going to have all this negativity we have around African Bank. It could help, it won't get rid of it completely but for sure if we did enough about it in the right directed, properly publicised, we could achieve a lot.

Respondent Three

Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

R3 I think employees who are probably in the softer areas like HR, possibly marketing certainly PR, but I think it could also be open to a few employees that see it as an opportunity to get time off. But having said that, I generalise across the field. I'm sure there are people with suitable characteristics in other areas of the business but then I would say in terms of the personal characteristics, those who have more of a social conscience.

Question 2: What would be the benefit to the employees if they did participate in a volunteering programme for a Company?

R3: I think being able to see a different perspective, being able to understand different view points, being in situations where they wouldn't normally be and therefore understanding the ramifications of different lifestyles, different social situations, working with people in difficult situations, creating greater empathy and communication skills and then seeing the benefits, and working as a team to achieve a common goal that would be very different than a business goal.

Question 3: What are the benefits to the employer if the employees volunteer for these initiatives?

R3: Building a greater sense of empathy and understanding of people always does well, particularly if you are a service organisation and especially if you are trying to be a customer-centric organisation. The teamwork aspect of working together to achieve a common goal increases to productivity. Better understanding of people working together, but for sure in a work situation there would be benefits.

Question 4: What are the disadvantages to the employee if he/ she does not volunteer?

R3: I think if it's a meaningful programme and meaningful work is being done the disadvantages would be that you loose out on that experience and social interaction and ability to make a difference and from a corporate reputation perspective. I think it's very important to get involved in initiatives like this it should be meaningful and we should get the exposure for our employees in the correct manner. From the Bank's perspective it certainly would add huge credibility and assist with reputational issues we do have. So the more the company and staff is committed to this I think its a key area we need to focus on, but it its not well managed, organised and run and the focus is not in the correct place and the relevant exposure its not just about advertising, the relevant exposure from a editorial point of view which comes with great credibility and its very important. Not only for the fact that we are putting back to the community that we take a lot out of but also that we start building credibility of the organisation as a brand. We have people who are really focussed on delivering and putting something back so the attitudes must improve, so if people don't participate they aren't going to have the opportunity to be exposed to that.

Question 5a: What are the disadvantages to the employer, firstly if the employees don't volunteer the initiatives that the company decides to drive?

R3: It's a lost opportunity and certainly and should be managed in a different way. I would hate to see an initiative that falls by the way side because it was dependent on people in the organisation to make it happen and are not committed. Then there should be a plan B if that was the case, hopefully it would not be the case but if it is then there has got to be something wrong in the way the whole thing is structured. So the disadvantages are that we commit funds to CSI, there must be objectives and those should be fulfilled and primarily there should be an advantage in putting back into the community.

Question 5b: What are the disadvantages to the employee if the employer does not have an actual programme?

R3: It would be very bad for African Bank, we are in a worse off position than a lot of other companies given who and what we are and with the customers that we deal with, we are dealing with people that have needs and the more we can be associated with helping people in a state of need and create a positive balance that could be achieved. In advertising it's about getting as much exposure as possible.

Respondent Four

Question 1: What are the characteristics of your employees more likely to volunteer for your CSI volunteer initiatives?

R4: I tried to rank them and think of them in terms of a personal experience point of view and also take into consideration the programmes that I have run and seeing how people participate- where do you get the best value out of it? I feel that people who are financially sound are people who are more like to volunteer and participate. It's not necessarily a characteristic but it is a lifestyle issue that I believe if important. Secondly, the people who were successful in managing these CSI programmes are people that are managing either teams or people. They seem to have the interpersonal skills and have developed some compassion for different groups of people and diverse groups of people and seem to be much easier to get them to participate in these programmes.

There is definitely a gender difference, but my gender difference is on a project basis. I find that females tend to work more with acute social issues like HIV, divorce situations, orphans, more of the really caring side. Where men are more practical in their ways they would participate more in the painting and building, more the facility type of stuff. What was interesting with the males: if you throw in some fun, like have a braai afterwards or a soccer game with a school that you are busy working with, it becomes more than just the effort of doing something but definitely helps to create an event for the day. Definitely younger people; and I'm not sure if it's a result of a less political baggage issue that older people, but you find younger people are more open and eager to participate in these programmes. Definitely people that are more religious, I found. It may not be religion alone it may just be their orientation and maybe their upbringing and exposure that drives them to have compassion for other people. Leaders generally, I have noted, are people more prone to accept an assignment or participate in assignments. Top performers are the ones always first to

volunteer and mobilize and would inspire other people to participate in these programmes.

Question 2: What are the benefits to the employees if they participate in CSI volunteering programmes?

R4: I definitely don't believe in a financial recognition or reward in whatever form if you sell it. The personal growth individuals experience are of fundamentally importance and reward. Which goes back to my own experience every time you have done these programmes you just walk away so much richer and with a better understanding. It is a great opportunity for team work, cohesion and improvement. I've seen teams coming back from these CSI programmes are much better, stronger and richer teams. You tend to break down a tremendous amount of barriers. There is a greater understanding of society, we tend to be very protected and isolated from the real issues in life and sometimes we make decisions at work about our own staff, not fully understanding what the real issues are out there and what drives people and makes them think and do certain things at work. So it helps you tremendously to understand society so much better. They learn how to do their own volunteer programmes because here they have the opportunity to participate in a more well orchestrated and selected programmes which can make a difference at a macro scale. Hopefully they would be able to learn and participate in their own private volunteer programmes. The staff who volunteer will receive funding for private programmes. This is where the financial power will play a part and make money available for employee's personal causes. That is the only financial reward that they will receive. It's not a personal reward but if they have worthy causes that they want to do on their own and we believe those causes are of significant value we are prepared to make budget available to support their programme and that is the benefit for them.

Question 3: What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

R4: If your cultural approach is correct within your business and you are successful in that approach to people they will be able to demonstrate the value system of your organisation and it will be visible; it won't just be something on the wall. We want to live out our vision. We want to improve the quality of people's lives which cannot be done through the product we supply, we also have to participate and give back. It can be very cost effective, the more people that volunteer the more programmes the bank can take on and the less financial burden be for the organisation to participate in these programmes. We don't only pay lip service as we would be standing as an organisation that definitely demonstrates what they say in their annual financial statement. It would improve the ability of business to help the government to meet demands of modern society. There are many social problems and organisations and government should stand together on these issues and help meet the demands. We are able to influence societies meaningfully and it doesn't help to take the high ground and talk about things if it will help the organisation to participate.

Question 4: What are the disadvantages to the employee if he/she does not volunteer?

R4: I must admit this was a difficult one for me because I don't think we have ever thought of this in the context of having a consequence if either the organisation does not offer good programmes or all your staff does not participate. It is an extra effort for the employees that could be rewarded with more development of their own career with the bank and make them part of the programme which would meaningfully fit with the employee's own career.

I think those not participating should be informed of the bank's value systems and we should over-acknowledge those who are participating. What we tend to do is we are great in getting people to participate and have a fantastic day, but those consistently participating in these programmes are not being properly recognised and they should be an example to other people. It's very hard to find concrete consequences for

those not participating but you can only do it better by manifesting better recognition for those who are participating in those programmes.

Question 5a: What are the disadvantages to the employer if, Employees don't volunteer for CSI initiatives

R4: I think it's very costly to have a CSI business unit to start off with because it is expected that organisations should demonstrate their participation in various CSI programmes. We are in that trap, we set aside fantastic big budget and we have people employed who are very mundane in the success rate of the project we are embarking on. We need successful CSI delivery; if you don't have the right people or the right people participating, definitely the delivery of such a programme is going to be unsuccessful. There should be a CSI selection programme; we are trying to pick that lower end route we go where everybody else is going and not leading the way to what potentially can be achieved. You find the "tick the box" approach that will be taken. There is no sincere strategy or vision for these departments and they are not properly led in the organisation either.

Question 5b: What are the disadvantages to the employer if, the Employer does not have volunteer programmes?

R4: An unsustainable business model: it might sound farfetched, but we've heard of many big companies that have lost big time as a result of poor participation in the community. There is a tremendous amount of lack of recognition by customers, suppliers, government and interest groups. We know the effect the BEE report had on ourselves last year, but it definitely had a very big impact when these companies were highlighted as not being compliant and I think this is where big business are going to be caught off guard as and when government starts getting a handle on this issue.We will be running for cover if reports are being generated and the best of the best are being presented. Very poor brand protection, we must not believe that buying marketing space is going to allow us the emotional connection

with our customers unless we do volunteer programmes. We need to spend more on marketing so the investment is going to be far greater than what it would have been if we properly planned our involvement. We would have had a poorer internal business culture, because if you cannot mobilize this it’s a very clear indication of what’s going on in the organisation and it would demonstrate the mindset of senior management.

Respondent Five

Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

R5: People who are self starters, confident, those that spend time reflecting on the different roles they play in their lives and if giving of their time plays an important role. To summarise, it's someone who is mature and reflective on giving. I don't think it has anything to do with gender or religion, it is more a person deciding that it is important to give of their time and realising they are able to give of their time. But it will not be one gender or one religion. It's left more to the person to say "I will take and run with this".

Question 2: What are the benefits to the employees if they participate in CSI volunteering programmes?

R5: The important thing for me to participate is that the employee gets recognition in the company for work done outside. They get to show the company their capabilities outside their normal job. The employer can see that the employee has more qualities and skills than what their job entails. If you are working in HR but you are also interested in marketing or something else, then by volunteering in the community, say to design a marketing plan or something similar, shows the employer that the employee is a multi skilled person and you are self initiated. Employees can develop new skills.

Question 3: What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

R5: The motivation is that the employee realises it more than a job and the employer recognises that they can give more that what they are giving at the job. So the benefit for the employer is the motivation levels go up and the employee realises the employer is also giving. The employee also sees that the employer cares about the community. If the volunteer initiative is

on a project that the employee really likes to do and the employer gives them permission to go and do during working hours, then the employee will feel that the employer supports them outside their normal job.

Question 4: What are the disadvantages to the employees if he/she does not volunteer?

R5: The disadvantage might be just perception; if the employee is operating in an environment where volunteerism is being encouraged and they don't participate it shows that there are disadvantages that might occur to other who are not volunteering. The other disadvantage to the employees is that they don't get an opportunity to meet other people outside normal work or to do other interesting things that may help him/her to discover more of who he/she is.

Question 5a: What are the disadvantages to the employer if, (a) employees don't volunteer for CSI initiatives?

R5: The disadvantage to the employer is that they do not have employees with initiative. It means that the employees are not engaged in what they are doing. The disadvantages is that they are buried with employees that are not engaged. The disadvantage is that the employees are not performing to their maximum. It's a reflection of something deeper either people think "Wow, what are they trying to do this time" so they are not very engaged in the business.They don't believe in the business they are working for and that African Bank supports, therefore there is something deeper and more underlying then the employer has to look deeper into the mindset of the employees and maybe what the employees are unhappy about- does the business not connect with the employee? Is there a disconnect between employer and employee?

Question 5b: What are the disadvantages to the employer if, (b) the Employer does not have volunteer programmes?

R5: The disadvantage is that we lack a culture of giving and the disadvantages that we don't create an environment where employees can give at the time that they are at work. We are limiting the growth prospects of the employees and the benefit that the employees could have got from giving.

Respondent Six

Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

R6: I actually don't know, probably people who feel that they want to create a balance on what they take out and what they put back in. It's a cliché. One of the things would be people who have a degree self confidence about where they are in their life and they recognise that there is a balance in life, from the selfishness of youth to becoming more selfless as you mature. "Mature" and "old" don't necessarily equate to the same thing. Different people mature at different rates. I have seen incredibly mature sixteen year olds in terms of this concept their own identity of self worth versus people who are still chasing self-worth. What you will find is that people chasing self-worth is someone chasing monetary self-worth, they see no reason to distract themselves from anything that will not allow them to achieve that. People who have a balance of self-worth, which is not necessarily only monetary, now find that, mentally, they are in a state which encourages themselves to devote more time to performance rather than just value structures. People who have a passion for and sense of identity with an organisation are more likely to want to put their own personal time into initiatives. Those employees who would be more likely to volunteer within work are those who identify and feel very close to the community of their workplace environment and are probably more likely to passionate about people. The thread that one would pull through from that is that the greater sense community that a company has, the more likely it that the people within that working community are going to be generous to make their own time available for initiatives such as this. For example you would not find very little volunteerism in MacDonald's because they don't encourage a community. You come in to work, sign in, put on your uniform and serve your customers, you earn your pay and you go.They have a staff turnover of 150%. There are companies that embrace people in the communities are probably more likely to get these initiatives off the ground:

companies that are generous, not necessarily in monetary ways but are generous in the way they treat people and the respect they show for people. People that feel that their company is treating them with respect, generosity, dignity, worth and care are probably more likely to respond to that by making their own time available. The two strands - the sense of community and those who feel that they have been treated generously by African Bank -will respond generously.

Question 2: What are the benefits to the employee if they participate in CSI volunteering programmes?

R6: I think fulfilment obviously is one the biggest ones, creating that balance that in some point of your lives you move from being selfish to being selfless and everyone goes through that journey at some point. It is guaranteed that you will make that journey, usually in your parenting age because at that stage you become more focused on giving rather than receiving. In the context of that journey everybody goes through that transformation process. Some people go through that at ten and you get ten year olds that are unbelievably selfless and see that their contribution to society is one of giving and not of taking. And others are the Gordon Gekko's of the world who will spend their whole life taking and in their last moments on this earth will resent that and say: "I wish I had given more". The benefits are to allow people to actually start that process of being able to identify with the process of giving and volunteering is something that fits comfortably with them or not and sometime you never know until you experience it. Until you have had the taste you will never know what it is. So often people chase selfish dreams because that is all they know. In a moment you can have that transformational process happen where suddenly fulfilment can be seen as a more balanced measure and that extracting value is not the only measure of fulfillment but also giving is fulfilling. It could be a catalyst or a moment of truth; a single experience can transform you, people have those sudden moments of realisation but sometimes you need a catalyst for that.

Sometimes you feel very insignificant in the world as an individual and that's why one of the most powerful forces for any race is the force of a collective community creating that gives you safety and security. You sometime feel that your contribution does not mean anything so being part of something big actually gives you that recognition because everybody can share in the value. So the whole big value that is measured, people can say that they were part of it. Your own initiative might be so insignificant that you think it's worthless, so you need to be part of some bigger, measurable benefit that gives people the sense that their contribution is bigger than if they did their own thing.

Question 3: What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

R6: Undoubtedly the biggest one is the sense of creating the concept of community and bond. There is no doubt that we find it difficult to create relationships in our day-to-day work because we are all busy. These initiatives, whether it's a leadership initiatives forum or a volunteer programme or a team building session, they have the same outcome: you see people in a different light, you start to get a sense of building a community spirit with those people, you don't see them as just your work colleagues, you see them as part of your family and these bonds and become much deeper than the professional bond are like to be created. The benefits to the bank is that you are mobilising enormous resources to create a collective benefit and the concept of creating something measurable and meaningful. I would use the analogy with a water bottle. The contents of the water bottle is very valuable but if I throw in onto the ground it becomes completely worthless because it spreads into a thin layer of water which has no value. Its better for me to take this one bottle and pour it onto one plant so that that one plant has the nourishment to sustain growth and become something, than to take this and throw if out the window and let a couple of drops scatter onto a couple of plants and evaporate so quickly that the plants get no nutrients from it. So using that analogy, CSI programmes have to be meaningful. It doesn't mean that

single, small events can't be powerful because they can, but there is much more benefit in a collective initiative because it can create momentum and momentum is what achieves real benefit in our company. I tend to underplay that because I am reluctant to allow myself to exploit what should be a selfless giving to something that you want to derive a benefit from. I feel very uncomfortable when companies advertise their CSI, like on TV. I find it very sensitive. Nobody knows what I do with my personal donations, when I make donations I insist that they remain anonymous, if they can't ensure it I won't give, so I tend to give when something touches my heart but I do not want any recognition for it. The only recognition I want is that it had a benefit. Therefore within a company I find myself in the same position that I don't really want the company to advertise and get external credibility for what it's doing, we must do it because we feel passionate about it and we want to do it and the output is meaningful. There is a perception in management that you certainly don't want to allow external people to cover all the 'bads' about you and never let the 'goods' come through. You have to be very careful, so I would seek the right forum for it, for example, in your annual report covering because it's a place where you can be quite balanced. The beneficiaries can know, although you must still be very careful how you do it. I was very insistent when ABIL did that comic that the branding on that was very low key because I did not want it to be used as a selling opportunity. It is about being subtle and discreet and getting balance.

Question 4: What are the disadvantages to the employee if he/she does not volunteer?

R6: Personally, I don't think there should be any, because it is a deeply personal choice. The obvious disadvantage is there would be peer pressure no matter how well the programme is designed, and what generally happens in an organisation it the majority will reject the minority in one way or another. If the majority of people volunteer the minority will be ostracised or judged and I do feel this is wrong. A company should not allow this to happen as it is human nature. One of the dangers is that you

create peer pressure on something that should be a personal choice. I honestly believe you can impose your rights on employees to perform their duties and do their jobs and conduct themselves ethically and professionally in the context of what we do when they are contracted to us but when they are volunteering this should be their own choice and we shouldn't judge it. On the other hand I happen to believe, and it is something I do want to look into giving employees paid time to volunteer. Then I would say there is ability for the company to impose. The company will sponsor you in paid time to do something for the good of society in the same way we pay them to work in a branch and serve customers, we are going to pay you serve the community. Then, if it is done in company time, then the company can impose certain standards on that, so that you don't get someone saying I'm not going to volunteer, I will rather lie in bed.

As the head of the business, I would differentiate my views of people depending on whether they did or didn't participate because it would demonstrate to me a value system. I would not judge people on pure volunteerism for example if we decide to clean up Diepsloot and sort out the filth in the river system, because its Easter weekend and I can't judge someone if they do or don't want to do that. About three months ago I sat down with Leon (the Chairman) and discussed CSI in this company. I find it very irritating because its like a shotgun thing, we pile a whole lot of money into a barrel we aim it in the air and shoot it out there and hope it will land on something useful and this is really bugging me. We spend R6m a year and I don't see anything meaningful or tangible and most of all I don't see anything sustainable, and to me that's most important. It's like the old story: if you give a man a fish you feed him for a day but if you teach him to fish he eats for a lifetime. Fundamentally, CSI has to be about teaching people how to fish. There is great value in taking people on an outing and give their day a bit of hope and fun but there's also thing you have to do to create sustainable benefits. I think if its pure volunteerism, the company should not judge but if the company adopts a concept that it's going volunteer a portion of the time and allowing people to actively participate in programmes then it's quite right the company should impose a standard

and requirements on that. We donate 1% of our profits, but I would rather see us donating and extra percentage of our time. Our time is much more valuable than our profits. So if we allocate 2 % or 3 % of the company's time to doing community projects, that is hundreds of thousands of hours, then you can do something big. Then you need some money that that huge source has got some momentum to deliver something. Now you can turn your R5m budget in to the fuel that drives those hours of time that people now have to do something.

Question 5a: What are the disadvantages to the employer if, (a) Employees don't volunteer for CSI initiatives?

R6: The problem is that you don't get the scale of benefits of 1 + 1 = 3, because a collective effort is worth more that an individual. So the less critical mass you achieve in everything then the less accumulative value. The disadvantage or realisation for the employer that they are not creating the community spirit and bond that is vital to operate in the community efficiently. There is a tangible realisation that the company is failing in its need to create a culture and emotional attachment. People will take their lead an queue from the organisation an value system that the organisation uphold and it the organisation professes to have a culture an value system that says "we take from the system" and that's it and we don't give back from the system the you are creating a role model for your people to be exactly the same, so why should you expect them to be any different. It is a fundamental signal to your people about what it is your organisation stands for and therefore what you expect your people to be and you cannot expect them to be something that you are not.

Question 5b: What are the disadvantages to the employer if, the Employer does not have volunteer programmes

R6: Staff would take the lead and question the value system of African Bank as an organisation. We take and do not give back. It is fundamental

that we create a role model for our employees; we will attract the wrong people or even push good employees away.

Respondent Seven

Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

R7: Employees that want to give their time and themselves to help and uplift communities who, for various reasons, don't have time because they spend most of their time at work because of family responsibilities. It's probably people who are committed to African Bank who would want to see African Bank do some community upliftment through initiatives and CSI programmes. These staff would want to be associated with such initiatives. Part of the thing about people not having time for CSI is because of family commitments and therefore not having time to do what they would like to has got to do with the fact that if you are married and have relatively young children it is probably a bit hard for them to have extra time to do stuff. I think that its absolutely necessary for companies such as ours to have volunteer programmes for staff because those people who would want to volunteer will probably be more loyal so it could become a retention tool.

Question 2: What are the benefits to the employees if they participate in CSI volunteering CSI programmes?

R7: The benefits for the employee are that they get to do what they love to do during working hours, basically contributing towards self fulfilment or self-worth. The individual gets fulfilled because of the work that he or she does for the community but doing that within the context of being an employee of African Bank. Of course the other benefit is that they get to add to some of the things that they do in terms of broadening their own personal skills. I find if someone discovers a particular skill in what they do outside of work, for example, a volunteer programme, it can lead to career progression or even a change of career.

Question 3: What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

R7: If we have a staff member who is that committed to a programme and doing something good, the positive benefit is an increased loyalty to African Bank. The second one is the visibility of African Bank and the brand equity that you develop by doing this kind of stuff. I think the motive of doing CSI programmes is not to get improved brand equity or marketing exposure but the objective is to do the right thing. Although I think it is pretty short sighted not to capitalise, particularly in this day and age because I think people actually to expect you to get the message from the good things that you do. I had this discussion with experts in the CSI world who say you should use it for brand marketing purposes. The purpose is the by-product, if you like, but from a competitive point of view. If we are not known to be doing something good out there, African Bank could shoot ourselves in the foot. I also definitely think stakeholders should know what the company is doing with regard to CSI.

Question 4: What are the disadvantages to the employees if he/she does not volunteer?

R7: I don't think there are disadvantages as such. An employee could narrow their world, if you don't broaden your own world, you just don't grow. Limiting your experience by not participating and perhaps what could also be a disadvantage is that if there is something the employees could learn, then they could miss out on a new skill which could help them grow. For example I was told that during the last volunteer programme that some people have excellent teaching capabilities that we didn't know about, for example, . motivational speaking, because at work they do something else which has nothing to do with that. So to that extent it must be a disadvantage.

Question 5a: What are the disadvantages to the employer if, employees don't volunteer for CSI initiatives?

R7: I think it is "reputational" first of all.If you commit to a programme and you are committed to certain programmes and staff do not turn up to

actually fulfill that commitment there is a “reputational” risk to the bank which could lead to the community not trusting and not believing in the Bank and that would give a bad perception. Secondly, we will not get to achieve what we would have achieved if we have people volunteering in the programme. If, for example, we were focusing on a facility for the Ivory Park High School we have adopted, if you have adequate numbers of participants then you are able to cover multiplicity of challenges or problems at the same time. So you could have people giving motivational talks to the students at the same time others can provide tangible skills. So we will achieve a lot more in a shorter time that if you did not have participants willing to volunteer. The impact would not be as visible to the community.

Question 5b: What are the disadvantages to the employer if, the employer does not have volunteer programmes?

R7: One is that you don’t have continuity between what you do in a CSI programme with employees, and that there is no internalisation in terms of what we do, it’s disconnected involvement in the community. Even if we just write a cheque it’s considered good work on the ground but the participation by the employees can complete the circle. It is a way of getting the involvement of the people and companies in linking their equipment and skills to what they can offer the beneficiaries in this particular space, the personal social involvement. You are not helping the branding African Bank.

Respondent Eight

Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

R8: What I find with my staff that volunteer, is they are likely to be people who are performing well. Bearing in mind that the area is a hard non people oriented function where day-to-day you are dealing with numbers and stats but historically my staff has grown up in the hard sciences so by and large they are not particularly people-centred. But given that people who tend to go for softer, fluffy stuff are people who have a much stronger people orientation, much more approachable, much more people sensitive and those people don't do well in a credit environment. More often than not it's a sign in my area that the staff will not volunteer. To summarize: sociable, people-centered Individuals.

Question 2: What are the benefits to the employee if they participate in CSI volunteering programmes?

R8: I feel strongly that it's very important principally for outreach and for identification of specifically, the customers we serve and to get a sense of how people live because quite frequently, particularly in my credit area, there are people who make these big decisions about our consumers and doing it outside of the context of understanding how and where our customers live. A lot of my staff are white and much removed from the sort of life in the township. There are external benefits, like treating people properly in the society that they live and work in which are very important and even getting them to relate to what they should do. If it's well done it is extremely beneficial, so if we could really structure something so that you felt what you are doing was meaningful and making a real difference and not just a day off building houses because you felt like a day off. There are internal benefits like team building if it's done well and if it's done in teams and if it's done competitively against other teams. You can structure CSI

work to utilize the existing skills of the people. Helping to plan and do management work to get to an outcome then you can teach people to project manage and that skill transference must be a benefit.

Question 3: What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

R8: It's reciprocal. You generate brand awareness in the community. Brand association and knowledge develops and it's good that the employees know that African Bank is active in these types of programmes. Employees relate to our brand and this will build pride in the workforce.

Question 4: What are the disadvantages to the employees if he/she does not volunteer?

R8: None, although it could lead to a disadvantage in our cultural, corporate ethos that we are trying to build. It could also prove to be exclusionary from the work place team. It is important for the leaders of this business to set the example and standard for the employees with regard to volunteering.

Question 5a: What are the disadvantages to the employer if the employees don't volunteer for the CSI initiative?

R8: There is a disconnection between the business and the staff. It could be simply communication or something more sinister. It would be a sad indictment on the leadership of African Bank.

Question 5b: What are the disadvantages to the employer if the employer does not have a volunteer programme?

R8: In this day and age African Bank cannot not have a volunteer programme but it must be well organised.

Respondent Nine

Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

R9: From a gender perspective definitely females are a lot more compassionate. Also from a race perspective, the white contingent is more receptive to something like this because it's the guilt after a trip that they are on, but it will work itself out. The middle to elderly people, 30 year olds and above is also a lot keener to give back. The youngsters are not really interested, they don't have time for it and don't see a reason for them to give something back to the communities. So, ladies are much more compassionate, especially the 50 year olds; they definitely have more passion for this. For now the white element, they are much keener to show that they are giving to the community. From the religious perspective, KwaMhlanga came to us via AFNET which is an Afrikaans church initiative where they source funding and look to get into community development projects.

Question 2: What are the benefits to the employee if they participate in CSI volunteering programmes?

R9: Ultimately self-fulfilment and self-satisfaction from a business perspective. I am just looking at it from an employee business perspective. We made it part of their team building that they would have to build a day-care centre and dig eco circles but what ultimately what turned out it was one big fun day for them. What it did do was sensitise the staff, even the black contingent. There is worse than what they currently have so from that perspective they came back and their eyes were opened to other people's suffering and they now see their own situation as privileged in comparison. Team effects: more from a diversity perspective not really a team building perspective. More understanding, also from a class perspective, understanding that there are issues out there in the rural areas, understanding that Aids does play a big role in the lives of the majority or

individuals and that poverty is a big issue. When we ask for donations, food, toys and books there is a big response because they can relate back to a very real example of what they participated in.

Question 3: What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

R9: Our current CSI KwaMhlanga project we are driving might be politically correct and must drive the overall corporate object but it had no impact on the business and has not gone down to grass roots. So what's happened is you have a CSI team that drives projects which don't impact the business and it's employees at all. With regards to KwaMhlanga there is a difference between KwaMhlanga and the other projects is that it was driven by staff and not a corporate objective. The corporate involvement was purely a funding one; staff drove the actual implementation of those projects. The benefits were that the staff become more sensitised regarding diversity and cultural integration, so from that perspective we saw benefits coming through.

Question 4: What are the disadvantages to the employees if he/she does not volunteer?

R9: From a business perspective absolutely nothing. From a moral personal perspective I think they are missing out in terms of doing good, in my own view, if you look at the different generations, the younger ones are not really interested in giving back yet, there is just so much that they can lap up for now. But as they mature they see that they can make a difference. So from a personal perspective: personal growth, understanding the community in which we live. But from a business I don't see any disadvantage coming through.

Question 5a: What are the disadvantages to the employer if, employees don't volunteer for CSI initiatives?

R9: From an employee perspective it's about being ignorant to what the business gives back to the community. Definitely branding; and there is a marketing component to it as well. If they are sensitised to what community projects are implemented they take ownership and are lot more proud of their business model. One of the biggest challenges we face in this business is our reputation as loan sharks, and a lot of staff are working at African Bank because they have to work at African Bank, not because they believe in the model, and that goes to even a very senior level. So by sensitizing them to what we do give back to the communities improves the image of the business to both internal and external stakeholders.

Question 5b: What are the disadvantages to the employer if, the employer does not have volunteer programmes?

R9: The one is that they won't be complying with the Financial Services Charter, so there is a statutory disadvantage so we could be censored for that. The business that we are in and the markets we are looking to penetrate or have penetrated requires us to be a lot more active in terms of giving back to those communities. If we are looking to the mass market to drive our business model the best way to enforce that model would be to give back and be seen to give back. It doesn't help to do things on a small piecemeal basis; we need to be a lot more open and proud of the initiatives we take on. But we also need to be a lot more critical of the value that these initiatives can give us, from an exposure, branding enhancement and image perspective.

Respondent Ten

Question 1: What are the characteristics of your employees who are likely to volunteer for your CSI initiatives?

R10: Those demographics are immaterial, I think that sex, race, religion, that kind of thing will drive whether somebody volunteers or not, it's more if the person has compassion for people, whether you have respect for other people and whether you understand the principle of being privileged and want to give back to other people. It's the honourable thing to do to give back to communities. I think self-respect and caring is critical. I really don't think demographics have anything to do with it. I would question the research methodology. It's about a certain type of individual; it's like people who work for NGO's. Some people simply won't work for NGO's. People who work for NGO's do so because they couldn't take capitalism any more. Somebody said it to me it's a sensitivity for others that gets people to volunteer.

Question 2: What are the benefits to the employee if they participate in CSI volunteering programmes?

R10: There are many benefits: It leads to job enrichment, if the employer allows this during work time, it creates loyalty, commitment and it shows the organisation cares about the environment it competes in. So I work for a company that cares for the environment and that's good for me and that drives my loyalty, my commitment and my job satisfaction. I think it can be great for building a people-oriented culture in an organisation. So for anybody who is a caring, sensitive animal those are the benefits. It can make you feel good about life and what you do. When we went out to build houses, we all felt good about it, we were so inspired we wanted to do it all the time. But that day we all felt good about ourselves and felt good about life. Not one person "bitched" about anything, even going to Soweto, it was a good, fun day and everybody that went will remember that day forever.

Question 3: What are the benefits to the employer, African Bank, if your employees volunteer for CSI initiatives?

R10: There is a bunch of irrelevant benefits which you can write and report on what we do; sustainability, our commitment to the community and so on, but it is about giving back and I believe it is critical to give back. Capitalism must alleviate the needs of the needy we can't be in business just to make money. I know that the CA's say that the only purpose of business is to show returns and the prime reason of giving back is sustainability. If they are serious about doing something to the benefit of everybody for the greater good, then the organisation can truly position themselves to say that we take this stuff seriously. You will attract a better caliber of person to the organisation. They will stay longer and therefore have less staff turnover. Your indirect people costs will be less because you won't have to recruit and retrain all the time. But ultimately by attracting a better caliber of person because you will become an employer of choice and you will attract the people who are serious about these sorts of things. I do think some companies do build houses just to put it out in reports, but I think that's just nonsense.

Question 4: What are the disadvantages to the employees if he/she does not volunteer?

R10: I think people who don't do this have no personal growth and they are selfish. I truly believe we are not just on this planet to look after ourselves and our interests but to look after other people as well. But I feel sorry for those individuals who do everything for themselves with no sense of obligation towards volunteer programmes. Volunteerism is very big in the United States; if you put out your CV and you state that you volunteer it will count in your favour. So I think people who do not volunteer miss out on a huge opportunity to feel good about themselves and about making a difference in someone else's life.

Question 5a: What are the disadvantages to the employer if, employees don't volunteer for CSI initiatives?

R10: You are going to battle to demonstrate practically that you care about the environment and about communities and the less fortunate. Perhaps the biggest thing is if a company has a volunteer programme and employees do not participate then the message to management is that "we don't believe your intent behind this" and a message also says "you doing this to tick the box to put in the annual report", so there are many disadvantages. If they don't volunteer its up the board of this organisation to discuss at board meetings, it is that important. It shows lack of emotional involvement in an organisation and where people are remotely involved in the business. It's a simplistic conclusion is that there is not emotion involved in the business. There is something around the levels of loyalty and commitment because if people are committed to an organisation they will support and participate in company initiatives. It's simple: if we do not participate, we are not committed to this organisation because we don't identify with the principle of this business. You have to have a passion for this. It's well documented in scientific research that with entrepreneurs it is all about the buck and yet we spend a lot of money on this stuff. I see a lot more volunteering and sustainability now that was 5 years ago.

Question 5b: What are the disadvantages to the employer if the employer does not have volunteer programmes?

R10: It's simple, a company and African Bank specifically, needs to decide for itself.If the business has decided it's a waste of money and that's cool, make that decision. For many to participate and invest money in volunteer programmes means it's an indication of a business that is going to invest in its soul. I do not want to work for an organisation that does not have a volunteer programme.

APPENDIX G

Job Levels and Gender Splits for African Bank Head Office

STAFF LEVEL	ABIL GROUP	Male			Female				Male	TOTAL
		B	C	A	B	C	A	W	W	Mar-08
Level 1a	**Executive Directors**	1	0	1	1	0	0	0	6	**9**
Level 1	**Top Mgt**	5	0	0	0	0	1	5	12	**23**
Level 2	**Senior Mgt**	9	0	3	3	1	0	10	32	**58**
Level 3	**Middle Mgt**	17	5	6	11	5	7	47	52	**150**
Level 4	**S/visor Admin**	154	12	15	48	7	14	78	31	**359**
Level 5	**Clerks**	522	7	13	285	25	26	69	12	**959**
Level 6	**Service Workers**	8	0	0	6	0	0	1	1	**16**
	Perm Total	**716**	**24**	**38**	**354**	**38**	**48**	**210**	**146**	**1,574**
	Temps	6	3	5	19	4	5	12	6	**60**
	Total	**722**	**27**	**43**	**373**	**42**	**53**	**222**	**152**	**1,634**

Total Male	944
Total Female	690

APPENDIX H

Results of Section B (question 6 -15) - Employee Benefits

Question	Mean	Standard Deviation
6	0.83	0.81
7	1.09	0.83
8	0.56	0.89
9	1.12	0.67
10	1.12	0.88
11	1.30	0.75
12	0.85	0.84
13	0.97	0.76
14	1.75	0.79
15	1.32	0.75

APPENDIX I

Results of Section C (Question 16-25) - Employer Benefits:

Question	Mean	Standard Deviation
16	-0.21	1.13
17	0.56	0.88
18	0.35	0.98
19	0.21	1.04
20	0.43	1.06
21	1.37	0.71
22	1.32	0.83
23	0.49	0.93
24	0.81	0.75
25	0.10	1.07

APPENDIX J

Cronbrach Alpha Results – Correlation Matrix

$$\alpha = \frac{N \cdot \bar{r}}{(1 + (N-1) \cdot \bar{r})}$$

Correlation Matrix

	B6[0]	B7[0]	B8[0]	B9[0]	B10[0]	B11[0]	B12[0]	B13[0]	B14[0]	B15[0]	C16[0]	C17[0]	C18[0]	C19[0]	C20[0]	C21[0]	C22[0]	C23[0]	C24[0]	C25[0]
B6[0]	1																			
B7[0]	0.503042	1																		
B8[0]	0.467103	0.415815	1																	
B9[0]	0.415877	0.528151	0.399389	1																
B10[0]	0.494846	0.580457	0.494888	0.63283	1															
B11[0]	0.408066	0.437643	0.391643	0.503968	0.592219	1														
B12[0]	0.345077	0.528775	0.413696	0.558173	0.54456	0.36796	1													
B13[0]	0.425134	0.503788	0.282467	0.541293	0.445075	0.435975	0.608166	1												
B14[0]	0.355682	0.248542	0.173603	0.340421	0.294415	0.207168	0.468406	0.456009	1											
B15[0]	0.402636	0.544242	0.308564	0.565772	0.466261	0.615201	0.550027	0.608084	0.285208	1										
C16[0]	0.148931	0.204877	0.325426	0.252522	0.30071	0.282498	0.384284	0.195954	0.222443	0.160772	1									
C17[0]	0.293623	0.245383	0.36626	0.308011	0.475308	0.35	0.445284	0.397875	0.460794	0.376707	0.395774	1								
C18[0]	0.296034	0.393348	0.367189	0.301506	0.386426	0.342076	0.434108	0.382538	0.368348	0.34335	0.4983	0.623538	1							
C19[0]	0.325465	0.288974	0.371958	0.226503	0.443529	0.249014	0.401336	0.266445	0.336217	0.218407	0.40194	0.702189	0.590425	1						
C20[0]	0.334941	0.304794	0.312255	0.306895	0.429274	0.308771	0.387245	0.354767	0.377995	0.297596	0.431188	0.659416	0.650612	0.826824	1					
C21[0]	0.246199	0.444405	0.199451	0.469699	0.452777	0.570605	0.364267	0.402277	0.287069	0.587342	0.180919	0.327367	0.298846	0.216858	0.225263	1				
C22[0]	0.309783	0.380495	0.26551	0.334112	0.507129	0.598876	0.355978	0.481356	0.330628	0.508829	0.252471	0.427536	0.42134	0.362205	0.468925	0.65339	1			
C23[0]	0.03706	0.097341	0.108862	0.244155	0.198236	0.18326	0.306271	0.357155	0.287484	0.251744	0.450814	0.269092	0.422067	0.190468	0.256948	0.246904	0.306629	1		
C24[0]	0.175798	0.280795	0.223953	0.306999	0.212413	0.230545	0.344074	0.339426	0.394124	0.261677	0.365038	0.257171	0.415356	0.326599	0.408326	0.225312	0.174133	0.488619	1	
C25[0]	0.286167	0.316601	0.280615	0.306535	0.312168	0.291466	0.342897	0.289488	0.429124	0.239246	0.465827	0.584324	0.690519	0.584323	0.61947	0.222278	0.345203	0.421302	0.552252	1

Rhat 0.376042

Cronbach 0.923392

APPENDIX K

Cronbrach Alpha Results – Covariance Matrix

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N-1) \cdot \bar{c}}$$

Covariance Matrix

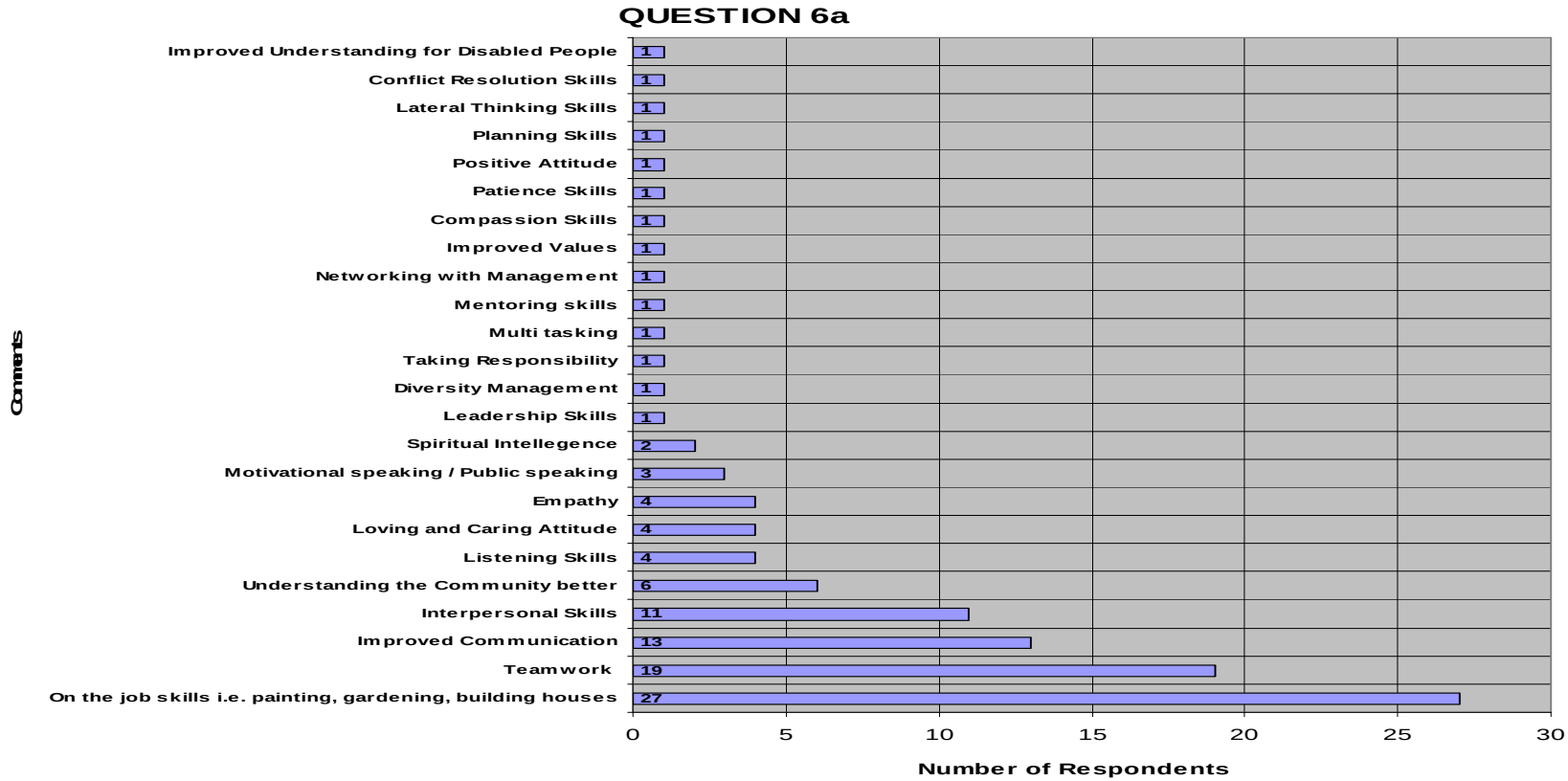
	B6[0]	B7[0]	B8[0]	B9[0]	B10[0]	B11[0]	B12[0]	B13[0]	B14[0]	B15[0]	C16[0]	C17[0]	C18[0]	C19[0]	C20[0]	C21[0]	C22[0]	C23[0]	C24[0]	C25[0]
B6[0]	0.6454																			
B7[0]	0.335409	0.69																		
B8[0]	0.334989	0.307273	0.791405																	
B9[0]	0.220436	0.288182	0.233388	0.431488																
B10[0]	0.342564	0.413636	0.377686	0.356612	0.73595															
B11[0]	0.242741	0.268182	0.257025	0.244215	0.374793	0.544215														
B12[0]	0.233987	0.369091	0.309256	0.308099	0.392562	0.228099	0.706116													
B13[0]	0.257802	0.312768	0.18862	0.267149	0.285582	0.241478	0.383974	0.559549												
B14[0]	0.221109	0.159091	0.119008	0.172314	0.194628	0.117769	0.303306	0.263951	0.593802											
B15[0]	0.244171	0.34	0.206446	0.279504	0.300826	0.341322	0.347603	0.342395	0.165289	0.56562										
C16[0]	0.13509	0.191987	0.328003	0.188115	0.292568	0.236175	0.366215	0.165038	0.194344	0.137026	1.274809									
C17[0]	0.207979	0.179091	0.286281	0.177769	0.358264	0.22686	0.32876	0.262183	0.311983	0.248926	0.39399	0.771983								
C18[0]	0.231546	0.317273	0.31719	0.192314	0.321901	0.245041	0.354215	0.278596	0.27562	0.250744	0.547765	0.531983	0.942893							
C19[0]	0.272873	0.25	0.344628	0.154959	0.396281	0.191322	0.35124	0.204107	0.269835	0.171074	0.473613	0.642562	0.597107	1.084711						
C20[0]	0.281121	0.263636	0.289256	0.209917	0.383471	0.23719	0.338843	0.270432	0.303306	0.233058	0.508627	0.603306	0.657851	0.896694	1.084298					
C21[0]	0.141234	0.262727	0.126281	0.219587	0.276446	0.299587	0.217851	0.214376	0.157438	0.31438	0.145863	0.204711	0.206529	0.160744	0.166942	0.506529				
C22[0]	0.205418	0.261173	0.18761	0.178941	0.359482	0.364784	0.246023	0.296296	0.20537	0.315967	0.23594	0.309822	0.334989	0.311674	0.403165	0.383806	0.676711			
C23[0]	0.028035	0.075499	0.090817	0.149314	0.158909	0.12642	0.239542	0.249486	0.205538	0.177089	0.470936	0.219258	0.379766	0.183739	0.248632	0.16438	0.234396	0.873327		
C24[0]	0.106136	0.174545	0.149091	0.150909	0.136364	0.127273	0.216364	0.190809	0.227273	0.147273	0.309738	0.169091	0.301818	0.254545	0.318182	0.12	0.104789	0.339197	0.56	
C25[0]	0.245097	0.28	0.265785	0.21438	0.285124	0.228926	0.306777	0.230452	0.352066	0.19157	0.560727	0.546612	0.713884	0.647934	0.686777	0.16843	0.298207	0.419746	0.44	1.133554

chat	0.279549
vbar	0.758618
Cronbach	**0.921077**

APPENDIX L

Respondents Skills Developed

Respondents who answered “agree” or “strongly agree” to question 6 were asked which of their skills were developed.



APPENDIX M

Response to Executive Interviews

Question 2: What do you think are the benefits to the employees if they participate in CSI volunteering programmes?

Improved employee diversity

- Diversity: white employees first exposure to life in the black townships
- Employee's can see different perspectives
- Employee's can understand different points of view
- Employee's can understand the ramifications of different life styles
- Employee's can experience different social situations
- Break down barriers between employees
- Employee transformation improved
- Employees understand society better
- Employee's relate to fellow staff better
- Employee awareness of Aids and how it is affecting communities

Employee skill development

- Employees develop mentoring skills
- Employees develop work diversity skills
- Employees develop communication skills
- Employees develop on the job skills

- Employees develop team work
- Employees display of other skills
- Employees are part of improved cohesive teams
- Employees develop improved management skills
- Employees develop project management skills
- Skills transference of employees
- Employees enjoy job enrichment

Employee Identification with ABIL values and culture

- Employees feel a stronger identification with ABIL
- Employees receive recognition from ABIL
- Employee loyalty
- Employee commitment
- Employees identify with ABIL that it cares for the community
- Employees feel part of a people centered culture
- Enables employee career progression
- Employees Identify with our customers
- Encourages employee support for future CSI initiatives
- Employees and employer achieve a common goal

Employee personal development

- Employees have greater empathy
- Employees develop a greater sense of self worth

- Employees contribute and give back to society
- Employees become better people in their communities
- Improved morality of employees
- Employee personal fulfilment
- Employees create life balance
- Employees feel they are part of something significant
- Employees feel good about life
- Employees get to do what they love
- Employees can change career choice

APPENDIX N

Response to Executive Interviews

Question 3: What are the benefits to ABIL if your employees volunteer for CSI initiatives?

Improved employer brand and reputation

- Sustainability of ABIL
- ABIL demonstrates commitment to the community
- ABIL creates the concept of community and bond
- ABIL builds community spirit
- ABIL creates momentum
- ABIL can influence society meaningfully
- ABIL makes a stand as an organisation
- ABIL shows support for Government
- ABIL builds a brand and its image
- ABIL demonstrates financial stability
- ABIL builds a customer centric organisation
- ABIL Increases reputation
- Political benefit for ABIL
- Marketing exposure for ABIL

Strengthens employer/ employee relationship

- ABIL will see staff in a different light
- ABIL develops a family culture
- Demonstrates ABIL value system
- ABIL can live out our vision
- ABIL enjoys increased motivation levels of staff
- ABIL enjoys positive feelings in the workplace
- ABIL encourages employees to feel secure in their jobs
- Increased productivity of employees
- Improved teamwork of employees
- ABIL enjoys increased employee commitment levels
- ABIL builds pride in the workforce

Enhances ABIL's HR capabilities

- ABIL attracts a better calibre of employee
- ABIL retains employees
- Indirect people costs reduced as ABIL will not have to recruit and train all the time
- ABIL builds on becoming an employer of choice
- ABIL attracts like minded people
- ABIL mobilizes enormous resources to create a collective benefit
- ABIL increases employee loyalty

- Employee skills enhanced in ABIL

APPENDIX O

Response to Executive Interviews

Question 4: What is the disadvantage to the employee if he/she does not volunteer?

Lack of employer/ employee relationship

- No disadvantage to employee
- Employees miss out the opportunity to develop new skills
- Employees lack understanding of ABIL's value system
- Could prove to be exclusionary in the work place to employees
- Employees feel left out

Lack of employee personal development

- Employees loose out on the experience
- Employees reject the ability to make a difference
- Employees miss out on the opportunity to self reflect
- No personal growth for employees
- Employees demonstrates selfishness
- Employees miss out on an opportunity to understand the community they work in

APPENDIX P

Response to Executive Interviews

Question 5a: What are the disadvantages to the employer if the employees do not volunteer for the CSI initiatives?

Negative brand and reputation

- Cannot practically demonstrate that ABIL cares about the community
- Disappointed beneficiaries
- ABIL brand image would be tarnished
- Reputational damage for ABIL

ABIL lacks emotional connection with employees

- Employees do not believe ABIL intent and think that possibly it's a tick the box for the annual report by management
- Lack of emotional involvement of employees
- Lack of loyalty and commitment shown by employees
- ABIL not being seen as a role model for staff
- ABIL is attracting the wrong type of employee into the business
- Employees not engaged in ABIL
- Employees not performing to their maximum
- ABIL not connecting to employees
- Ignorant employees

ABIL lacks management effectiveness

- ABIL unable to leverage the scale of a large work force
- Costly for ABIL
- Lack of organisation and management
- Have ABIL chosen the right CSI programme
- Bad communication within ABIL
- Could be due to previous badly organised CSI volunteer initiatives
- Sad indightment of ABIL leadership

APPENDIX Q

Response to Executive Interviews

Question 5b: What are the disadvantages to the employer if the employee does not have volunteer programmes?

ABIL brand and reputation

- Would take away from ABIL brand strength-brand damage
- Government disapproval of ABIL
- Negative advertising for ABIL
- Endorsement of micro lender (loan shark) image for ABIL
- Non compliance to the Financial Charter for ABIL

ABIL management effectiveness

- Unsustainable business model for ABIL
- Poor standard of management for ABIL
- ABIL would limit personal growth of employees
- Unacceptable for ABIL not to have a volunteer programme
- ABIL will not be successful in the mass market

ABIL culture and values

- ABIL needs to think about its soul
- Employees would question value system of ABIL
- No emotional connection by customers to ABIL

- Poor internal culture of ABIL
- Writing a cheque is not enough by ABIL