

RE-ENGAGING CITIZEN IN COMMUNITY WELFARE (A CASE STUDY OF CBN CSR ACTIVITIES)

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Abstract: This thesis explores the rationale behind re-engaging citizens in community welfare and as well as CSR approaches; and key issues, challenges and considerations in designing and implementing such approaches. It highlights overarching issues across sectors and community-contexts, with particular focus on implications specific to conflict affected and fragile contexts. Chapter one provides an overview of community to peace building and social responsibility, including a brief look at CSR and the contribution to the economy development, and more importantly, outlines the key aims and objectives of the study. Chapter two outlines literature of other researchers, their views on CSR, citizen's participation in social responsibility and the rationalization of CBN/sectors activities. Chapter three highlight the research instrument (questionnaire, books journal and internet source) and methodology (reliability, validity, chi square, Anova and regression analysis) used for the study these approaches were use to collect data and as well as analyze data to get facts for the study. Chapter four displays the presentation and discussion of the findings gotten from the analyses result. In particular, it discusses how all the variables significantly affect each other and how they positively contribute to economy development. Also, the hypotheses were further tested using the regression analysis for the purpose of right decision. The final chapter provides summary (summarizes the whole chapters), findings (highlight the findings base on the analyzed result), conclusion (the institution of assumption for the study) and recommendation (the study was advised as a course of action) annotated specific case were the study can be useful, highlighting lessons learned and it effects.

Keywords: re-engaging citizens, community welfare, CSR, CBN/sectors activities.

1. INTRODUCTION

The future is not a place to which we are going; it is a place we are creating. The paths to the future are not found, but made, and the activity of making them changes both the maker and the destination (Martha Cleary). The idea of people taking charge of their own measurements of progress is a powerful and far reaching innovation that can bring about a new sense of civic engagement (Sustainable Seattle. 2000).

Traditionally the world's poor, making up most of the global population, have suffered a greater prevalence of malnutrition and hunger, higher infant mortality rates, shorter life spans and other poor health indicators, illiteracy and other educational deficiencies, greater employment problems, higher crime rates, and the intergenerational continuity of these problems, than has been the case among the non-poor. In trying to improve the quality of life for the poor, planners and policy makers of human service delivery have in the past three decades, moved increasingly away from "top down" (government only) program planning and implementation to strategies of increased input from the organizations, leaders, and citizenry of the communities targeted by their policies and programs. Yet this citizen community engagement achieved the goals and objectives desired by those planning, implementing, and sponsoring these projects. We suggest in

this paper that part of the problem is the evasive problem of defining and effectively operationalizing what we mean by the concepts of “community” and “community based.” With regards to community, Hawe (1994) talks about three different concepts of community that are found in CBIs. First she says is “the most common notion of community found in health promotion is the most simple community as ‘lots and lots of people’ or community as population” (p.220). She says such ideas of community interventions is “propelled by the concern to reach as many people as possible and make the best use of scarce program resources.” (*ibid*).

Here Hawe is defining community as a geographic/demographic cluster, and in the second or third type, as a unit for addressing a health or social problem. This type of conceptualization of community is that of community as a “**unit of solution.**” In all three of her models of community, community is viewed as a geographic, demographic, or social entity. The individual is placed within the concept of a social unity, whether it is the wider geographic unit, various social units such as local organizations, institutions, support networks, and key individuals.

1.1 PERCEPTIONS OF ORGANIZATIONAL LEADERS:

Great deals of the conversations at Kettering were about citizens. The perceptions of organizational leaders varied. Some felt citizens needed and wanted to be led. These leaders were frustrated by the difficulty of getting others to understand the complexity they saw in issues. Other leaders placed a great deal of faith in what they believed was Nigerians’ innate common sense, yet they differed on the role citizens should play. Citizens were important to some of the organizations because they could put pressure on officials and government agencies. (These organizations considered government to be the proper body for organizing social progress.) Citizens were valued in other organizations for their ability to take collective action in their own right as well as through governments.

Although the principles of community engagement laid out in 1997 have not changed, the body of knowledge supporting them has grown, and more agencies and organizations are involved in promoting community engagement and community-engaged research. Involving the community and collaborating with its members are cornerstones of efforts to improve public health. In recent years, for example, community engagement and mobilization have been essential to programs addressing smoking cessation, obesity, cancer, heart disease, and other health concerns (Ahmed et al , 2010; Minkler et al , 2008) In October 1995, recognizing the importance of involving the community, the Centers for Disease Control and Prevention (CDC) established the Committee for Community Engagement, which was composed of representatives from across CDC and the Agency for Toxic Substances and Disease Registry (ATSDR) Two years later, that committee developed the booklet *Principles of Community Engagement*, which was published by CDC and ATSDR *Principles* defined community engagement as “the process of working collaboratively with groups of people who are affiliated by geographic proximity, special interests, or similar situations with respect to issues affecting their well-being” (CDC, 1997, p 9) We will refer to this second edition as a primer rather than a booklet because of its expanded size and scope conduct their business in a way that is ethical, society friendly and beneficial to community in terms of development.

1.1.2 CORPORATE SOCIAL RESPONSIBILITY:

Social responsibility is an ethical framework and suggest that an entity, be it an organization or individual, has an obligation to act for the benefit of society at large. Social responsibility is a duty every individual has to perform so as to maintain balance between the economy and the ecosystems. A trade-off may exist between economic development, in material sense, and the welfare of the society and environment, though this has been challenged by many reports over the past decade. Social responsibility means sustaining the equilibrium between the two. It pertains not only to business organization but to everyone who’s any action impacts the environment. This responsibility can be passive, by avoiding engaging in socially harmful acts, or active, by performing activities that directly advance social goal.

Some critics argue that corporate social responsibility (CSR) distracts from the fundamental economic role of businesses; others argue that it is nothing more than superficial window dressing, or green washing, others argue that it is an attempt to pre-empt the role of governments as a watchdog over powerful corporations through there is no systematic evidence to support these criticisms. A significant number of studies have shown no negative influence on shareholder results from CSR but rather a slightly negative correlation with improved shareholder returns.

Recognizing that community involvement is essential to the identification of welfare concerns and interventions, A societal Committee was created for task force on updating the 1997 publication *Principles of Community Engagement*, published by the Centers for economy development. So the responsibility for public welfare becomes increasingly a governmental concern as private philanthropy becomes more and more a semi- public bureaucratic activity, there will be increasing demands for a public accounting.

Hence, the issue of corporate social responsibility (CSR) has been debated since the 1950s. Latest analyses by Secchi (2007) and Lee (2008) reported that the definition of CSR has been changing in meaning and practice. The classical view of CSR was narrowly limited to philanthropy and then shifted to the emphasis on business-society relations particularly referring to the contribution that a corporation or firm provided for solving social problems. In the early twentieth century, social performance was tied up with market performance. The pioneer of this view, Oliver Sheldon (1923, cited in Bichta, 2003), however, encouraged management to take the initiative in raising both ethical standards and justice in society through the ethic of economizing, i.e. economize the use of resources under the name of efficient resource mobilization and usage. By doing so, business creates wealth in society and provides better standards of living.

The present-day CSR (also called corporate responsibility, corporate citizenship, responsible business and corporate social opportunity) is a concept whereby business organizations consider the interest of society by taking responsibility for the impact of their activities on customers, suppliers, employees, shareholders, communities and other stakeholders as well as their environment. This obligation shows that the organizations have to comply with legislation and voluntarily take initiatives to improve the well-being of their employees and their families as well as for the local community and society at large. CSR simply refers to strategies corporations or firms conduct their business in a way that is ethical and society friendly. CSR can involve a range of activities such as working in partnership with local communities, socially sensitive investment, developing relationships with employees, customers and their families, and involving in activities for environmental conservation and sustainability.

1.2 OBJECTIVE OF THE STUDY:

This study does aim to explore and evaluate the social and ethical practices of Nigerian citizen towards social responsibility. Through the perceptions of some researchers, social responsibility is not just to be left to the organization, corporate bodies or government alone, it was ethically examined that individuals or citizens should also be involve in the community welfare. This implies that, Nigerian shave equal participants towards the sustainable economy development. By doing so, the participant perceptions of the ethical foundations of CSR system are being examined. In addition, the participants' perception of the possibility of engaging citizens in community welfare and CBN CSR activities for economy development in Nigeria are explored.

In fulfilling the identified objectives, the following are developed:

- I. To understand the ethical foundations and social practices of CSR in financial institution as developed by ethical moral economy?
- II. To discuss CSR and sustainable development relevance and its significance in the economy development.
- III. To discuss and understand how the perceptions of citizens can influence the community welfare
- IV. To discuss and understand the Nigerian perceptions of social and ethical objectives in the economy.
- V. To understand the community welfare ideology and citizens opinion behind CBN activities on the process to adopt CSR as a means of economic development.

1.3 RESEARCH HYPOTHESIS:

H₁; There is a significant relationship between rationalizing CBN activities and economy development

H₂; There is significant relationship between CSR and economy development

H₃; Engaging citizen in community welfare will bring about an increase in economy development

H₄ Social and ethical objectives in a community have a dynamic impact on the economy

2. LITERATURE REVIEW

The essence of the review of literature on the existing research work or issues concerning the re-engagement of citizens in community welfare in the development of the Nigeria economy is to adopt the salient features already established, it is also the aim of this study to identify and treat any important issues which have not properly been applied. This chapter examined issues relating to the central bank of Nigerian (CBN), an overview of the Nigeria's economic development. The role of central bank of Nigeria in the Nigeria economy as to engaging the citizens in community welfare, other issues include how CSR activities affect Nigerian economy.

2.1 CONCEPT OF COMMUNITY PARTICIPATION:

Participation is a rich concept that varies with its application and definition. The way participation is defined also depends on the context in which it occurs. For some, it is a matter of principle; for others, practice; for still others, an end in itself (World Bank, 1995). Indeed, there is merit in all these interpretations as Rahnama (1992) notes: Often the term participation is modified with adjectives, resulting in terms such as community participation, citizen participation, people's participation, public participation, and popular participation. The Oxford English Dictionary defines participation as "to have a share in" or "to take part in," thereby emphasizing the rights of individuals and the choices that they make in order to participate. Arnstein (1969) states that the idea of citizen participation is a little like eating spinach: no one is against it in principle because it is good for you. But there has been little analysis of the content of citizen participation, its definition, and its relationship to social imperatives such as social structure, social interaction, and the social context where it takes place. Brager, Specht, and Torczyner (1987) defined participation as a means to educate citizens and to increase their competence. It is a vehicle for influencing decisions that affect the lives of citizens and an avenue for transferring political power.

However, it can also be a method to co-opt dissent, a mechanism for ensuring their captivity, sensitivity, and even accountability of social services to the consumers.

Armitage (1988) defined citizen participation as a process by which citizens act in response to public concerns, voice their opinions about decisions that affect them, and take responsibility for changes to their community. Pran Manga and Wendy Muckle (Chappel, 1997) suggest that citizen participation may also be a response to the traditional sense of powerlessness felt by the general public when it comes to influencing government decisions: "people often feel that health and social services are beyond their control because the decisions are made outside their community by unknown bureaucrats and technocrats" (p. 99).

Westergaard (1986) defined participation as "collective efforts to increase and exercise control over resources and institutions on the part of groups and movements of those hitherto excluded from control" (p.14). This definition points toward a mechanism for ensuring community participation. The World Bank's Learning Group on Participatory Development (1995) defines participation as "a process through which stakeholders influence and share control over development initiatives, and the decisions and resources which affect them" (p. 3).

2.1.1 COMMUNITY PARTICIPATION IN DEVELOPMENT PROJECTS:

Internationally, resources for social welfare services are shrinking. Population pressures, changing priorities, economic competition, and demands for greater effectiveness are all affecting the course of social welfare (Bens, 1994). The utilization of non professionals through citizen involvement mechanisms to address social problems has become more commonplace (Kaufman and Poulin, 1996).

In their modern form, the concepts of community development and community participation took shape in the 1950s (Chowdhury, 1996). From the situation in the 1950s, when community development was perceived to be synonymous with community participation, the situation has now changed to one in which there appears to be no clear understanding of the relationship between the two (Abbott, 1995). Clearly, this impacts or changes perception of what constitutes community participation and development.

DEVELOPMENT:

The word development is fraught with ideological, political, and historical connotations that can greatly change its meaning depending on the perspective being discussed (Haug, 1997). The following three definitions of development are

most helpful and suitable in relation to this research project. The first definition is provided by Korten (1990): Development is a process by which the members of a society increase their personal and institutional capacities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life consistent with their own aspirations. (p. 67)Korten's definition emphasizes the process of development and its primary focus on personal and institutional capacity. It also touches on justice, equity, quality of life, and participation.

2.2 THE CENTRAL BANK OF NIGERIA (CBN):

The central bank of Nigeria (CBN) was established by the Central Bank of Nigeria act of 1958. The bank commenced business on 1st July, 1959, Oladele, O. (1988:6).The CBN is the apex of Nigeria financial system. At its inception, the organizational structures of the CBN were understandably simple, consisting of two departments, namely, the General Managers and the secretary's departments, with appropriate divisions of functions as then perceived. As the functions and activities of the bank increased, its organizational structure grew tremendously from two departments Makurdi, Owerri, PortHarcourt, Sokoto and Yola, and four Zonal offices in Bauchi, Kano, Ibadan and Enugu.

2.3 OVERVIEW OF CSR:

Over the decades, the concept of corporate social responsibility (CSR) has continued to grow in importance and significance. It has been the subject of considerable debate, commentary, theory building and research. In spite of the ongoing deliberations as to what it means and what it embraces, it has developed and evolved in both academic as well as practitioner communities worldwide. The idea that business enterprises have some responsibilities to society beyond that of making profits for the shareholders has been around for centuries. For all practical purposes, however, it is largely a post-World War II phenomenon and actually did not surge in importance until the 1960s and beyond. Therefore, it is largely a product of the past half century. Today, one cannot pick up a newspaper, magazine or journal without encountering some discussion of the issue, some recent or innovative example of what business is thinking or doing about CSR, or some new conference that is being held. Specific journals, news magazines, books, dictionaries, encyclopedias, websites, discussion lists and blogs treat the concept on a regular basis. The business community has formed its own organizations specializing in the topic. Business for Social Responsibility (BSR), for example, is a business association founded in 1992 to provide corporations with expertise on the subject and an opportunity for business executives to advance the field and learn from one another. There has been an explosion of interest in CSR in the European Union and around the world.

So, while CSR was once regarded as largely a domestic business issue in leading countries of origin, in recent years its popularity has spread onto the world scene, and we now see CSR initiatives in virtually all the developed nations, and initial thinking and developing taking place in emerging nations as well.

The term 'corporate social responsibility' is still in popular use, even though competing, complementary and overlapping concepts such as corporate citizenship, business ethics, stakeholder management and sustainability are all vying to become the most accepted and widespread descriptor of the field. At the same time, the concept of corporate social performance (CSP) has become an established umbrella term which embraces both the descriptive and normative aspects of the field, as well as placing an emphasis on all that firms are achieving or accomplishing in the realm of social responsibility policies, practices and results.

2.4 DEBATE ON CSR ACCEPTANCE BY BUSINESS COMMUNITY:

In this review commentary, the primary subject is the 'business case' for CSR. In short, this refers to the arguments or rationales supporting or documenting why the business community should accept and advance the CSR 'cause'. The business case is concerned with the primary question: What do the business community and organizations get out of CSR; that is, how do they benefit tangibly from engaging in CSR policies, activities and practices? For most, the business case refers to the bottom-line reasons for businesses pursuing CSR strategies and policies. In developing this business case, we first provide some historical background and perspective. In addition, we provide a brief discussion of the evolving understandings of CSR and some of the long-established, traditional arguments that have been made both for and against the idea of business assuming any responsibility beyond profit-seeking and maximizing its own financial well-being. Then we address the business case in more detail. Our goal will be to describe and summarize what the business case means and to review some of the literature and practice that has come to characterize this developing concept.

3. METHODOLOGY OF THE STUDY

The research methodology used for this study is the historical research method. Textbooks, journals, CBN publications were used in collecting data for the study. Research methodology, as described by Bryman (2001: 20), is a general orientation or the research process framework to conduct research, which is available in two different categories: quantitative research and qualitative research. A qualitative research is normally a broad idea that could be derived from research issues, methods employed, analysis strategies and the scientific justification of procedure used to generate the result (Heyink and Tymstra, 1993: 292). It generally refers to qualitative meaning of the data by recognising the social constructivist nature of the research, as it mainly constructs the study through the perceptions of the others. In other words, it treats individuals' perceptions and explanations as crucial information to validate the whole study, which is the major strength of this method. It offers a rich, in-depth descriptive of perception, behaviour, attitude, motivation, belief and many other traits. It should be noted that qualitative research is normally an exploratory study that indulges in deeper reasoning that attempts to answer "why", whereas the quantitative approach would fail to validate this question. Besides this, qualitative research is able to identify the motivation and other connections between factors within the research. However, there are weaknesses to this approach; since it investigates in depth details and information, it normally focuses at the micro-level dealing only with a small sample group and thus, should not be taken as representative (Ambert, *et al.*, 1995; Bryman, 2001; Hakim, 1987; Vandestoeop and Johnston, 2009). To achieve the aim and objectives of this study, this study is constructed within qualitative research since it investigates the perceptions, opinions and attitudes of the bankers and customers of banks in Nigeria. In addition, since this study aims to delve into the respondents' views by conducting interview and questionnaire survey, the most suitable method to use is interpretive, which by definition requires qualitative research methodology by helping the researcher to interpret and study the view of the respondents.

4. RESULT AND INTERPRETATION

4.1 ANOVA:

Just like other parametric statistic, we begin the one-way ANOVA with a test of the understanding assumptions. Our first assumption is the assumption of independence. Recall that the assumption is assessed through an examination of design for the study. We confirm that the predictors (constant- K) groups / levels of variables are independent of each other.

The second table from the ANOVA output, (Test of homogeneity of variance) provides the Levene's Test to check the assumption that the variance of the groups are equal; i.e. all are not significantly different. ANOVA is the key table because it shows whether the overall F ratio for the ANOVA is significant. The mean and standard deviation are also reported for which response is of low and high.

Table 4.1 Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Organizational	45.479	14	785	.000
Social	49.327	14	785	.000
Environmental	8.622	14	785	.000
Rationalization	19.788	14	785	.000
Citizen_dimension	1.861	14	785	.027

The table above displays the test of homogeneity of variance. For this statistic test, df1 is the degree of difference 14 while df2 is the total numbers of respondent. As for the test of homogeneity of variance scores all the five variables were statistically significant having $p < .05$, sig = .000. Since sig is less than .05, this shows that there is a good significant relationship between the constant and the independent variables. Though, the respondent had different opinions but despite that, we still reached a statistical significance which gave a satisfied result.

Since the adjusted ratio is found significant, (i.e., $p < \alpha$), we would reject null hypothesis and accept the alternate hypothesis.

Table 4.2

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Organizational	Between Groups	722.734	14	51.624	283.110	.000
	Within Groups	143.141	785	.182		
	Total	865.875	799			
Social	Between Groups	929.582	14	66.399	425.785	.000
	Within Groups	122.416	785	.156		
	Total	1051.999	799			
Environmental	Between Groups	595.133	14	42.509	230.605	.000
	Within Groups	144.706	785	.184		
	Total	739.839	799			
Rationalization	Between Groups	728.966	14	52.069	527.086	.000
	Within Groups	77.547	785	.099		
	Total	806.514	799			
Citizen_dimension	Between Groups	359.592	14	25.685	56.454	.000
	Within Groups	357.156	785	.455		
	Total	716.749	799			

The output above display the table from the ANOVA output, as earlier said, ANOVA is seen to be the key table because it shows whether the overall F ratio for the ANOVA is significant. This output here then shows the degree of difference, significances, and the F test for this study. The level of significance determines the F ratio for the ANOVA table in other to be able to determine to give an accurate result. The analysis above shows that all the variables have $p < 0.05$, as well as the F ratio for each of the variables met the necessary criterion.

This indicates that we reject the null hypothesis since the above listed independent variables have significant relationship with the dependent variable.

4.2 CHI SQUARE:

Table 4.3 Test Statistics

	Organizational	Social	Environmental	Rationalization	Economy_development	Citizen_dimension
Chi-Square	560.900 ^a	549.838 ^a	1137.313 ^a	911.080 ^b	1365.175 ^c	417.963 ^a
Df	4	4	4	8	14	4
Asymp. Sig.	.000	.000	.000	.000	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 160.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 88.9.

c. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 53.3.

The table above display the chi square test statistics. The table shows that all the variables are significantly related as expected since they have values as the all above the minimum expected frequency value. The df , also is a good ground to say that the variables are responding positively significant. The Asymp. Sig which is the most concentrated on whether or not to reject the null hypothesis also reflect high significance relationship between the variables as the $p < 0.05$. Hence, this allows us to make decision to reject the null hypothesis. And so, for further clarification, this chi square analysis was also carried out to compare the Anova and the result shows that there is high significant relationship with the variables hence, we can then confidently reject the null hypothesis.

4.3 HYPOTHESES TESTING:

Since the result has well reviewed the level of relationship among variables and the outcome of the tested hypothesis, hence, we then further to explain in details through the hypothesis testing which were accepted and which were not.

Table 4.4

HYPOTHESIS	DESCRIPTION	DECISION
H ₁	There is a significant relationship between rationalizing CBN activities and economy development	Accepted
H ₂	There is significant relationship between CSR and economy development	Accepted
H ₃	Engaging citizen in community welfare will bring about an increase in economy development	Accepted
H ₄	Social and ethical objectives in a community have a dynamic impact on the economy	Accepted

5. CONCLUSION

The performance of CBN in Nigeria including other sectors has not been of a great impart to the society in terms of social responsibility. It had been a serious issue in spite of government interference due to the huge cost most of these sectors complained about. However, without an attempt to checkmate these social, environmental, and citizen economic problems of sectors in Nigeria which include no rationalizing activities, poor development and management, conflicting objective, corruption and monopoly, achievement of efficiency, profitability and socio-economic growth and development in the country will be unwillingly dwelling in utopia. Hence, this study had been able to look at how sectors /CBN can balance both areas in term of maximizing profit and performing social responsibility. Notwithstanding, the analysis in chapter for and our findings in chapter four shows that to understand the ethical foundations and social practices of sectors as developed by ethical moral economy, the citizens also have a role to play in adopting necessary policy and participating in community welfare that will ensure economy success. The study was also able to understand the Nigerian perceptions of social and ethical objectives in the sector and it effect and benefits to the citizen. Finally, the author attempt to introduce what most researchers do not necessarily see the possibility by introducing the rationalization ideology behind the decision making process to adopt CSR and also re-engage citizen in community welfare as a means of boosting and contributing positively to the economy development.

On the strength of the observations and findings made in this study the following recommendations have been made. Policies that will make citizens contribute to social responsibility. Opinions and contributions of the citizens should be welcome. Effective training and development programme on CSR policy should be inculcated by the bank managers in Nigeria. The essence of training is to equip staff and the managers with necessary skills and techniques needed for carrying out the project. This significantly will help to boost efficiency and effectiveness of the company/bank and ensure full capacity utilization of resources.

Since it is agreed that CSR build trust between the banks and the members of the society, it is advised that banks should not completely avoid it. This could take the form of promotion, increasing sustainability and development in the industry.

Under social and environmental dimension, the policy which will aim at making every individual make positive impact towards the environment and the society as a whole should be attempted. Rationalization should be encouraged as to welcome the participation of the citizens in decision making. Effective performance and ethical foundation will be checked out for in every organization, thereby creating a competing ground for skilled and qualified personnel to discharge their duties without fear and favour and as well checkmate if CSR is a factor for performance. In addition, regulating CBN policy through the implementation of CSR initiation will contribute positively to the performance of the organization.

Conflicting objective is a very critical aspect of the problems. So it is advised that the government should look at the matter concerning social responsibility in four areas (social, organization, environmental and citizens) before making conclusions. This is because depriving organizations and citizens their original role of social provisioning will be to the detriment of the masses as exploitation will set in to reconcile these two Opposing variables. There should be equilibrium between the loose and profit accruing to the masses and the government respectively.

Hence this research had been able to review the study in different dimensions which had been able to carefully explain the effects of implementation of CSR, and the re-engagement of citizens in community welfare with the support of rationalization to achieve the desired economy development. This study would be very useful to the members of the public to let them know that their participation towards social responsibility will help improve the nation. Also, the sectors will also benefit from the research finding. More also, it will be useful for further research work as a thesis to be furthered worked upon.

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