

REVIEWER'S REPORT

Manuscript No.: IJAR- 58992

Title: ANALYSE DES PRATIQUES DE RESPONSABILITÉ SOCIALE DES ENTREPRISES DANS LES BANQUES AU MALI: CAS DE LA BANQUE NATIONALE DE DÉVELOPPEMENT AGRICOLE (BNDA).

Recommendation:

Accept after minor revision.

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality	✓			
Clarity	✓			
Significance	✓			

Reviewer Name: Dr. Bishwajit Rout

Reviewer's Comment for Publication.

(To be published with the manuscript in the journal)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

- Significance:** The study is significant because it examines CSR implementation within a major development-oriented bank in Mali. By focusing on responsible financing, financial inclusion, agricultural development, women's entrepreneurship, environmental responsibility, governance, and internal CSR, it provides useful contextual evidence. Identifying gaps in employee awareness, communication, training, dialogue, diversity, and customer integration strengthens its practical relevance for banking management and stakeholders.
- Strength:** A major strength is the qualitative case-study approach, supported by semi-structured interviews, observation, and documentary analysis. The manuscript addresses both external and internal dimensions of CSR and provides concrete empirical themes. Its use of stakeholder and legitimacy theories offers a useful interpretive foundation. The detailed managerial recommendations concerning governance, training, communication, reporting, participation, diversity, and customer relations add practical value.
- Key Insight:** The key insight is that institutionalizing CSR policies does not automatically ensure organizational appropriation. BNDA demonstrates structured CSR governance and socially oriented financing, yet weaknesses remain in employee awareness, internal communication, social dialogue, diversity, and customer-facing integration. The study suggests that CSR effectiveness depends on embedding responsible practices within daily management, employee participation, stakeholder relationships, governance, and impact assessment.

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Reviewer's Comment / Report

The paper titled “ANALYSE DES PRATIQUES DE RESPONSABILITÉ SOCIALE DES ENTREPRISES DANS LES BANQUES AU MALI: CAS DE LA BANQUE NATIONALE DE DÉVELOPPEMENT AGRICOLE (BNDA).” examines corporate social responsibility (CSR) practices at the Banque Nationale de Développement Agricole (BNDA) in Mali. Drawing on interviews with the CSR manager and HR staff, observation, and document analysis, it finds progressive institutionalization of CSR through financial inclusion, responsible financing, agricultural support, women's entrepreneurship, aid for vulnerable groups, and environmental protection. However, gaps persist in employee awareness, internal communication, training, social dialogue, and customer-facing integration. The paper recommends stronger CSR governance, greater staff involvement, non-financial reporting, and enhanced stakeholder dialogue.

Suggestions for Improvement:

1. Explain more clearly why BNDA provides an important research setting.
2. Develop a stronger research gap by contrasting existing CSR literature with the limited qualitative evidence available from African banking institutions.
3. Critically compare previous studies instead of mainly summarizing them.
4. Incorporate recent empirical studies on banking CSR to strengthen contemporary scholarly positioning and demonstrate engagement with evolving research debates.
5. Connect stakeholder expectations more directly with identified CSR practices.
6. Demonstrate how stakeholder theory explains BNDA's external and internal CSR activities across different stakeholder groups and organizational relationships.
7. Clarify how CSR operationalization influences stakeholder perceptions and subsequently contributes to organizational and sustainable-development outcomes within BNDA.
8. Justify the qualitative case-study design more explicitly.
9. Specify the research setting and case-selection rationale clearly.
10. Describe participant selection criteria and organizational positions systematically.
11. Describe the coding procedure and theme-development process explicitly.
12. Distinguish clearly between participant statements and researcher interpretation.

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This manuscript examines corporate social responsibility practices at BNDA in Mali through a qualitative case study. The topic is relevant, and findings identify important strengths in responsible financing, inclusion, community engagement, environmental policy, and governance. However, substantial revision is required. The manuscript needs stronger literature integration, clearer participant and analytical procedures, deeper theoretical discussion, stronger evidence triangulation, more recent references, and tighter conclusions before publication. Overall, minor revision is recommended. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.