

Corporate Social Responsibility a Horizontal Approach for equitable Development in the construction of Rural sustainability

Venkatesh Murthy S¹, Dr. Saravanan²

¹Ph.D., Research Scholar, PG and Research Department of Commerce, K.M.G college of Arts and Science, (Autonomous) Gudiyattam, Affiliated to Thiruvalluvar University, Serkkadu, Vellore-632115, Tamil Nadu, India.

Email: venkateshmurthyresearch@gmail.com

²Assistant Professor and Research Supervisor, PG and Research Department of Commerce,

K.M.G college of Arts and Science, (Autonomous) Gudiyattam, Affiliated to Thiruvalluvar University, Serkkadu, Vellore-632115, Tamil Nadu, India.

Email: sarvananphd@gmail.com

ORCID: <https://orcid.org/0009-0000-2093-591X>

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ABSTRACT

Rural development is an indispensable for developing countries. The role of public sector banks is not only accepting and lending money rather institutionalize the social activities and contribute to the rural development. Corporate social responsibility (CSR) is a form of international private business self-regulation which aims to contribute to societal goals of a philanthropic, activist, or charitable nature by engaging in or supporting volunteering or ethically-oriented practices. The present study is related to the rural development of state of Karnataka India through CSR activities by the public sector banks. In order to study this convenient sampling method is used for collecting sampling. It is descriptive in nature and primary data is collected from the rural respondents.

Keywords: Horizontal Approach, equitable development, Rural Development, Public Sector Banks, Corporate Social Responsibility (CSR), Stake holders, Financial Inclusion

1. INTRODUCTION

For the development of any developing country the rural enhancements are most important. Rural development can be made through enhancing the standard of living of rural people, for enhancing the standards finance is most important requirement. (Publication Nandini & Prabhu, 2021a) Finance plays a major role in everyone's lives. The public sector banks are those which accept the deposits and lend money to fulfil the requirements of the people in society. (CORPORATE SOCIAL RESPONSIBILITY ITS IMPACT ON STAKEHOLDER, 2020) Now a day's public sector banks are not only involved in financial dealings they also involved in conducting the social activities through Corporate social responsibility (CSR). Corporate social responsibility (CSR) is a form of international private business self-regulation which aims to contribute to societal goals of a philanthropic, activist, or charitable nature by engaging in or supporting volunteering or ethically-oriented practices. (Sharma & Sathish, 2022) While it has been considered a form of corporate self-regulation for some time, over the last decade or so it has moved considerably from voluntary decisions at the level of individual organizations to mandatory schemes at regional, national, and international levels. A self-regulating business model known as corporate social responsibility (CSR) assists an organization in being socially responsible to the public, its stakeholders, and itself. (Kiran, 2018) Organizations can be aware of the effects they are having on the economic, social, and environmental facets of society by engaging in corporate social responsibility, which is referred to as corporate citizenship.

RBI's guidelines with regard to CSR in Banking Sector.

Banks and other financial institutions are essential to the growth of any nation's economy. The Reserve Bank of India is regarded as both the country's central bank and its highest monetary authority. (My Sang et al., 2023) The Reserve Bank of India [RBI] circulated the idea in 2007 that banks must take the right actions to ensure the economy's sustainable growth. (Publication Nandini & Prabhu, 2021b) In this context, it released a circular that addressed the role of banks in non-

financial reporting (NFR), sustainable development (SD), and corporate social responsibility (CSR). Financial institutions must play a crucial role in the sustainable development of the economy and environment in developing nations like India in order to operate as good corporate citizens.(Hasna Banu et al., n.d.) Consequently, both public and private banks began to aggressively participate in the Priority Sector Lending (PSL) apart from providing the needed finances to the industrial sector. The PSL includes financing to agriculture, small enterprises, retail trade, micro credit, education loans, housing loans, finance to weaker sections etc.

In January 2010, the RBI introduced "Financial Inclusion" as a significant initiative. Financial inclusion plans (FIPs) need to be developed by all banks and incorporated into their corporate business plans.(Sultana & Sharma, n.d.) According to Section 135 of the Companies Act of 2013, all companies must spend on CSR initiatives at least 2% of their average net profit for immediately preceding three financial years. (K.C., 2022)

It should be clear that PSBs are not covered by the Companies Act and hence the CSR policy related provisions of the Companies Act are not applicable to these banks. However, RBI has issued guidelines on Corporate Social Responsibility, Sustainable Development and Non-Financial Reporting in the role of banks.(Ngoc, 2018)

The major CSR initiatives of public sector banks is towards Rural and slum development, providing safe drinking water, sanitation, etc., Healthcare & Education, including employment enhancing vocational skills, enabling environmental sustainability— afforestation, rainwater harvesting etc and Welfare of the Scheduled Castes,("CONTRIBUTION OF CSR ACTIVITIES TO DISASTER MANAGEMENT IN BANGLADESH: A STUDY ON BANKING SECTORS," 2023) the Scheduled Tribes, other backward classes, minorities and women

2. REVIEW OF LITERATURE

Rajul Dutt and Himani Grewal (2018) Corporate Social Responsibility (CSR) in Indian Banking Sector: An Empirical Study on State Bank of India Limited advises that more extensive research should be done in this particular area of CSR in banking industry and the association of regular persons. A regular committee in the CSR exercise is necessary which should satisfy the objectives of the institute and which also promise a productive and sustainable expansion of the society. This study highlights the main CSR activities done by SBI. For the same the annual reports of five years since 2014 to 2018 have been analysed. A questionnaire has also been designed to get some knowledge about what the employees think about the CSR programmes run by the bank. This study reveals that the main focus of SBI's CSR investment is on the skill development and livelihood creation. Apart from this, SBI, is doing a great job to facilitate the weaker sections of the society by investing in education, healthcare and sanitation programs, sports activities and other fruitful actions.

Dr santanukumar das and Mr Durga madhab Padhy (2019) "A journal of composition theory" (CSR practises in banking sector: An analysis) have conducted that CSR in India is a result of companies act 2013, for an emerging country like India. The policy and activities of the banking sector affect society @ large. A CSR mandated by law; thus, study can be benefited to banks, Governments, policymakers, researcher and community @ large. CSR has a positive influence on the share value price of private sector banks and CSR has a negative impact on share value price of public sector banks

Sharif Mohd (2019) "international journal of business, management and allied" (CSR in banking sector) he founded in his research that is the attention of company social responsibility is frequently viewed as a possible device for taking care of social demands and response as business consciously assume responsibility for society. corporate social responsibility is a thought whereby company's banking institutions admit the rewards of society.

Eliza Sharma and M. Sathish (2022) CSR leads to economic growth or not": an evidence-based study to link corporate social responsibility (CSR) activities of the Indian banking sector with economic growth of India investigates whether CSR expenses shown by the banks are contributing to the sustainability of an emerging economy like India. For this study, CSR spending of 21 commercial banks, on nine development areas of the Indian economy, the human development index of India, and its indicators along with the growth rate of GDP of India and state-wise GDP for the year 2014-2015 to 2017-2018 have been taken as secondary data. The research techniques used are the case analysis method, correlation, and descriptive analysis. The study highlights that CSR activities are more of a myth and a far-reaching possibility in developing nations like India, where most institutions are engrossed in such activities to gain laurels and secure investors from the globe.

Dr. Joginder Singh, Dr. Narpal Yadav and Dr. Sanjay Hooda (2023) Significance of CSR in Rural Development in India in this study the author explained that failure of many firms, companies and even banks have suffered serious financial crisis and even gone in insolvency in the last decade. Such crisis has increased the significance of Corporate Governance (CG) and Corporate Social Responsibility (CSR). These two have become useful tools for the organisations to avoid crisis in the recent years. Basic principle of Corporate Social Responsibility is given and take. The aim of this paper is to judge significance of CG in rural development through CSR program.

3. RESEARCH GAP

Most of the reviews has explained that the CSR activities concerned to banking Industry and companies. The study is focuses

on corporate social responsibility activities a horizontal approach concerned to the public sector banks towards the Rural Development for sustainable development.(Botshabelo et al., 2017)

STATEMENT OF THE PROBLEM

Based on the review of literature, it is understood that considerable research was carried out on the CSR practices of Indian banks. But this study concentrates on the CSR activities concerned to public sector banks towards the rural development for sustainability. ("Uncovering the Extent of Social Responsibility of Private Commercial Banks: A Comparative Study on CSR Activities during COVID Pandemic," 2022) This study analyses the status of CSR initiatives of public sector banks. It is fact that corporate social responsibility (CSR) has much bigger implications for rural development of any country. (Ahamed, 2023)The rural development can be done through many ways but CSR is one way that contribute towards rural development by the banks. this study is undertaken to know the role of public sector banks towards rural development through its CSR activities. ("Evaluating the Link between Corporate Social Responsibility (CSR) and Employee Engagement: Evidence from Selected Commercial Banks of Bangladesh," 2019)

SCOPE OF THE STUDY

The scope of the study is limited to public sector banks towards rural development in for sustainability.(rajput & chopra, n.d.) The beneficiaries who have got benefits from CSR initiatives of public sector banks have been covered for the purpose of this study.(CORPORATE SOCIAL RESPONSIBILITY: AN ANALYTICAL REVIEW OF INITIATIVES AND PRACTICES IN THE BANKING INDUSTRY OF PAKISTAN (A CASE STUDY OF PRIVATE COMMERCIAL BANKS), n.d.)

OBJECTIVES OF THE STUDY

- To study the performance of the public sector banks CSR initiatives towards rural development.
- To know the awareness and satisfaction level of beneficiaries about the CSR initiatives of public sector banks.

HYPOTHESIS

H1: There is significant relationship between awareness and CSR initiatives of public sector banks.

H2: There is significant relationship between satisfaction of beneficiaries and CSR initiatives of public sector banks.

H3: There is significant relationship between public sector banks CSR initiatives and Rural development.

RESEARCH METHODOLOGY:

The research is based on descriptive method, primary source of data is collected by circulating questionnaire to the benefices covered under CSR initiative of public sector banks. 300 samples have been collected by adopting convenient sampling method and 1:10 item to response ratio scale. Secondary source of data is collected from journals, business magazines, bank bulletins and annul reports.

FINDINGS AND DISCUSSIONS: Socio economic profile of beneficiaries

Table No 1: Gender of the respondents

Gender	Frequency	Percentage
Male	213	71%
Female	87	29%
Total	300	100%

Source: output SPSS

Table no 1 shows, out of 300 respondents 213 (71 %) of respondents are male while 87 (29 %) of respondents belong to female category. Therefore, majority 213 (71%) of the respondents belong to male category

Table No 2: Age of the respondents

Age	Frequency	Percentage
18-23	46	15.33%
24-28	112	37.33%
29-33	74	24.66%

34-38	45	15%
Above 38	23	7.66%
Total	300	100%

Source: output SPSS

Table no 2 shows, out of 300 respondents 46 (15.33%) of respondents are less than 23 years of age while 112 (37.33 %) of respondents belong to 24-28 years of age, while 74 (24.66 %) of respondents belong to 29-33 years of age, 45 (15%) of respondents belong to 34-38 years of age and 23 (7.66%) of respondents are above 38 years of age. Therefore, majority of the respondents 112 (37.33 %) are 24-28 years of age.

Table No 3: Income of the respondents

Income	Frequency	Percentage
Below 25000	55	18.33%
25001-30000	182	60.66%
30001-35000	26	8.66%
35001-40000	23	7.66%
Above 40000	14	4.66%
Total	300	100%

Source: output SPSS

Table no 3 shows, out of 300 respondents 55 (18.33%) of respondents are having income less than 25000 while 182 (60.66%) of respondents having income between 25001-30000, while 26 (8.66%) of the respondents are having income between 30001-35000, while 23 (7.66%) of the respondents having income between 35001-40000 and 14 (4.66%) of the respondents are having income more than 40000. Therefore, majority of the respondents having income between 25001-30000.

Table No 4: Occupation of the respondents

Occupation	Frequency	Percentage
Farmer	46	15.33%
Wage worker	87	29%
Student	62	20.66%
Employee	49	16.33%
Others	56	18.66%
Total	300	100%

Source: output SPSS

Table4 no 4 shows, out of 300 respondents 46 (15.33%) of the respondents are farmers, while 87 (29%) of the respondents are wage workers and 62 (20.66%) of the respondents are students and 49(16.33%) of the respondents are employees and 56 (18.66%) of the respondents are doing other occupations. Therefore, the majority 87 (29%) respondents are wage workers.

Table No 5: Table showing CSR activities of public sector banks and awareness

Sl No	Statements	P-Value	Results
1	Rural and slum development through financial support programs	0.512	Not Significant

2	Swachhta programs for providing safe drinking water, sanitation, etc.	0.000	Significant
3	Healthcare & Education development	0.0001	Significant
4	Enabling environmental sustainability	0.000	Significant
5	Women Development Programs	0.348	Not significant

Source: output SPSS

From the table no 6 it is analysed that Chi square shows P-Value for Rural and slum development through financial support programs and Women Development Programs are not significant at 5 percent level, hence the null hypothesis is accepted on the other hand Swachhta programs for providing safe drinking water, sanitation, etc, Healthcare & Education development, enabling environmental sustainability as 0.000 are significant at 5 percent level, therefore fail to accept the Null Hypothesis. In overall it is observed that the awareness level of beneficiaries has an association with Rural and slum development through financial support programs and Women Development Programs but other CSR activities of public sector banks doesn't associate with awareness level of beneficiaries.

Table No 6: Table showing CSR activities of public sector banks and Satisfaction of beneficiaries

Sl No	Statements	P-Value	Results
1	Rural and slum development through financial support programs	0.712	Not Significant
2	Swachhta programs for providing safe drinking water, sanitation, etc.	0.000	Significant
3	Healthcare & Education development	0.000	Significant
4	Enabling environmental sustainability	0.000	Significant
5	Women Development Programs	0.338	Not significant

Source: output SPSS

From the table no 6 it is found that the P-Value for the variables Swachhta programs for providing safe drinking water, sanitation, etc, Healthcare & Education development, enabling environmental sustainability are significant at 5 percent level, therefore it is failed to accept the null hypothesis on the other hand Rural and slum development through financial support programs, Women Development Programs are not significant at 5 percent level, therefore the null hypostasis is accepted. In overall it is observed that the satisfaction of beneficiaries has an association with Rural and slum development through financial support programs

and Women Development Programs.

Table No 7: Table showing CSR activities of public sector banks and Rural development

Sl No	Statements	P-Value	Results
1	Awareness on Financial inclusion programs in rural areas, providing agriculture loans and providing training on modern farming techniques	0.000	significant
2	Awareness programs on clean environment	0.000	Significant
3	Providing education, Scholarships, vocational training programs and health clinic facilities	0.000	Significant
4	Disaster relief and rehabilitation efforts in rural areas, green initiative programs	0.000	Significant

5	Providing financial support to self-help groups	0.092	Not significant
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Source: output SPSS

From the table no 7 it is observed that the P-Value for Awareness on Financial inclusion programs in rural areas, Providing agriculture loans and providing training on modern farming techniques, Awareness programs on clean environment, Providing education, Scholarships, vocational training programs and health clinic facilities, Disaster relief and rehabilitation efforts in rural areas, green initiative programs are significant at 5 percent level, therefore it is fail to accept the null hypothesis but P-Value for Providing financial support to self-help groups is not significant at 5 percent level, therefore the null hypothesis is accepted. In overall it is observed that except Providing financial support to self-help groups other CSR activities of public sector banks doesn't have significant relationship with rural development.

4. FINDINGS AND DISCUSSIONS

Majority 213 (71%) of the respondents belong to male category, majority of the respondents 112 (37.33 %) are 24-28 years of age, majority of the respondents having income between 25001-30000, majority 87 (29%) respondents are wage workers. Rural and slum development through financial support programs, Women Development Programs are not significant at 5 percent level, hence the null hypothesis is accepted on the other hand Swachhta programs for providing safe drinking water, sanitation, etc, Healthcare & Education development, enabling environmental sustainability are significant at 5 percent level, therefore fail to accept the Null Hypothesis. Therefore, the awareness and satisfaction level of beneficiaries has a significant relationship with with Rural and slum development through financial support programs and Women Development Programs but other CSR activities of public sector banks doesn't associate with awareness and satisfaction level of beneficiaries. Awareness on Financial inclusion programs in rural areas, Providing agriculture loans and providing training on modern farming techniques, Awareness programs on clean environment, Providing education, Scholarships, vocational training programs and health clinic facilities, Disaster relief and rehabilitation efforts in rural areas, green initiative programs are significant at 5 percent level, therefore it is fail to accept the null hypothesis but Providing financial support to self-help groups is not significant at 5 percent level, therefore the null hypothesis is accepted. except Providing financial support to self-help groups other CSR activities of public sector banks doesn't have significant relationship with rural development. the public sector banks initiating programs on rural development and slum development and women development and need to popularise more and people in rural areas are having less awareness about these programs.

5. CONCLUSION

Public sector banks are those which supports for the rural development through their CSR initiatives which is more important for the development of developing country as public sector banks(Venugopal & Kunjukunju, n.d.) deals with the finance it can provide more financial knowledge for the rural people.(Venugopal & Kunjukunju, n.d.) This study has focused on the role of public sector banks CSR initiatives towards rural sustainable development which highlights the CSR activities of these banks in rural areas and awareness and satisfaction level about these banks CSR initiatives.(Muthuri & Gilbert, 2011) From this study one can understand how CSR activities of public sector banks are associated with rural development and it also provides awareness that even public sector banks initiate programs for the rural development though CSR activities.

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