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PERSONAL SOCIAL RESPONSIBILITY

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ABSTRACT

Personal Social Responsibility is a novel socio-economic model, based on a strategic decision by an individual to undertake an obligation to society in an organized framework. Given the widening gap between the haves and haves-not in contemporary society, this model provides a systemised framework for redistribution of wealth, albeit under the tenets of fiscal conservatism. The impact and structure of this model is laid out the sectors of education, healthcare, hygiene, small-scale local businesses and environment. Personal Social Responsibility is considered primarily within a social entrepreneurship model in this paper and the relevant economic model is developed for the same.

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INTRODUCTION

The domain of Corporate Social Responsibility (CSR) has been often cited as a successful model for private sector undertakings for welfare schemes (Ness, 1992; Lindgreen et al., 2010; Crowther et al., 2008; Cadbury et al., 2006; Marx, 1985; Prakash Sethi et al., ?; Merrill, ?; Bowen, ?; Murphy et al., 1981; Sturdivant et al., 1973; European Institute for Advanced Studies in Management, 1981, Simon, 1964; Johnson, et al., 1988; Guth et al., 1965; Spratlen et al., 1973 and Luthans et al.,1990). Over and above fulfilling their primary role of providing services and goods, the corporate sector has undertaken social activities that they believe to be in the interests of the community they belong to. Even as instances of corporate malpractice and adverse effect of certain commercial activities on, say, the environment emerge, the leverage provided by Corporate Social Responsibility schemes has been a boon for society (Friedman et al., 1985; Levitt et al., 1958; Purcell, 1979; Marks and Spencer, 1991; Albert et al., 1993; Friedma, 1982; Mallin, 2003, and Pal, 2007) Votaw's (1973) discussion of the term "social responsibility" remains valid even today:

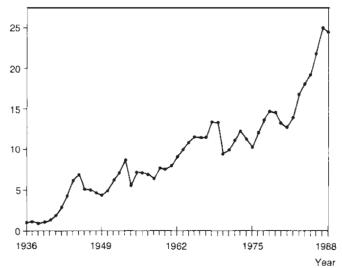
"the term is a brilliant one; it means something, but not always the same thing to everybody. To some it conveys the idea of legal responsibility or liability; to others it means socially responsible behaviour in an ethical sense; to still

*Corresponding author: Hriitu Rana University of Cambridge, United Kingdom others, the meaning transmitted is that of "responsible for", in a causal mode; many simply equate it with a charitable contribution" (Votaw, 1973, p. 11).

Corporate Social Responsibility

The concept of Corporate Social Responsibility (CSR) has various motivations: strategic, altruistic and political. Campbell (2007, 2006), posits that corporate behaviour and corporate social responsibility is fundamentally dependent on various institutional conditions, be it the presence of independent organizations that monitor corporate behaviour, public/private regulation, associative tendencies among corporate and dialogue in such circles. Halley (1991) posits that corporations use social contributions to influence stakeholders, thereby masking an inherently corporate pursuit of promoting managerial and corporate interests. Cegarra-Navarro et al. (2009) point out that benefits of CSR issues fall within five major categories; namely: quality of products and services, global business, innovativeness, corporate culture, and ethical obligations. Equally important motivations for Corporate Social Responsibility include altruistic and political ones. Neiheisel's (1994) Political Corporation model provides a vital conceptual basis for one form of political argument for corporate responsibility and contributions to society. He argued that CSR can be conceived of as a hybrid of profitmaximising and altruistic models, albeit with a broader focus on the environmental and/or political climate concerns of the business. It builds an image and furthers corporate political

interests, "for the purpose of securing rewards and reducing penalties from significant external publics" (Neiheisel, 1994, p. 42).



Source: Internal Revenue Service, Government of the United States of America

Fig.1. Corporate Contribution (in constant Dollars) in the United States of America

Cowton (1987), discussed an interesting instance of corporate mimesis: he found that 30 of the 79 firms he analysed in his study admitted to comparing their donations with those of their corporate competitors. Navarro *et al.* (2009) also point out the significance of what is referred to as 'tithing clubs', which contribute to doubling the giving-to-sales ratio in cities. However, as pointed out by Carroll *et al.* (2010), while arguing the 'Business Case for Corporate Social Responsibility',

"Growing support for the business case among academic and practitioners is evident. Generally, the business case for CSR is being made by documenting and illustrating that CSR has a positive economic impact on firm financial performance. The broad view of the business case, however, brings attention to the details of the relationship between CSR and firm financial performance.

Mediating variables and situational contingencies affect the impact of CSR on firm financial performance. Therefore, the impact of CSR on firm financial performance is not always favorable. Rather, firms should understand the circumstances of the different CSR activities and pursue those activities that demonstrate a convergence between the firm's economic objectives and the social objectives of society. Only when firms are able to pursue CSR activities with the support of their stakeholders can there be a market for virtue and a business case for CSR."

The responsibility-performance studies undertaken to study the relation between Corporate Financial Performance (CFP) and Corporate Social Responsibility (CSR) have found a definite positive correlation though not negating the presence of cases where negative or no correlations exist. Barnett (2007) argues that the impact of Social Responsibility on performance varies from firm to firm, and that situational contingencies influence the relationship between CSR and financial performance. According to *Barnett*, one of the key factors that determines the nature of the effect of CSR on financial performance of firms is Stakeholder Influence Capacity (SIC), which he describes as

"the ability of a firm to identify, act on, and profit from opportunities to improve stakeholder relationships through CSR" (Barnett 2007, p. 803).

The benefits from a firm's past interactions with its stakeholders form an asset, as part of the firm's SIC stock, which influences the extent to which a firm is able to impact its stakeholders by undertaking future CSR activities. Higher the SIC stock, higher the chances of a firm getting support from its stakeholders and greater the financial stability of the company (Barnett and Michael, 2007). One can thus argue that the sustainability of, and inclination towards a particular domain of Corporate Social Responsibility is directly correlated to financial, strategic and managerial factors. As a result, the CSR activities can often be constrained to certain kinds of pursuits, and in certain sections of society. In the personal social responsibility model, a radical shift in funding within an organized framework, with an emphasis on villages in India, is founded.

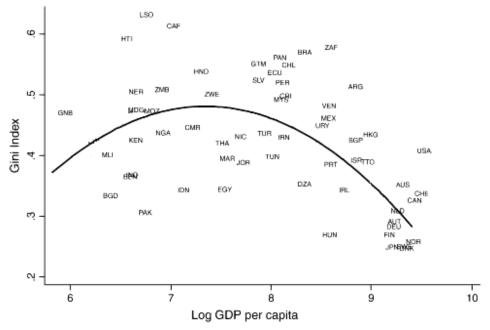


Fig.2. Kuznets Curve for Nation-States

Inequality

In contemporary society, economic inequality refers to how the skewed wealth, income and consumption metrics as distributed among individuals, groups or among nations. As mentioned by (Pal et al 2007) in the context of India, evidence suggests an increasing inequality and continual poverty. The reasons cited by Pal et al for the same include fiscal tightening, expenditure cuts, regressive tax policies, liberalization of rules for investment that led to regional imbalance and trade liberalization that affected employment generation. Kuznets (1955) argued that levels of economic inequality are in large part the result of stages of development. According to Kuznets, countries with low levels of development have relatively equal distributions of wealth. As a country develops, it acquires more capital, which leads to the owners of this capital having more wealth and income and introducing inequality. Eventually, through various possible redistribution, more developed countries move back to lower levels of inequality, as best put by Kuznets

"The scanty empirical evidence suggests that the narrowing of income inequality in the developed countries is relatively recent and probably did not characterize the earlier stages of their growth"

Kuznets argues that inclusive of taxes and government benefits, one can describe the plot famously known as the Kuznets Curve. We argue that the peak of the Kuznets Curve can be reduced by the involvement of PSR inputs from the wealthy in developed countries. Our argument is two-fold: firstly, we argue on the basis of humanitarian grounds in specific sections and interests of society; secondly, we argue on purely economic grounds to show the effect of an efficient method of evening out the Kuznets distribution for the maxima of the Gini factor, in terms of development of entrepreneurial and development tendencies, given support from the higher end of the curve to the lower end.

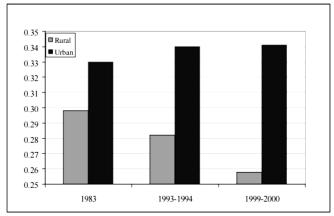
The Personal Social Responsibility (PSR) Model

We would firstly like to develop the Personal Social Responsibility model. The idea of the model lies primarily on a sense of personal austerity and shared responsibility for the weaker sections of society. In our basic model, we propose a school- and university- based model. In this model, composite 'generation units' are established, which act as groups that generate funds in a PSR-responsible way. This could be in terms of inter-personal endorsements of the generationinitiatives of group-members, by say, restricting one's leisure activities. Given that the formation of these generation units will be based on meritocracy and driven primarily by personal initiative, the model should be robust on a communitarianismdriven supply-side. The key point here is the moral side of the initiative, which lays emphasis on the importance of personal austerity, albeit limited to monetary-cap for each unit, for the 'greater good', with a caveat that the participants on the supply-side are either above the income-cap median of an initiative-province or the generation-unit monetary cap is normalized based on the prevailing financial position of a certain individual or community, as laid by a central audit and administration unit.

The generated finances are directed to the 'effectuation unit', which has ten broad categories of investment and development in a rural or semi-urban setting. The broad based methods of implementation of the scheme, along with the relevant identification of issues faced by the people are presented later in the paper (Section 3). A key aspect of the PSR model is the interaction between the effectuation and generation units, on a weekly basis using technology, such as video-conferencing so that the sense of responsibility and contribution to society is reinforced in the generation units.

Model Target Group and Effective Solutions

Our model is firstly analyzed in the context of villages in India, and on certain specific growth parameters. In India, 69% of the population lives in rural areas and 90% of the wealth is concentrated in the hands of a few (\sim 2%). 66% of the population does not have access to proper sanitation and one has nearly 35 million children in the age group of 7-14 who are school dropouts, besides around 17 million child laborers. The reasons for the growing disparity between the haves and haves-not in India are manifold. In1991, the government introduced reforms to bring down the fiscal deficit to avoid possible inflation and a high-interest rate burden on the economy. As a result, the central government capital expenditure declined steadily from 1986 to 2003. Public investments in areas like rural development and industry were reduced, leading to problems relating to poverty and employment generation in rural areas.



Source: Government of India, National Human Development Report (2001).

Fig.3. Urban and Rural Gini Coefficients in India

The 1991 financial liberalization undertaken by the Indian government was designed to make the central bank more independent, and to allow greater openness and liberty to various forms of external capital flow. However, some of the policies undertaken had an adverse effect on small scale farmers and small scale industries. Priority sector landing decreased leading to those seen as less-creditworthy citizens such as farmers and small-scale businessmen suffering. For our Personal Social Responsibility model, the key points of focus are: Eradication of extreme poverty and hunger, universal primary education, promotion of gender equality and empowerment of women, reduction in child mortality, improvement of maternal health, environmental sustainability and setting-up of a global partnership for development.

Health

In terms of nutrition-related parameters such as the proportions of pregnant anaemic women, India has fared worse than Sub-Saharan Africa (33). World Bank data suggest that about 53% of children are undernourished. One of the primary reasons for the poor state of health-care facilities in India is the low level of public health expenditure: a lowly 5.1% of the GDP. For this problem, the primary Personal Social Responsibility initiatives will be that of

Water Purifier

In collaboration with Tata, the Swach water filters will be set up in each family, in the village. Swach does not require electricity or running water, is priced at less than Rs. 1350/unit. Swach lasts 200 days for an average family of five and uses a combination of paddy husk ash and tiny silver particles to kill 80% of all bacteria that cause waterborne diseases.

Sanitation

Toilet units will be set up in each village. The estimated cost for each unit is mentioned below, with figures from Gramalaya's 'Toilet Technology guide for low cost toilets'.

Plinth level toilet

Plinth level toilet with temporary superstructure is one of the simplest designs and is best suited where space is a constraint. Superstructure can be made from locally available materials such as bamboo sticks, banana leaves and gunny bags. It can be a simple solution for sanitation during emergencies.

Estimated cost of 1 toilet: Rs. 1500

Hollow Brick Toilet

Superstructure for this model, which is suitable for all purposes, is made of hollow bricks. This model is most suitable where space is limited.

Estimated cost of 1 toilet: Rs. 5500

Toilet attached Bathroom

A low-cost, multifunctional structure, this toilet and bathroom design accommodates provision for bathing, water storage and washing facilities inside the toilet. Also, using water waste from this model can be used for kitchen garden. Most importantly it provides privacy for ablution.

Estimated cost of 1 toilet: Rs. 7257

Toilet-only model (with concrete rings pit and roof)

Toilet-only model with concrete rings pit and roof is a low cost design, especially suited for small areas, and provides privacy and safeguards during rainy season.

Estimated cost of 1 toilet: Rs. 6875

Twin-Pit Pour flush latrine

Slightly larger space may be needed to construct a Twin pit – Pour flush latrine. Having two pits is an advantage as when the

first pit gets filled up, the flow of excrement has to be diverted to the second pit. In this design, two leach pits are connected to one single pour-flush toilet.

Estimated cost of 1 toilet: Rs. 7257

Mobile Clinics and Surgery Units

Mobile clinical and surgery units for a village-cluster are set up. Private sector initiatives such as Odulair and AMOHS have lately put forth mobile field units for comprehensive health-care facilities. A primary branch of village-PSR is the establishment of a fleet of such services. The economic feasibility of this model is best highlighted by the work of Oriol *et al* (2009), which showed that the calculated return on investment of the mobile health-care unit The Family Van was 36:1 in the United States of America.

Kitchen Garden and Nutritional Plants

This module will also be focussed on the growth and distribution of herbal and regionally found medicinal plants and elements at nominal costs or for free. Traditionally, India has a long history of the continuous usage of herbal drugs. About 70% of the Indian population uses plants or plant products for their healthcare, as per Vaidya et al (2007). In 1995, the Ministry of Environment and Forests in India estimated that over 7500 plant species are used by 4635 ethnic communities for healthcare across the country, and about 25,000 plant-based formulations are known among rural communities in India. Over 1.5 million practitioners of traditional medicinal systems use such plants in daily practice for their preventative and curative applications. However, one has to realize the importance of scientific validation and technological standardization of herbal medicines, and thereby funds will be allocated for alignment with an accredited herbal testing lab. Kitchen gardens will be set up in each home, where children will be particularly trained for teaching about and growing medicinal plants. One significant point of focus in rural health-care is awareness building and consultancy services using technology. Given the scope and immensity of the problem, along with local parameters and factors, a central think-tank will be allotted the responsibility of devising other effective solutions and corresponding action-plans in this sector.

Education

The Census of India has calculated the country's overall literacy rate at 64.8% in 2011. The male-female gap in literacy, however, remains large. Enrolment in primary schools in India has increased steadily over the years, but is still low, even by South Asian standards, with countries like Sri Lanka and Bangladesh having a higher primary school enrolment rate than India. The bulk of primary schools in India lack the basic resources such as personnel and infrastructure. Dropout rates from schools are high in India. A significant factor contributing to increased inequality in education in India has been the growth of private schools, with the corresponding decline in government-run schools. The primary PSR initiatives in education will be

Lamp

Often, due to the lack of electricity, students are unable to study and work in darkness. A simple PSR scheme in this regard is to provide lamps for students.

Estimated Cost: Rs. 700 per unit

Enrichment Centre Membership

A one-up investment of Rs. 4 lakh with facilities such as computers and tablet PCs will be provided. These facilities will be used for providing e-Library facilities, particularly aligned to the Digital Library of India. Also, computer literacy programs will be run by *Effectuation Units* for both children and women of the village.

Estimated Membership Costs: Negligible

Physical Education Initiatives

A playground will be set up with each Enrichment Centre, at an initial start-up cost of Rs. 30,000, provided with a basic ground, along with facilities for sports such as kabaddi and volley-ball (*Approximate Park & Sun Spiker Sport Level Volleyball Net System Cost: Rs. 5000*).

Estimated Costs: Rs. 30,000

Particular emphasis will be given to vocational training, with an eye for helping the students to obtain employment and a means of sustenance.

Commerce

Given the decline in priority lending shortly after 1991, Indian small scale farmers, artisans, traders and business-men have faced immense difficulties in sustaining their work, particularly with the advent of international commercial behemoths and capital mobility.

Occupational Training

There are two primary cultural elements which can be used to make finished goods in India: festival-based elements like *diyas*, *rakhis* and *gulal*; and religious elements like *agarbattis*. These products will be marketed in local markets in initial stages, and later exported.

Agarbattis

The burning incense in social and religious functions has been practised in India since times of yore. *Agarbattis* are obtainable in various colours and perfumes. Majority of *agarbattis* manufactured contain only charcoal powder, low quality sandal wood powder with wood gum powder. The *Agarbatti* industry is labour-intensive. The manufacturing can be taken up in rural areas without difficulty. *Agarbattis* are used by communities in India daily for performing *puja*, and hence it has significant demand. The manufacturing requirements include charcoal powder, white chip powder, jigat powder and sandal powder, which are mixed using water to make dough, which is rolled on bamboo sticks. Raw *agarbattis* can be perfumed by either dipping in perfumed or by spraying the perfumes on the raw *agarbattis*. According to

National Small Industries Corporation (NSIC), for a production capacity of 145000 packets, the preliminary and preoperative expenses amount to Rs. 5000, besides a fixed capital of Rs. 7300 and a working capital for 2 months of Rs. 43,750, adding up to a total of Rs. 56,050.

Estimated Cost: Rs. 12300 start-up and fixed capital + Rs. 21875 working capital per month

Ecotourism

Cluster of village hatchments, with amenities like toilet will be provided. Villagers will also be employed for guided tours around the village.

Awareness Building

A primary initiative of the village-PSR will be awareness generation and information dissemination regarding market trends and retail prices among farmers, so that they are not exploited by the middlemen and retailers. Village children will be involved in making posters and other information dissemination elements. Estimated Costs: Rs. 500 / per session.

Industrial and Market Training

For businessmen and small-scale craftsmen, training in ebusiness and e-tailing (online retailing) will be given with a dedicated group of technocrats helping with the same. This shall also help expand local business to new markets through internet into wider geographical locations.

Estimated Cost: Rs. 500 / per session

Governance

Growth and evolution of local district-level governance and administration, particularly under the Panchayati model is of utmost importance. Under village-PSR, access to all government schemes (central and state) will be made available using e-governance portals. Information regarding government schemes and policies will be clearly highlight using audio/video prepared by students in the PSR generation-units.

Protocol and Administration Awareness Scheme (PAAS)

Villagers will be made aware of governance protocols, to avoid cases of exploitation. They will be informed about the function of the Right to Information (RTI) Act, and helped with the processing of RTI cases. Also, village administrators will be made aware of rules and regulations, and informed about successful models and instances of governance elsewhere in the country.

Estimated Cost: Rs. 500 / session

Media and Communication Cell

A documentary will be made on the BRIDGE chapter records and testimonials for the village, and shown to the villagers every month. This will serve as a record and a motivation for individuals, and help in charting the future course of action for the village. Expenses involve the start-up cost of two camcorders per cell and documentary processing charges.

Estimated Cost: Start-up cost of Rs. 5000 + Working Capital of Rs. 500

Economics

Purely by an economic perspective, the PSR model builds on the *Lloyd-Ellis et al* finding relating to the Kuznets Curve. For the entrepreneurship model studied by *Lloyd-Ellis et al* (36), we have times periods, t =0, 1,2, and so on.

"The economy is populated by a continuum of family lineages of measure one. Each agent is active for one period, then reproduces one agent. An agent's endowment consists of a bequest inherited from his parent"

We have the following relevant parameters

H(x) - Time Invariant Project Start-Up costs

x - Personal Costs for a model-agent of undertaking a project b – Initial Wealth Inheritances and Characteristic Grouping of model-agent

w - Prevailing Equilibrium Wage Rate

The scale of the project is limited by an agent's inheritance, start-up cost and the degree of market completeness summarized by Δ . The start-up cost of an agent with inherited wealth b who is just willing and able to undertake a project at time t is given by

$$z(b,w) = \min(b + \Delta, x^m(b,w))$$

where $m \in (-2,2)$ is a relevant parameter.

The relationship between the rate of enterprise and wealth for any given wage w is given by

$$\psi(b, w) = H(z(b, w)) = \min(b^2, x_m^2(w))$$

Let us consider the two wealth levels defined by *Lloyd-Ellis et al*: b^l and b^h , with corresponding agent who inherit them. If $b^l < x_m < b^h$, then a unit transfer of wealth from the rich agents to the poor agents increases the supply of entrepreneurs and initiatives in the former category. If, however, $b^l < b^h < x_m$ then such a transfer decreases the supply of entrepreneurs from the high wealth group by more than it increases the supply from the low wealth group. Thus, one can conclusively define the correlative action-plan between the two ends of the Kuznets curve as a sound basis for the Personal Social Responsibility (PSR) initiative.

Conclusion

The Personal Social Responsibility (PSR) Model is presented and a case-study for Indian villages is put forth. The model provides a new paradigm in private initiative and collective social entrepreneurship for social development.

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