

Original article:

Corporate Social Responsibility in Healthcare: A case of Islamic Banks (IBs) in Bangladesh

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Abstract:

Healthcare is a basic necessity for any society. Banks in Bangladesh are engaged in Corporate Social Responsibility initiatives better than ever. Islamic banks (IBs) in Bangladesh have taken several CSR initiatives and contributing significantly to healthcare. The main objective of this study is to investigate the CSR practices of Islamic banks (IBs) in the healthcare sector during 2010–2015. The study used a content analysis methodology to analyze objectively and systematically the websites and annual reports of the IBs and the relevant publications of the central bank of Bangladesh. The findings of this study demonstrate that IBs are engaged in healthcare initiatives, which have been increasing significantly over a period of time. However, the results also portrayed that, among all the IBs, Islamic Bank Bangladesh Limited has done the highest contribution in healthcare CSR by establishing hospitals, operating health camps, providing medical assistance, assistance to mother and neonatal etc. This study has also contributed significantly to the relevant literature and paved the path for future research.

Keywords: CSR, Islamic banks, healthcare, Bangladesh

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Introduction

The issue of healthcare incessantly attempts to achieve the ability to effectively exert within the business context of the stakeholders. Corporate social responsibility (CSR) practices is a very significant segment that has received attention and consideration in the healthcare sector.¹ Healthcare protects corporate brand value and stakeholder's goodwill at a time when mounting hospitality demands new levels of accountability from the CSR.² Nevertheless, the challenges of today's healthcare are far greater than in the past. Healthcare CSR in the context of Bangladesh did not get much attention from the scholars. The annual report of Islamic banks (IBs) in Bangladesh, relevant websites and the central bank publications indicate that these banks are continuously contributing to the healthcare CSR.

Healthcare is one of the most important necessity

for any society and an integral part thereof (Herrick, 2009).³ Healthcare is generally seen as a significant means by which corporations can contribute both to their peoples' individual health and well-being and to the development of the societies to which its belong.⁴ The progress of the healthcare in a society will be a criterion for sustainable social and economic development. Even though several business organizations in Bangladesh are contributing to healthcare as part of their CSR. IBs in Bangladesh give substantial attention to the healthcare sector along with other banks in Bangladesh.

According to a few research, IBs promote their image through financial contributions, especially in programs like healthcare in order to gain public sympathy.^{5,6} Also, IBs use their CSR programs to meet the compliance requirements of Bangladesh Bank, the central Bank of the country. Moreover, a

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few researches revealed that the CSR programs have significant influences on healthcare of stakeholders.^{7,8} The main purpose of this study is to investigate the CSR practices of Islamic banks (IBs) in the healthcare sector during 2010–2015. This study used a content analysis methodology to analyze objectively and systematically the websites and annual reports of the IBs and the relevant publications of the Bangladesh central bank. In order to achieve the objective of this study, annual reports of the all (eight) Islamic banks have been analyzed. Also, the relevant websites of those banks, as well as relevant publications of Bangladesh central bank, were examined. By looking at the CSR and their healthcare disclosures on their annual reports, it can be determined which Islamic banks undertake what type CSR healthcare activities and disclose information. This study focuses on the contribution of Islamic Banks in the major areas of the healthcare sector, where they are significantly contributing. The results also portray that, among all the IBs, Islamic Bank Bangladesh Limited (IBBL) has done the highest contribution in healthcare CSR as revealed in their annual reports, websites and in relevant publications. The paper proceeds as follows. Section 2 provides the literature review. Section 3 describes the methodology of the study. Section 4 discusses the findings and discusses the study. Section 5 presents the recommendations, conclusions, and limitations of the study.

Literature Review

CSR healthcare forms a major CSR issue in developed countries and it is still in the ‘being understood’ stage in developing countries. CSR healthcare is variously called health service, health responsibly, health facilities and health provision.⁹ Although the concept of CSR healthcare is still in the early stages in developing countries, there appears to be a growing recognition within the society and the business community regarding social responsibility.^{10 11}

Healthcare

While no single definition about healthcare is likely to satisfy all readers, a review of existing literature attempts to define the term might lead to a new understanding.^{12,13} Healthcare for the community people is an essential aspect of CSR. In the global context, there are numerous cases of community healthcare as a means to exercise CSR. Indeed, healthcare is regarded as a vital CSR activity by a growing number of corporations. National and

international legislators demand that corporations act socially responsibly through healthcare. The ever-rising population in Bangladesh is expected to increase greater demands on the country’s healthcare facilities. Healthcare has been encouraged in Bangladesh since 1982, leading to the establishment of 346 private hospitals in the country by June 1996. Existing healthcare scenario of Bangladesh is very constructive and beneficiaries have highly contented the activities of healthcare.

Definition of CSR

CSR practices in Bangladesh by different organizations are centered on mainly healthcare, education, charity activates, cultural enrichment, youth development, women empowerment, patronizing sports and music. In the past two decades, healthcare has become an increasingly prevalent approach through which corporations, specially the banking companies are practicing their social responsibility.

Box 1. Core CSR activities of Islamic banks in Bangladesh

- ✓ Humanitarian & Disaster Relief
- ✓ Education (scholarship program, establish computer lab)
- ✓ Health
- ✓ Sports Art & Culture
- ✓ Environment
- ✓ Others (winter cloth distribution program, old shelter home, support to the disable children, Islamic microfinance)

Source: Review of CSR initiatives of banks 2012.

It is a general belief that the contribution of IBs in CSR is the highest among the financial Institutions.¹⁴

¹⁵ It is an observation that IBs CSR contribution in the healthcare is very significant.^{16 17} The prime Shariah-based bank in Bangladesh i.e. IBBL contributes 50 percent of the global Islamic small business and their CSR healthcare practices are more than any other IBs.

Banking sector CSR in Bangladesh and the Islamic banks (IBs):

The banking sector in Bangladesh is performing better in terms of CSR than any other sectors due to its financial ability and strong regulatory control. Islamic banking business is interest-free and Shariah-based.¹⁸ It can provide efficient banking services to the nation if they are supported by appropriate banking

laws, and regulations. The IBs follow profit and loss sharing (PLS) principle.¹⁹ Aside from the economic debate, the main contributing factor in the emergence of a PLS-banking system is the prohibition of ‘riba’ or interest in the Holy Quran.⁸ However, due to its healthiness and potential stability, theoretically, it is deemed to be a good alternative to the conventional banks. Particularly IBs have gone far than any other the financial or non-financial organizations in Bangladesh.⁶

IBs in Bangladesh occupy a unique position in the economy of Bangladesh.²⁰ It is the largest banking sector, which has experienced an unparalleled growth trend during the last three decades.²¹ This banking business started in the 1980s and had a dramatic rise from one organization from 1980 to eight in 2013.²² IBs are intensifying very swiftly due to the increasing demand for both the social attentiveness and business module.²³ Apparently, most of the Islamic banks have performed better than conventional counterparts in contemporary era. The potentials for IBs to sustain by way of achieving wider terrestrial expansion and global market penetration is promising, as several new and niche markets are undertaking steps to enable Shariah-compliant financial services in their jurisdictions.²⁴

In 2008, guidelines from the central bank of Bangladesh, Bangladesh Bank (BB) advised the banking sector to be involved in CSR in a more organized way. BB took initiatives for formalizing CSR in the banking sector of Bangladesh and issued a detailed directive titled “Mainstreaming corporate social responsibility (CSR) in banks and financial institutions in Bangladesh.” Such directive has created a competition among the banks including IBs in Bangladesh and resulted in increased CSR activities in the last few years.

The IBs industry is the largest contributor to the CSR.²⁵ IBs not only focus on profit maximization but also the emphasis on the social welfare. Also, IBs contribution to the overall social responsibility is vital in the development of other supporting key sectors of the society such as education, health, residential, food security, clothing, recreation and donation services.²⁶ The above evidence clearly indicate that IBs are more capable than their other counterparts in terms of supporting social causes.

Table 1 presents a list of IBs in Bangladesh. IBs have been established in four stages. First stages banks are IBBL and ICBIBL; Second stage banks are AAIBL and SIBL; Third stages banks are EXIMBL and

FSIBL, and fourth stage banks are SJIBL and UBL.

Table 1: List of Islamic banks in Bangladesh

No.	Name of the bank	Year of establishment	Stages
1	Islami Bank Bangladesh Limited (IBBL)	1983	First
2	ICB Islamic Bank Limited (ICBIBL)	1987	First
3	Al Arafah Islami Bank Limited (AAIBL)	1995	Second
4	Social Islami Bank Limited (SIBL)	1995	Second
5	EXIM Bank Limited (EXIMBL)	1999	Third
6	First Security Islami Bank Limited (FSIBL)	1999	Third
7	Shahjalal Islami Bank Limited (SJIBL)	2001	Fourth
8	Union Bank Limited (UBL)	2013	Fourth

Source: Websites of respective banks

CSR in healthcare by IBs in Bangladesh

Box 1 indicates that IBs are engaged in various types of healthcare CSR. Healthcare is a major societal issue nowadays, specially in the developing countries, like Bangladesh. The need for healthcare in Bangladesh is increasing day-by-day due to increase in pollution, food adulteration, and malnutrition etc. It appears that IBs are significantly contributing to improving the healthcare sector of Bangladesh. They have been contributing by donating different healthcare institutions, establishing medical colleges/hospitals, providing financial assistance to underprivileged and poor people, healthcare and well-being of the women and children and adoption and maintenance of healthy lifestyle etc. It has been found that IBBL is at the forefront of healthcare in Bangladesh among IBs. Stakeholders (beneficiaries, Islami Bank employees, social scientists, environmentalists, community members and journalists) express their extreme satisfaction and positive attitude regarding IBBL’s CSR activities in healthcare.⁶ This paper focuses on IBs CSR healthcare practices, which is a new dimension in Bangladesh. All sampled banks disclosed their CSR activities in the annual report.

Methodology of the Study

Content analysis has been applied to the current study as it is deemed to uncover the intended objectives of the research. Content analysis is one of the popular research methods used to analyze

text data involved in CSR study. This method goes beyond merely counting words to examining language intensely for classifying large amounts of text into an efficient number of categories that represent similar meanings. Texts can be books, essays, discussions, reports, interviews, newspaper headlines, articles, historical documents, speeches, conversations, advertising, informal conversation or any occurrence of communicative language. For the purpose of this study, annual reports, other published materials, and websites of the samples banks, as well as the BB have been taken into consideration. Content analysis method has been used in previous studies and is an appropriate method for analysis of qualitative data.²⁷ Furthermore, research has been using content analysis on ethical reports of Turkish organizations that highlight on the justifiability of this method for estimates ethical perceptions of the organizations such as vision, mission, moral ethics and other related matters.²⁸ Companies' annual report and social responsibility statement have been a frequently used of content analysis method within the study of corporate community treatment in the socially responsible literature since the 1970s.²⁹

Ethical clearance:

Ethical clearance for this study was not essential as assistance to mother and neonatal.

the data were collected from secondary sources.

Conducting a content analysis in the current study involved at least few important steps: choosing the documents containing CSR initiatives, closely observing the annual reports, websites and other printed materials of the sample banks as well as such documents of BB, identifying the statistics/categories/ types CSR activities of those banks are making and analyzing the data/content. Finally, the findings and recommendations are presented to the audience.

Findings and discussion

Box 2: Type of CSR initiatives by the IBS

- ✓ Establishing hospitals
- ✓ Conducting medical camps (general, eye & others),
- ✓ Health assistance (installation of tube-well & sanitary latrine) and
- ✓ Assistance to mother & neonatal

Source: Islamic banks' annual reports

By examining through the content analysis, this study reveals that, IBs have taken several initiatives in individual and organizational level for developing healthcare sector of Bangladesh, which we categorized in following types: (i) establishing hospital, (ii) operating health camps, (iii) providing healthcare assistance, in general, and (iv) Providing

Table 2: Healthcare CSR during 2010-2015

Name of the Bank	Establishing hospitals	Health camps	Medical assistance	Assistance to mother & neonatal
IBBL	IBMC Hospital, Nursing Institute, Burn unit, Medical lab	Medical camps, circumcision, Eye camps	Cash, Quard for tube well& Sanitary, Ambulance service	Free maternity service, Midwifery training program, Gift to newborn babies
ICBIBL	-	General Medical camps	Medicine assistance, Incident & Injury assistance	Free maternity service
AAIBL	AAIBF Kidney Dialysis Center, Medical lab	Medical camps, Eye camps	Charitable dispensaries	-
SIBL	SIBLFHDC Diagnostics	Consultancy, Operation of cleft & eye patients	Dialysis, pharmacy, ICU	Free maternity service
EXIMBL	EXIMB hospital	Medical camps, Outdoor consultants	Medical equipment, Surgery assistance	Free maternity service
FSIBL	Clinic service, Nursing training, Medical lab	General Medical camps, AIDS awareness	Treatment aids, Ambulance service	Maternity service, Midwifery training program
SJIBL	Donation to Brun unit, Medical lab	General Medical camps, Outdoor consultants	Medical equipment, AIDS awareness	-
UBL	Support to Medical college, Medical lab	General Medical camps	-	Free maternity service

Source: Annual reports and websites of IBs in Bangladesh

Establishing hospitals:

Among the CSR activities in healthcare, IBs established a number of hospitals in Bangladesh to meet the need of the society, offering low-cost treatments benefiting thousands of citizens during 2010-2015. For example, IBBL provides healthcare through eleven fully owned hospitals and nine community hospitals throughout the country. Also, Exim Bank has established a hospital in Kazipara, Dhaka. Except for ICBIBL, all IBs have contributed to healthcare by establishing nursing training centers, diagnostic centers, and dental clinics. The study found that IBBL is at the forefront of healthcare CSR among the IBs in Bangladesh.

Operating Health Camps:

IBs in Bangladesh operate various types of health camps, specially in the densely populated, but economically disadvantaged areas of the country, as a part of their CSR programs, during 2010-2015. Almost all of them are operating general medical camps, eye camps, dental camps and outdoor consultation services. Such services are short-termed in nature, which engage the community leaders to create awareness among the citizens regarding healthcare who can't afford to go to. Thousands of patients are being treated in these medical camps every year, which are very important in the context of Bangladesh, as the government is unable to provide healthcare to all the citizens due to budgetary limitations.

Medical assistance:

In addition to establishing hospitals and operating medical camps, IBs in Bangladesh provide various types of medical assistance as a part of their healthcare CSR during 2010-2015. Among other healthcare initiatives, IBs are engaged in donating ambulances and medical equipment to different hospitals, operating charitable dispensaries, providing medicines to flood victims, funding for tube wells in the areas having the scarcity of pure water and raising awareness regarding AIDS. Medical assistance by IBs significantly contributing to the lives of the citizens, who otherwise would not have access to medical services due to their poor economic conditions.

Assistance to mother and neonatal:

Considering the challenges faced by neonatal care units in Bangladesh health sector and to reduce infant mortality rates in Bangladesh, IBs have significantly contributed to address these important issue.³⁰³¹

Assistance to mother and neonatal is a priority healthcare CSR initiatives by IBs, which were witnessed during 2011-2015. Six out of eight IBs engaged themselves in the assistance to mother and neonatal. Among other initiatives taken in this area by IBs are organizing free maternity services, training of midwives and providing gifts to the newborn babies. This is one of the great services by IBs in Bangladesh, impacting on the lives of thousands of citizens, who are economically disadvantaged.

During the study, it has been observed that IBBL has been focused on healthcare CSR through Islami Bank Foundation and clearly ahead of other IBs in this regard. Most IBs can consider IBBL as a role model in providing healthcare services as a part of their CSR initiatives. All the four major areas of healthcare CSR by IBs in Bangladesh, as presented in the above table, are contributing to the healthcare sector of the country, quite significantly. Such healthcare support is very much beneficial for a developing country like Bangladesh in addition to the public and private healthcare services, as witnessed in the annual reports and websites of IBs.

Recommendations:

During the study, it has been observed that though IBs are contributing to healthcare sector significantly, there is no coordination among these banks lending towards the possibilities for uneven distribution of the healthcare services. So, a coordination body can be formed for planning and implementation of healthcare CSR by the IBs in Bangladesh, which would benefit a larger number of citizens in a better way. Nevertheless, most of the IBs are actively engaged in healthcare CSR, two of them are still lagging behind in this regard. If these two banks come forward in contributing healthcare CSR, it would further impact on the lives of the citizens.

Limitations and conclusions:

Firstly, though this study investigates IBs CSR healthcare activities based on their annual reports, the central bank reports and website contents of these banks, the insights of their stakeholders concerning the healthcare CSR has not been considered. Future studies may consider incorporating the view of stakeholders in this regard. Secondly, this study only considered the healthcare CSR initiatives for five years, during the period of 2010-2015. Future studies may consider a larger period of time, considering such initiatives since the inception of each IB. Thirdly, this study only presents the major healthcare initiatives of IBs but did not consider the money spent by each of them in this regards. Future studies

may consider the amount spent by each IB so that the contribution can be calculated in terms of % based on total CSR expenditure by each IB.

IBs in Bangladesh significantly contributing to the healthcare sector of Bangladesh benefiting thousands of poor and middle-income citizens. Such contributions by IBs are very much needed for a developing country like Bangladesh, as the government can't take care of the healthcare issues for all citizens due to its budgetary limitations. However, the economy of this country is growing, so do its banking sector, which is one of the country's profitable business sectors having the potentials to contribute to healthcare CSR. IBs are also growing

too and it is expected that they will continue to contribute to healthcare CSR on a larger scale in the years to come.

Authors' contribution:

Data gathering and idea owner of this study: Md Shamim Hossain. Study design: Sofri B Yahya. Data gathering: Shamim Hossain, Shafiqur Rahman. Writing and submitting manuscript: Shamim Hossain, Shafiqur Rahman, Farid A Sobhani, Raufa Rahman. Editing and approval of final draft: Md Shamim Hossain. All the authors have read and approved the final manuscript.

Conflicts of interest: None declared.

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