



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

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MANAGING RELIGIOUS PHILANTHROPY FOR SOCIO-ECONOMIC DEVELOPMENT

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ABSTRACT

Economies are considered to have three sectors. First, the Public Sector which is owned by the State and provides services in the Public interest. The Second, the Private Business Sector which is privately owned and profit motivated and the last one is the third Sector that embraces a wide range of community, voluntary and not-for-profit activities. Third Sector organizations are created by groups or individuals to meet a shared need. People have made an effort to form these organizations to provide a service to advocate a cause for them where the business and government sectors failed. The primary objective of the proposed study is to examine the role of religious philanthropy in the development of education, public health, women, community etc from a wide range of socio-economic & management perspectives.

KEYWORDS

Management, Philanthropy, Socio-economic and third sector.

INTRODUCTION

Economies are considered to have three sectors. First, the Public Sector which is owned by the State and provides services in the Public interest. The Second, the Private Business Sector which is privately owned and profit motivated and the last one is the third Sector that embraces a wide range of community, voluntary and not-for-profit activities. Third Sector organizations are created by groups or individuals to meet a shared need. People have made an effort to form these organizations to provide a service to advocate a cause for them where the business and government sectors failed.

Third Sector is another name by which the non-profit or voluntary sector is known. Government and private sector are being the first two sectors. Third sector organizations are variously identified as voluntary association, civic association, non-government organizations and mutual aid organizations. Economic liberalization in developing countries like India has changed the direction of the country from socialistic pattern to market economy. Therefore, the involvement and participation of third sector organizations is relevant in all spheres of development activities. The process of liberalization of the Indian economy enabled the mushrooming of a wide variety of third sector institutions and their participation in social transformation programs.

One of the major limitations of Indian Parliamentary democracy has been its centralized nature. The centralized democracy in India has failed and pendulum has moved towards participatory and responsive government. A study by PRIA (Society for Participatory Research in Asia) and Commonwealth Foundations (Commonwealth Foundation, 2003) brings to light people's perception towards the good life and shared dream of citizens of India. Indians want peace, education and socio-economic security. They want to act and act responsibly, towards shaping such a society and governance. And here comes the role of third sector that can help in achieving their vision of desirable world; a world of peace, harmony and economic security, a world where relations across individuals and families, communities and nations are characterized by equity and justice.

Religion and generosity - the gifts of time, of funds, and of material - have been closely linked throughout human history. Religious institutions, buildings, and activities have been a major focus of giving in virtually all religious traditions and in countries at all stages of development. Charitable support for the poor and for the victims of disasters has an equally long and widespread history. Philanthropic funding for social development (as distinguished from charity) is a somewhat more recent phenomenon. Support for schools and hospitals, often through endowments, were its first forms. The funding of institutions engaged in human resource development came later but is beginning to grow rapidly.

Although there are many definitions of morality, religion and spirituality we must look at these concepts for what they are in order to ascertain how they play a role in socio-economic development. Morality, "a doctrine or system of moral of conforming to a standard of what is right and good," can tell us which standards are "right," but it may actually lead to a less just society depending upon whose perspective is adopted en masse. Religions across the world have played a large role moving societies towards development. At its most basic level, religion is an organized system of beliefs, practices, rituals, and symbols designed (John and Brenda, 2003)

- To facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality); and
- To foster an understanding of one's relationship and responsibility to others living together in community (Koenig, 2001).

Spirituality "is the personal quest for understanding answers to ultimate questions about life, meaning and relationship to the sacred or transcendent, which may (or may not) lead to or arise from the development of religious rituals and the formation of community." The interplay between the various roles of morality, religion, spirituality, social justice and charity is a complex one. It gets to the very core of the complex moral relationships between the individual, society and conceptualization of the "sacred or transcendent." Although intended to foster spiritual growth, organized religion is susceptible to the same limitations of any organized institution (Koenig et al, 2001). Historically, the idea of charity and benevolence to the poor has its roots in religion. Christianity, Hinduism and Islam all hold charity as one of the foundations of their faith. The major religions, at their most basic level, facilitate the spiritual connection with a transcendent and with others through doctrines conveyed through literature and symbols. They teach us that we cannot nor should not operate in a vacuum when it comes to helping others. Our genuine concern for others must be rooted in the real situation as it is and not in our faulty human understanding of dictating what is best.

SCOPE AND SIGNIFICANCE OF THE STUDY

Third sector being very important and leading development partners of the government have been striving through implementation of various socio-economic programs for economic and socio-cultural empowerment of ill-fated rural people of the country. Third sector broadly refers to and includes those people-centered initiatives that fall in-between the spheres of the state and the market. Today we see various kinds of engagements over the world with the idea and

practice of third sector. Against this background, it is imperative to engage with issues concerning the third sector and the socio-economic development. No major attempt has been made so far in this direction. Research on third sector organizations and their involvement in the socio-economic development of the people is very much required for assessing the various issues concerned to the management of the third sector.

OBJECTIVES OF THE STUDY

The present study on third sector and its impact on socio-economic development are to analyze the involvement of third sector institutions in the process of socio-economic change where the formal sector is failed to implement the change successfully at the grass-root level. The proposed research is set out with the following objectives:

1. To study the efforts of third sector organizations in the development of the economy where the formal sectors failed at the grass root level.
2. To enquire the different activities conducted by the religious philanthropic organizations in the process of national development in the era of globalization.

RESEARCH DESIGN

The present study is designed as a descriptive research based on primary data and secondary data. Descriptive research includes surveys and fact finding enquiries of different kinds. The major purpose here is the description of the state of affairs as it exists at present. In social science and business research the term ex post- facto research is used for descriptive research studies. This includes attempts by researchers to discover causes even when they cannot control the variables.

The population of the study includes all the religious philanthropic institutions and the beneficiaries located in coastal Kerala and Karnataka.

SAMPLE DESIGN

Three districts from Coastal Kerala namely Kasargod, Kannur and Kozhikode and Three districts from coastal Karnataka namely Dakshina Kannada, Udupi and Uttara Kannada were chosen for the study. The structured schedule with a few open ended questions was administered to collect the data from religious organizations and beneficiaries of religious organisations. Such organizations are scattered randomly and finding them itself is a challenging task. Hence the development of a specific sampling technique was a difficult and tedious process. Therefore snowball technique of sampling has been selected to trace and collect the required data. Total 107 organizations belonging to three religions i.e. Hindu, Islam and Christian have been approached for this field study.

The number of beneficiaries of religious philanthropic organizations is numerous; the documented beneficiaries are a few. Hence based on the information provided by the organizations, the beneficiaries has been selected using the judgmental method of non-probability sampling. The structured questionnaire has been administered for the same purpose. In total 297 beneficiaries of three religions i.e. Hindu, Islam and Christian were selected for collecting the data.

DATA COLLECTION

Both primary and secondary Sources of Data are used in the study. The primary data is collected from religious philanthropic organizations and beneficiaries through field study. The secondary sources such as the related studies on third sector, religious philanthropy and socio-economic development were referred.

DATA ANALYSIS TECHNIQUES

Data analysis involves converting a series of recorded observations into descriptive statement and/ or inferences about certain relationships. For the Statistical analysis of the data, the major tools used includes: Factor Analysis, Analysis of variance (ANOVA), Kruskal Wallis test, Fishers exact test, Chi-Square test, pie-charts, averages, percentages graphs, bar diagrams, tests of significance and software packages SPSS and Micro Soft Excel.

AREA OF THE STUDY

Kerala has 14 districts. Based on geographical, historical and cultural similarities, the districts are generally grouped into three groups 1) North Kerala: Kasaragod, Kannur, Wayanad, Kozhikode and Malappuram 2) Central Kerala: Palakkad, Thrissur, Ernakulam and Idukki 3) South Kerala: Thiruvananthapuram, Kollam, Alappuzha, Pathanamthitta and Kottayam. Three Northern coastal districts namely Kasaragod, Kannur and Kozhikkod were selected for the field study. Karnataka, one of the developing southern states in India, is divided into 27 districts and 4 geo-political regions for the purpose of administrative convenience. Karnataka is a land of many religions and these religions have vitally influenced the culture and lives of people. Coastal Karnataka comprises of three districts namely Dakshina Kannada, Udupi and Uttara Kannada and this has been selected for the study purpose.

LIMITATIONS OF THE STUDY

Like any other research this study also have its own limitations.

1. The results of the study cannot be generalized to the entire third sector, as the study focuses only on religious philanthropic organizations.
2. The authenticity of the information about the procurement and allocation of funds by the organizations may be biased.
3. The study is restricted to Coastal Kerala and Karnataka.
4. Primary data collected is only from few religious organizations due to the non-availability of the published data.

DATA ANALYSIS AND INTERPRETATION

As the purpose of the study is to understand the philanthropic work of the third sector organisations and their involvement in the socio-economic development, the data has been coded for different religions. The primary data collected through the field study from different religious organizations and beneficiaries is analyzed using SPSS software and interpreted.

TABLE NO. - 1 ACTIVITIES OF THE ORGANIZATIONS-RELIGION WISE

	RELIGION					
	R-1		R-2		R-3	
	No. of organizations	%	No. of organizations	%	No. of organizations	%
Educational programmes for all /girls/dropouts	13	72.2%	22	44.9%	37	92.5%
Medical camp/Medical aid to the needy	15	83.3%	23	46.9%	31	77.5%
Community related programmes	16	88.9%	21	42.9%	28	70.0%
Mass marriages	2	11.1%	7	14.3%	11	27.5%
Awareness about religious activities	9	50.0%	26	53.1%	28	70.0%
Scholarship	9	50.0%	21	42.9%	30	75.0%
Distribution of books/uniforms	11	61.1%	14	28.6%	28	70.0%
Promote rural enterprises	2	11.1%	3	6.1%	4	10.0%
Ensure food security	4	22.2%	10	20.4%	12	30.0%
Help in poverty reduction	12	66.7%	10	20.4%	18	45.0%
Improve gender equality	7	38.9%	2	4.1%	7	17.5%
Promote accessible financial services	3	16.7%	7	14.3%	5	12.5%
Women empowerment	8	44.4%	5	10.2%	11	27.5%
Vocational training for unemployed to secure employment	7	27.8%	4	8.2%	15	37.5%
Reduce child labour	3	16.7%	2	4.1%	7	17.5%
Literacy campaign for adults	5	27.8%	2	4.1%	6	15.0%
Education on basic rights	3	16.7%	2	4.1%	12	30.0%
Women entrepreneurship	3	16.7%	3	6.1%	6	15.0%
Educate about environment degradation and pollution	8	44.4%	4	8.2%	7	17.5%
Financial assistance-concessional interest/interest-free loans	3	16.7%	4	8.2%	6	15.0%
Encourage simple marriage/ unnecessary spending	5	27.8%	6	12.2%	19	47.5%
Eradicate the dowry system/social awareness	7	38.9%	2	4.1%	18	45.0%
Counseling for higher education	10	55.6%	6	12.2%	17	42.5%
Encourage the self employment	8	44.4%	6	12.2%	16	40.0%
Helping in construction of house	5	27.8%	3	6.1%	12	30.0%

Source: Survey Data

As far as the activities are concerned 67.3% of the organizations conduct educational programs for all /girls/drop outs. 64.5% conduct medical camp or provide medical aid to the needy, 60.7% for community related programs, 58.9% for awareness about the religious activities, 56.1% for scholarship, 49.5% for distribution of books and uniforms, 37.4% for help in poverty reduction, 30.8% for counseling for higher education, 28% for encourage self employment and to encourage simple marriages and unnecessary spending, 25.2% for eradicate the dowry system/ create social awareness, 24.3% each for vocational training for unemployed to secure employment and to ensure food security, 22.4% for women empowerment, 18.7% each for mass marriages and helping in construction of house, 17.8% for educate about environmental degradation and pollution, 15.9% for education on basic rights, 15% to improve gender equality, 12.1% each for literacy campaigns for adults and finance assistance-concessional interest / interest free loans, 8.4% for promoting rural enterprises.

INFERENCE

It can be concluded that the R-1 organizations are giving first priority to community related programs and then to health promotion. The R-3 organizations main concern is to Education and then to health care, whereas the R-2 religious organizations are more concerned about community development and then to education.

FACTOR ANALYSIS OF RELIGIOUS ORGANISATIONS

TABLE NO. 2 - KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.796
Bartlett's Test of Sphericity	Approx. Chi-Square	1248.471
	d.f	300
	Sig	.000

TABLE NO. 3 - TOTAL VARIANCE EXPLAINED

Component	Initial Eigen values			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	8.321	33.283	33.283	8.321	33.283	33.283	4.897	19.587	19.587
2	1.953	7.811	41.094	1.953	7.811	41.094	3.520	14.078	33.666
3	1.673	6.693	53.795	1.673	6.693	47.787	3.091	12.366	46.032
4	1.502	6.007	58.468	1.502	6.007	53.795	1.941	7.763	53.795
5	1.168	4.673	62.911						
6	1.111	4.443	66.923						
7	1.003	4.012	70.511						
8	.897	3.588	73.770						
9	.815	3.259	76.880						
10	.778	3.110	79.883						
11	.751	3.003	82.575						
12	.610	2.441	86.633						
13	.563	2.251	90.528						
14	.528	2.112	92.219						
15	.487	1.947	93.798						
16	.474	1.895	95.220						
17	.423	1.691	96.418						
18	.395	1.579	97.429						
19	.355	1.422	98.271						
20	.300	1.198	99.003						
21	.253	1.011	99.556						
22	.211	.842	100.000						
23	.183	.732							
24	.138	.552							
25	.111	.444							

Extraction Method: Principal Component Analysis

TABLE NO.4 - ROTATED COMPONENT MATRIX

	Component			
	1	2	3	4
Educational programmes for all /girls/dropouts			.548	
Medical camp/Medical aid to the needy				-.508
Community related programmes		.712		
Mass marriages	.488			
Awareness about religious activities				.552
Scholarship		.546		
Distribution of books/uniforms		.755		
Promote rural enterprises	.759			
Ensure food security				.710
Help in poverty reduction				
Improve gender equality			.681	
Promote accessible financial services	.698			
Women empowerment			.719	
Vocational training for unemployed to secure employment	.586			
Reduce child labour			.497	
Literacy campaign for adults	.617			
Education on basic rights				.504
Women entrepreneurship	.639			
Educate about environment degradation and pollution			.654	
Financial assistance-concessional interest/interest-free loans	.729			
Encourage simple marriage/ unnecessary spending		.693		
Eradicate the dowry system/social awareness	.578			
Counseling for higher education		.493		
Encourage the self employment	.516			
Helping in construction of house	.491			

EXTRACTION METHOD: PRINCIPAL COMPONENT ANALYSIS**ROTATION METHOD: VARIMAX WITH KAISER NORMALIZATION****A. ROTATION CONVERGED IN 7 ITERATIONS**

Factor analysis was carried out to bring out the important underlying factors of the activities carried out by the all religious organisations. Kaiser-Meyer-Olkin measure of sampling adequacy shows that sample is adequate and Bartlett's test of sphericity shows that Factor analysis can be performed for the various components as $0.796 > 0.5$ and $p = 0.000 < 0.01$ HS.

Factor analysis was performed by using principal component extraction method to explore the principal factors concerned with various activities. The present factor analysis extracted 4 factors.

Factor 1 is a first principal component, which contributes 19.587 % variation as a contributing factor, which constitutes-Community related programmes, Promote rural enterprises, Promote accessible financial services, Vocational training for unemployed to secure employment , Literacy campaign for adults, Women entrepreneurship, Helping in construction of house, Eradicate the dowry system/social awareness ,Encourage the self employment and Financial

assistance-concessional interest/interest-free loans are correlated positively with each other and to the factor. So these are the primary important activities that have been considered by the all religious organisations for the socio-economic development.

Second set of important activities, which contributes 14.078 % variation as a contributing factor, constitutes- Scholarship, Distribution of books/uniforms, Counseling for higher education and Encourage simple marriage/ unnecessary spending are positively correlated with each other and to the factor.

Third set of activities, which contributes 12.366 %, variation as a contributing factor, which constitutes -Educational programmes for all /girls/dropouts, Improve gender equality, Women empowerment, Reduce child labour and Educate about environment degradation and pollution are positively correlated with each other and to the factor.

Lastly the activities, which contribute 7.763 %, variation as a contributing factor, which constitutes – Awareness about religious activities, Ensure food security and Education on basic rights are positively correlated with each other and to the factor.

INFERENCE

It can be observed from the above analysis that factor-1 is related on social and employment problems, factor- 2 stands for education ,factor -3, concentrates on child and women issues whereas factor-4 speaks about food security and religious values.

CONCLUSION

The greatest advantage that the voluntary organisations have over other development agencies is their flexibility, speed of operation, and ability to respond quickly to changing circumstances. The voluntary organizations known for her virtues for human touch, dedication, flexibility, self-reliance and nearness to the community. Voluntary action is not limited to any particular sector of the development. The voluntary section is playing a catalytic role in terms of enabling people to define their own development priorities, and is innovative in their willingness to experiment with new ideas. Their record in alleviating poverty is uneven, although the evidence suggests that their performance is better than that of Government. But that doesn't mean that the state has lost its relevance. It is very much relevant and significant to the citizens of India. People in India want strong state, strong citizens associations and strong intermediary enablers to do overall development of the citizens.

Third sector organisations have dedication, determination and commitment arising from a strong desire to attain their goals that the government machinery sadly lacks. The approaches and methods of functioning of an organisation are quite flexible. If with regard to the particular area and a particular target group, the decided strategy doesn't work then it is changed impromptu; saving time, money, and the programme being shelved. As they operate in grass root levels they can adopt an integrated approach to the overall development and they can experiment upon and improvise projects which can indirectly a help to the government. They can effectively organize awareness camps and provide motivational inputs. They have the capacity to mobilize large groups of the local population, stimulate unity and self reliance and direct them towards attainment of a particular goal.

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