



## EMPLOYEE PERCEPTION TOWARDS CSR ACTIVITIES: A COMPARATIVE STUDY ON PUBLIC AND PRIVATE INSURANCE COMPANIES

**Ch.Vijayalakshmi<sup>1</sup>**

<sup>1</sup>Ph.D. (SRF) Scholar, Dept. of HRM, Acharya Nagarjuna University, Guntur-522 510, A.P., India

**Dr. V. Tulasi Das<sup>2</sup>**

<sup>2</sup>Head, Dept. of HRM, Acharya Nagarjuna University, Guntur- 522 510, A.P., India

### ABSTRACT

**I**n the environment of modern economic development, the corporate sector no longer functions in isolation. Social responsibility is the responsibility of an organization for the impacts of its decisions and activities on society and the environment, through transparent and ethical behaviors that is consistent with sustainable development and the welfare of society and takes into account the expectations of stakeholders Corporate Social Responsibility (CSR) is one such niche area of corporate behaviour and governance that needs to be addressed and effectively implemented in the organisation.. In modern times, the objective of business has to be the proper utilisation of resources for the benefit of others. A profit is still a necessary part of the total picture, but it is not the primary purpose. This implies that the claims of various interests will have to be balanced, not on the narrow ground of what is best for the shareholders alone but from the point of view of what is best for the community at large. Companies must accept its obligation to be socially responsible and to work for the larger benefit of the company. Keeping this in view the researchers wish to through a light on to study the "Employee perception towards CSR activities: A comparative study on public and private insurance companies.

**KEY WORDS:** Corporate Social Responsibility, transparent and ethical behaviors, stakeholders.

### INTRODUCTION

*"Creating a strong business and building a better world are not conflicting goals - they are both essential ingredients for long-term success".*

*- William Clay Ford Jr. Executive Chairman, Ford Motor Company.*

Social responsibility is the responsibility of an organisation for the impacts of its decisions and activities on society and the environment, through transparent and ethical behaviors that is consistent with sustainable development and the welfare of society and takes into account the expectations of stakeholders Corporate Social

Responsibility (CSR) is one such niche area of corporate behaviour and governance that needs to be addressed and effectively implemented in the organisation. CSR is one of the effective tools that synergizes the efforts of corporate and the social sector agencies towards sustainable growth and development of social objectives at large. CSR is at heart a process of managing the costs and benefits of business activity to both internal (employees, shareholders, investors) and external (institution of public governance, community members, civil society groups, other enterprises) stakeholders.



Until the middle of the twentieth century, a firm was generally viewed, as an economic institution to provide wanted goods and services for public consumption and a profit for the owners. In the classic economic model, a firm is an economic institution governed by economic values and subject to the economic machinations of the marketplace. Two significant developments changed all of this. The first occurred in the first half of the twentieth century as professional managers replaced owners in running big companies. Professional managers played more of a trustee role, they were responsible to the board of directors and interest of suppliers, customers, employees, and other claimants. The second development was the change in public attitude towards big businesses. The Needs Theory of human behaviour states that once basic economic necessities are satisfied, people become more concerned with psychological needs relating to status, esteem, social justice and quality of life. Goals, values and attitudes of various groups in society have changed significantly over the years reflecting a greater concern for improvements in quality of life. A firm, after all, is a social institution. It does not flourish in a vacuum. In all its operations it is vitally influenced by its environment. The decisions made by the corporate managers not only affect the community lives but may affect significantly both the national and international economic activity. A healthy organisation should visualize these impacts realistically and deal with them firmly by converting these social problems into opportunities for successful performance and positive contribution.

### **FACTORS INFLUENCING THE GROWING CONCERN FOR SOCIAL RESPONSIBILITY**

In keeping with the significant changes in other walks of life, business also has been changing its patterns, priorities and perceptions in tune with the times. Maximisation of profit used to be the only motto of all business enterprise can thrive on the profit motive alone for long these days and if it has to succeed, business must be conscious and alive to its social responsibility as well. The once all-powerful and all-conquering profit motive has been slowly but surely yielding place to a broad-based and more enlightened policy of commitment to social welfare measures. The only reason for this turnaround could be the instinct for survival. Besides there are certain other factors which have contributed to the growing concern of business for the welfare of society. These factors are:

- ☆ **Growing Awareness due to Education:** With the growing literacy rate, more and more people are becoming increasingly aware of their right to a decent and healthy life. Spread of education has helped the business community also to understand their role and the changing patterns in society. Therefore, the companies have chosen two objectives of profit and social responsibility in the best interests of both business and society.
- ☆ **News Papers and Consumer Organisations:** Consumer organisations have been coming up in urban areas to protect the interests of consumers and to expose the malpractices or bad elements of business with the sole object of enlightening or forewarning consumers.
- ☆ **Fear of Government's Interference** In the event of any business enterprise persisting in its fraudulent or deceitful ways to quench its hunger for more profit, the enlightened public can, through the various means at its command, compel the government to introduce legislation to check the malpractices of business.
- ☆ **Trade Union Movement:** In almost all big business establishments' well organised trade Unions have become omnipresent and omnipotent. The bargaining power and strength of these unions makes the higher officials to responsible towards the employees in the organisation as well as society at large.
- ☆ **Public Image:** Building up a better public image is essential for any business to survive and grow. Hence, all managers are looked up in a healthy competition to build up their public image, even if it means lesser and lesser profits.
- ☆ **Competitive Market Forces:** The cut-throat competition in the market has certainly played its part in forcing the businessmen to narrow down their profits in the interests of survival.
- ☆ **Public Relations:** Maintaining good public relations is success mantra in business. Whether a customer or an employee or a government servant a businessman has to deal with all of them in a humble and polite way. Good public relations would teach the businessman how to behave and respect other peoples' aspirations as well.

## CSR INITIATIVES IN INDIA

CSR in India is in a very nascent stage. In **India** there are an existent but small number of companies which practice CSR. This engagement of the Indian economy concentrates mainly on a few old family owned companies, and corporate giants. The Ministry of Corporate Affairs has notified Section 135 and Schedule VII of the Companies Act 2013 as well as the provisions of the Companies (Corporate Social Responsibility Policy) Rules, 2014 to come into effect from April 1, 2014. With effect from April 1, 2014, every company, private limited or public limited, which either has a net worth of Rs 500 crore or a turnover of Rs 1,000 crore or net profit of Rs 5 crore, needs to spend at least 2% of its average net profit for the immediately preceding three financial years on corporate social responsibility activities. The CSR activities should not be undertaken in the normal course of business and must be with respect to any of the activities mentioned in Schedule VII of the 2013 Act. Contribution to any political party is not considered to be a CSR activity and only activities in India would be considered for computing CSR expenditure.

The net worth, turnover and net profits are to be computed in terms of Section 198 of the 2013 Act as per the profit and loss statement prepared by the company in terms of Section 381 (1) (a) and Section 198 of the 2013 Act. While these provisions have not yet been notified, it has been clarified that if net profits are computed under the Companies Act, 1956 they needn't be recomputed under the 2013 Act. Profits from any overseas branch of the company, including those branches that are operated as a separate company would not be included in the computation of net profits of a company. Besides, dividends received from other companies in India which need to comply with the CSR obligations would not be included in the computation of net profits of a company. The CSR Rules appear to widen the ambit for compliance obligations to include the holding and subsidiary companies as well as foreign companies whose branches or project offices in India fulfill the specified criteria. There is a need for clarity with respect to the compliance obligations of a company as well as its holding and subsidiary companies.

It is gratifying to note that a number of leading companies in India have shown recognition of the social responsibility of the corporate sector. A number of Indian companies, especially the public sector enterprises, have been undertaking a number of socially useful activities. Some private sector organisations too have been doing commendable work in meeting social responsibilities. The

business community has been instrumental in setting up hundreds of institutions of public service like schools, colleges, management institutes, dispensaries, hospitals, technological institutes, research institutes (medical, scientific and technological), libraries, dharamshalas, cultural institutions, institutes for the dumb, deaf and blind, museums and places of religions worship. Some of the leading enterprises have extended welfare measures like health and medical facilities to people of the surrounding villages. Many businessmen have risen up to the occasion to help the victims of droughts, floods, earthquakes and other natural calamities.

## CSR ACTIVITIES OF LIFE INSURANCE COMPANIES

It is said that the business environment relies on a "command" that says "in the long run, those who do not use power in a way that society considers responsible, will tend to lose it"! Thus, the necessities that at present, and especially in the future, the companies operate in a much more responsible way, including from the social point of view, is evident. Another reason for it is that those who do not voluntarily adopt such an attitude eventually will do it, as new laws on the matter will force them. Insurance Company attitudes towards the phenomenon of social responsibility which are as:

- ♦ **Life Insurance Corporation (LIC) of India:** LIC offers life insurance under Group policies to various groups such as employer, employees, professionals and weaker sections of society. The main features of Group Insurance Schemes are low premium and simple insurability conditions. Some of the group insurance schemes are Group term insurance schemes, Group gratuity scheme, Integrated Rural schemes. LIC also offers insurance coverage to people below poverty line under social security group schemes.
- ♦ **SBI Life:** SBI Life undertook the Corporate Social Responsibility (CSR) initiative, aimed at driving the cause to make children read and write. The campaign, "Read India Pledge" sensitized general public towards the cause and urged them to pledge & support the cause monetarily or by devoting time.
- ♦ **ICICI insurance:** The Company's Corporate Social Responsibility (CSR) commitment aims to support worthy causes such as supporting children and the elderly, protection of communities for health, education, livelihoods, environment, etc. As an ICICI Group Company, it

supports ICICI Foundation in its mission of inclusive growth by contributing a significant part of ICICI CSR funds. ICICI Lombard has always endeavoured to go beyond its business focus and contribute to the well being of all stakeholders, including the community at large. The Company has taken several initiatives in the areas of preventive healthcare, road safety and disaster support being a responsible Corporate citizen. Launched in 2011, the Caring Hands Campaign is an initiative of ICICI Lombard, driven by its employees and aimed at the upliftment of the society. The campaign focuses on preventive healthcare through free health check-up camps for the benefit of underprivileged school children across the country.

- ♦ **HDFC Swabhimaan Initiative:** Swabhimaan, HDFC Life's Corporate Social Responsibility (CSR) initiative aims to play a positive role by contributing towards the advancement of society and conservation of environment while engaging with their stakeholders. The objective of Swabhimaan is to contribute to improve and enhance the quality of life of communities in which the company operates thereby helping to create an equitable society. HDFC Life is committed to being a socially responsible corporate and its CSR framework is governed by a formal policy.
- ♦ **ING VYSA –Say No to Plastics initiative:** Say No to Plastics is a very unique initiative from ING Life Insurance that educates the citizens of India on the negative effects of usage of plastics and encourages them to switch to environment friendly materials. Under this program, company's teams have engaged with more than 100,000 households. These teams went door to door and during every interaction they handed-over "Kora Cloth" bags and make people take a pledge towards this noble cause.
- ♦ **Aviva Life Insurance:** Aviva Street to School programme received the CRY Child Rights Champion Award. AVIVA corporate responsibility programme 'Street to School' has been recognized yet again for its commitment towards children. AVIVA was also awarded the Bronze trophy at the inaugural CRY Child Rights Champion Awards in recognition of the special focus that they give to most critical and vulnerable stakeholders i.e. children. Till date, they have

reached out to more than 80,000 children through projects with NGO partners and more than 5,00,000 children with the Aviva Great Wall of Education as a part of the Street to School programme. It is pertinent to mention that Aviva India has won the "Corporate Social Responsibility Award" at the prestigious Asia Insurance Industry Awards 2010 for its corporate social responsibility programme – 'Street to School' for demonstrating how corporate social responsibility can be closely and successfully tied with business strategy.

## REVIEW OF LITERATURE

Corporate social responsibility is one of these emerging trends and it is becoming increasingly accepted in business circles (Gendron and Champlon), to the extent that CSR is most often implemented as a key strategy. According to Barnett (2007: 798-801) CSR is a form of corporate investment characterized by a dual orientation towards the improvement of social welfare and of stakeholder relations. This focus on stakeholder relations explains why employees, as a stakeholder group, impact CSR policy. Firstly, employees can act as agents for social change when they push corporations to adopt socially responsible behavior (Aguilera et al., 2007). Secondly, environmental policy demonstrates that employees' support is necessary to secure effective CSR programs and policies (Ramus & Steger, 2000). Thirdly, employees as a stakeholder group perceive, evaluate, judge and react to CSR programs and actions (Rowley & Berman, 2000; Rupp et al., 2006; Wood & Jones, 1995). Peterson (2004) verified a relationship between perceptions of corporate citizenship and organizational commitment. At the same time recent studies have shown positive relationships between corporate reputation and philanthropy and corporate involvement in social causes and reputation (Heess et al., 2002).

In the context of CSR, a firm's failure to comply with the law or adhere to widely-accepted ethical standards for conduct, such as a serious scandal, will usually draw more attention and have a stronger influence on people's perceptions than positive discretionary activities, such as philanthropy and community outreach efforts (D. Lange & Washburn, 2012). Positive discretionary activities may still serve a special function because corporate goodness entails more than merely the absence of bad. Companies that refrain from doing wrong are "decent" at best, but to be a "good" company also requires an active commitment—in both intent and action—to promote virtuous ends (Bradley et al., 2008; Paine, 2003).

Discretionary CSR activities (i.e., those advocated by proponents of the expansive but not the narrow view on CSR) represent one way companies can attempt to move beyond decency and approach corporate morality in the eyes of their employees and other stakeholders. Importantly, we expect the psychological needs we discuss in detail below to be more closely aligned with perceived morality than decency

### PERCEPTION OF EMPLOYEES ON CSR ACTIVITIES

CSR does make a unique contribution to organizational commitment, it is a small contribution, and not as important as basic job satisfaction. Generally employees are not happy and trusting of the organization, a strong CSR program is less likely to result in an improved retention rate than are initiatives that directly improve individual employee job satisfaction such as job enrichment and autonomy. Even for companies that find they struggling to do more during lean times, there are things that can be done to make the most of whatever resources are available to devote to CSR. Organizations that are investing in CSR should leverage that investment to improve both employee perceptions of the organization and customer perceptions. First, the organizations must communicate about the CSR investment and the tangible positive outcomes are of that investment will help employees better understand the contributions the organization is making. Additional communication about CSR initiatives is likely to be especially important for those at the lower levels in the organization who report lower levels of perceived CSR and organizational commitment. They might be aware of all of the CSR initiatives underway that the high level knows about. It is easy for high level managers to forget that not everyone knows what they know. Organizational leaders should publicize these efforts- this will maximize any internal benefits of CSR. In addition to publicizing the organization's CSR efforts, get the employees involved. When possible, provide opportunities for employees at all levels to give input about which types of initiatives are important to them, and to participate in the efforts. Companies that do CSR well are those that have it embedded in employees' jobs. There are multiple advantages to doing this. Employees may come up with really innovative ideas for how to make a positive impact in the community and meet a business need at the same time. Also, investing in the initiatives that are important to the employees will increase the importance they attach to CSR, and the commitment they have to their organization. Getting the employees involved in this way is consistent with the principles of participative

management, and the idea that employees prefer work environments where they can make a contribution to work they find meaningful.

### OBJECTIVES OF THE STUDY

The following objectives have set for study:

- ◆ To study the CSR activities of public and private insurance companies in India
- ◆ To examine the perception of life insurance sector employees on CSR activities
- ◆ To put forth certain suggestions and conclusions based on the findings that have been arrived.

### HYPOTHESIS

H<sub>0</sub>: Both public and private sector insurance company employees are satisfied with the CSR activities undertaken by their companies for the upliftment of the society.

### METHODOLOGY

To fulfill afore said objectives, the data are collected from both primary sources as well as secondary sources. The secondary data are collected from various journals, books, periodicals and web. The primary data are collected with support of well designed structured questionnaire. Convenience sampling method is employed in selecting the sample. The samples used in the study were different levels of employees in both public and private sector life insurance companies which are located in and around Vijayawada City of Andhra Pradesh. The sample size is limited to 150 respondents. From each sector 75 samples were selected. The opinions collected are analyzed by using Statistical package.

### RESULTS AND DISCUSSIONS

#### Reliability and Validity Analysis:-

Reliability can be defined to the extent to which a variable is consistent in what it is intended to measure. In the present research, the reliability of questionnaires was determined by using Cronbach's Coefficient alpha.

**Table-1: Reliability Statistics**

Cronbach's Alpha	N of Items
.681	14

The reliability coefficient indicated that the scale for measuring is quite reliable. An alpha value of 0.60 or above is considered to be the criterion for demonstrating internal consistency of new scales and established scales respectively. **Table-1** shows that Cronbach's alpha for fourteen elements is greater than ( = .681) so, the internal consistency reliability of the questionnaire can be considered to be reliable and good. To arrive at pertinent analysis, the collected data was put to statistical analysis using SPSS package.

**Table-2: Pearson Correlation coefficient among study variables of public and private sector insurance companies**

Sl. No	Variables	Correlations			
		Public/Private	Age	Educational Qualifications	Experience
1	My company has adequate manpower to implement and oversee the CSR initiatives	public	.324**	<b>.608**</b>	-.254*
		private	.430**	.394**	-.063
2	My company allocates appropriate budget for its various CSR initiatives	public	<b>.777**</b>	<b>.508**</b>	-.393**
		private	-.266*	-.216	.198
3	The current CSR activities are good enough for my company	public	-.311**	-.175	.179
		private	-.113	-.087	.040
4	The company's CSR initiatives are helping in creating brand awareness	public	<b>.748**</b>	.457**	-.437**
		private	-.218	-.287*	.246*
5	More people are willing to work for my company due to its initiatives for the society	public	<b>.544**</b>	.282*	-.336**
		private	-.266*	-.135	.250*
6	CSR is an effective catalyst to bring about positive societal change	public	-.281*	-.384**	<b>.694**</b>
		private	-.099	-.313**	.251*
7	Better community relations result in better profit for the company	public	<b>.703**</b>	.418**	-.445**
		private	.079	.079	-.046
8	Improved perception about the company is a possible benefit of investing in social initiatives	public	<b>.801**</b>	.472**	-.379**
		private	.044	-.013	-.084
9	CSR initiatives results in goodwill of the company	public	-.607**	-.678**	<b>.564**</b>
		private	-.398**	-.392**	.335**
10	Companies form separate foundations to work on CSR as it has been mandatory by the government	public	-.594**	-.478**	<b>.639**</b>
		private	-.320**	-.174	.199
11	Tax benefits is the motive for investing in CSR activities by companies	public	-.361**	-.530**	<b>.609**</b>
		private	-.312**	-.480**	.383**

↪ Based on the age, public sector employees feel that their company allocates appropriate budget for its CSR initiatives ( $r= 0.777$ ,  $p<0.01$ ), The company's CSR initiatives are helping in creating brand awareness ( $r= 0.748$ ,  $p<0.01$ ), More people are willing to work for their company due to its initiatives for the society ( $r= 0.544$ ,  $p<0.01$ ), Better community relations result in better profit for the company ( $r= 0.703$ ,  $p<0.01$ ), Improved perception about the company is a possible benefit of investing in social initiatives ( $r= 0.801$ ,  $p<0.01$ ).

↪ Depending on educational qualifications most of the public sector employees feel that their company has adequate manpower to implement and oversee the CSR initiatives ( $r= 0.608$ ,  $p<0.01$ ) and their company allocates appropriate budget for its various CSR initiatives ( $r= 0.508$ ,  $p<0.01$ ).

↪ Based on their experience public sector employees feel that CSR is an effective catalyst to bring about positive societal change ( $r= 0.$

$694$ ,  $p<0.01$ ), CSR initiatives results in goodwill of the company ( $r= 0.564$ ,  $p<0.01$ ), Companies form separate foundations to work on CSR as it has been mandatory by the government ( $r= 0.639$ ,  $p<0.01$ ), Tax benefits is the motive for investing in CSR activities by companies ( $r= 0.609$ ,  $p<0.01$ ).

Based on the analysis of the data presented in the Table-2 observed that majority of the public sector insurance company employees are satisfied with the CSR initiatives taken up by their company. Employees feel that their organization is giving priority for the upliftment of the society by providing CSR programs from share of profits. But somewhat private sector insurance company employees are not happy with their companies CSR initiatives. They feel that their organizations must concentrate on the CSR programs for the upliftment of the society this will helps the organizations to develop their business as well as reputation in the global competitive environment.

**Table-3: ANOVA among study variables of public and private sector insurance companies when experience is taken into consideration**

Study Variables	ANOVA						
			Sum of Squares	df	Mean Square	F	Sig.
My company has adequate manpower to implement and oversee the CSR initiatives	<b>public</b>	Between Groups Within Groups	15.969 101.817	3 71	5.323 1.434	3.712	.015
	private	Between Groups Within Groups	32.129 200.991	3 71	10.710 2.831	3.783	.014
My company allocates appropriate budget for its various CSR initiatives.	<b>public</b>	Between Groups Within Groups	131.779 55.608	3 71	43.926 .783	56.085	<b>.000</b>
	private	Between Groups Within Groups	.270 4.397	3 71	.090 .062	1.451	.235
The current CSR activities are good enough for my company	<b>public</b>	Between Groups Within Groups	29.350 251.930	3 71	9.783 3.548	2.757	.049
	private	Between Groups Within Groups	.301 18.045	3 71	.100 .254	.395	.757
The company's CSR initiatives are helping in creating brand awareness	<b>public</b>	Between Groups Within Groups	150.476 59.871	3 71	50.159 .843	59.482	<b>.000</b>
	private	Between Groups Within Groups	2.429 22.958	3 71	.810 .323	2.504	.066
More people are willing to work for my company due to its initiatives for the society.	<b>public</b>	Between Groups Within Groups	99.656 147.011	3 71	33.219 2.071	16.043	<b>.000</b>
	private	Between Groups Within Groups	.443 4.224	3 71	.148 .059	2.481	.068
CSR is an effective catalyst to bring about positive societal change	<b>public</b>	Between Groups Within Groups	42.729 218.817	3 71	14.243 3.082	4.622	.005
	private	Between Groups Within Groups	2.558 20.188	3 71	.853 .284	2.999	.036
Better community relations result in better profit for the company	<b>public</b>	Between Groups Within Groups	139.027 80.919	3 71	46.342 1.140	40.662	<b>.000</b>
	private	Between Groups Within Groups	.158 8.509	3 71	.053 .120	.440	.725
Improved perception about the company is a possible benefit of investing in social initiatives.	<b>public</b>	Between Groups Within Groups	145.005 40.382	3 71	48.335 .569	84.984	<b>.000</b>
	private	Between Groups Within Group	.431 20.236	3 71	.144 .285	.504	.681
CSR initiatives results in goodwill of the company.	<b>public</b>	Between Groups Within Groups	4.811 6.575	3 71	1.604 .093	17.318	<b>.000</b>
	private	Between Groups Within Groups	4.123 18.544	3 71	1.374 .261	5.262	.002
Companies form separate foundations to work on CSR as it has been mandatory by the government	<b>public</b>	Between Groups Within Groups	40.060 49.220	3 71	13.353 .693	19.262	<b>.000</b>
	private	Between Groups Within Groups	.313 3.474	3 71	.104 .049	2.131	.104
Tax benefits is the motive for investing in CSR activities by companies	<b>public</b>	Between Groups Within Groups	14.149 82.038	3 71	4.716 1.155	4.082	<b>.010</b>
	private	Between Groups Within Groups	6.735 19.265	3 71	2.245 .271	8.273	.000

Above Table-3 represents the ANOVA among study variables of public and private sector insurance companies when experience is taken into consideration. Based on the experience majority of the public sector employees feel that their company allocates appropriate budget for its various CSR initiatives, the company's CSR initiatives are helping in creating brand awareness, many people are willing to work for their company due to its initiatives for the society, better community relations result in better profit for the company, improved perception about the company is a possible benefit of investigating in social initiatives, CSR initiatives results in goodwill of the

company, companies form separate foundations to work on CSR as it has been mandatory by the government. And all the above study variables are significant with respect to public sector employees.

Tax benefits is the motive for investing in CSR activities by companies is the only one variable which is significant with respect to private sector employees.

### **FINDING OF THE STUDY**

- ✧ Only public sector insurance company has adequate trained manpower to implement and oversee the CSR initiatives and allocates appropriate budget for its various initiatives

- ✧ CSR initiatives results in goodwill of the company and it will help in creating brand awareness
- ✧ In private sector there are no separate foundations to work on CSR as it has been mandatory by the government
- ✧ CSR programs are not implementing seriously.

## CONCLUSION

Insurance sector play an important role in the growth of nation's economy, when the people get additional support in the form of different social security programs, then their standard of living will raise and it help in making a developed nation. The Insurance companies must focus on making the people aware about what they are doing for them so, that they can get the benefit from such CSR initiatives. Majority of the public sector insurance employees feel that their organizations are giving priority for the CSR programs with this they are getting reputation in the society and most of the people are willing to associate with public sector organizations. And in the case of private sector insurance the CSR programs are not going on well. The authorities must take initiatives to implement the guidelines and rules which are framed by the Govt. of India to promote the CSR activities from their company. The Amended Companies Act, made CSR as a compulsory in the counterpart of the business, so, that there is a every possibility to make the CSR as a bless for upliftment of community well being, condition to seriously monitor by the Government for its implementation.

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