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A CASE STUDY ON CANARA BANK CSR PROJECT 'C E KAMATH INSTITUTE FOR ARTISANS, KARKALA, KARNATAKA'

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Abstract: CSR is an integration of business operations and values, whereby interests of all stakeholders including investors, customers, employees, the community and environment is reflected in company's policies and actions. In this direction , Canara bank one of leading bank in banking Sector with 6,212 branches and 9,395 ATMs, serving more than 7.4 crore customers has focused on the disadvantaged, marginalized and excluded sectors of the society. The founding principles of the Canara Bank enunciate the commitment towards the Society, particularly rural welfare, which prompted the bank to implement innovative and need based rural development programs. Through Canara Bank Centenary Rural development Trust the bank is involved in self employment promotion among the Rural Youth by imparting skill based training and extending need based post training assistance, exclusive vocational programmes for Rural Women, Artisans, enabling and equipping the urban poor through Digital Drive, programs for differently able persons and displaced persons etc. The present study is focused on the initiatives taken up by Canara Bank in skill development and training programs in rural area y establishing C Kamath Institute for artisans at Karkala, Karnataka.

Index Terms – CSR, Canara Bank, Artisans

I. INTRODUCTION

In recent years corporate social responsibility has become the fundamental business practice and has gained much attention from the management of large international companies. CSR implementation varies from organization to organization, including family-based firms, public sector enterprises, multinational corporations and professional enterprises. In India companies like TATA Group, Infosys, Mahindra & Mahindra etc have made the corporate social responsibility as an intrinsic part of their business plans. These companies have been deeply involved with the social development programs in the communities. They are investing remarkable amount of profits in areas such as education, poverty, gender equity and hunger. Canara Bank, one of the major nationalized banks in India stands unique through its CSR activity for promoting art and encouraging self employment.

Canara Bank is an Indian bank headquartered in Bangalore, Karnataka. It was established at Mangalore in 1906, by Ammembal Subba Rao Pai, a philanthropist. It is one of the oldest banks in the country. The government nationalized the bank in 1969. As of September 2016, the bank had a network of 5849 branches and more than 10026 ATMs spread across India. The bank also has offices abroad in London, Hong Kong, Moscow, Shanghai, Doha, Bahrain, South Africa, Dubai, Tanzania and New York. Canara Bank is performing excellence in service and adopted advanced technologies. In addition its contribution towards CSR is remarkable. Today each of its 47,000 employees donates three rupees per month to a social cause of their choice. Its CSR projects fall mostly within the ambit of community

development. Its main trust is on giving educational skills to unemployed people. Through its Rural development trust it has established 14 institutes to train unemployed youth in self employment venture. C E Kamath Institute for artisans is a institute involved in providing training for the artisans. The institute is sponsored by Canara bank Centenary rural development trust.

This paper is a study about Canara Bank sponsored C E Kamath Institute for Artisans (CEKIA), which is the major CSR project of Canara Bank.

Objectives of the study :

- To study effectiveness CSR activities by Canara Bank
- To study the role of CSR in rural development
- To know the relevance of artisans training in self employment.
- To create awareness about CEKIA to benefit the unemployees.

Methodology:

This is descriptive paper based on primary data and secondary data. Data have been collected through personal visit to CEKIA, Trainees, and Ex-Trainees of the institute who have set up their business. Information also have been collected from newspapers, research papers, journals and magazines.

Canara Bank sponsored C.E Kamath Institute for Artisans

Social responsibility could be a major differential factor for success. It was with that objective in mind that Canara Bank set up a Rural Development Trust in 1982. The Canara Bank Centenary Rural Development Trust had established 14 institutes to train unemployed youth in self employment ventures.

This project had resulted in training more than 58,000 youth with a settlement rate of 73%. The bank had set up three Artisans Training Institutes at Jogaradoddi near Bangalore, Miyar near Karkala and Karaikudi near Madurai. These institutes helped in preserving, protecting and promoting the culture of India.

The C E Kamath Institute for artisans established in the year 1997, aims at creating and generating self employment by providing training in the field of wood and stone carving, Metal embossing and pottery. Canara Bank is the only bank in the country having implemented this innovative experiment for creating self employment avenues in rural areas through art. This institute is located near about 42 kms from Udupi, in Miyar of Karkala Taluk. The trust had constructed the new building for the institute on four acres of land at Miyar at a cost of Rs. 1.25 crore. It has been quietly training artisans for 15 years. It has produced 173 artisans till date, whom 95% were gainfully employed. Some artisans had earned national and international recognition. Silver Jubilee of C E Kamath Institute for artisans, Karkala was held on February 22, 2022 here in Miyaru Karkala.

This residential institute, sponsored by Canara Bank, with its four acre campus in calm and serene surroundings provides training in 3 crafts. The entire training cost is met by the institute

- 18 months training in stone and wood carving
- 18 months training in metal craft.
- 6 months training in art pottery.

Youth in the age group of 18 to 30 who had studied up to class seven and have an attitude for learning anyone of the course candidate the 3 crafts are admitted to the institute after a test and interview. They give more importance for the desire and enthusiasm to learn the craft while admitting them. The institute provides residential training with free food, uniforms and tool kits during the period. The costly wood, metals required for learning are provided by the institute itself free of cost. It spends approximately 1 lakh per annum per trainee.

Sculptures of gods, goddesses, epic characters and modern structures created by students of the institute have huge demand. These sculptures are exhibited in fests like Alvas nudisiri, Krishi mela conducted by SKDRDP etc and sold at reasonable rate. There is more demand by the foreign tourists who visit Dakshina Kannada. 30% of the sale proceeds of such sculptures is deposited in concerned trainees bank account and given to them after completing the course. Sculptures that adorn the walls of several temples in south India are created by the artists who studies in this institute.

Besides teaching the finer details of stone and wood carving, metal craft and pottey, the trainees are taught personality development, entrepreneurial competencies and soft skills. They conduct workshops

also. After training the artisans are encouraged to set up their own business for which the bank provides loans. The day for the trainees begins at around 6.00 am and ends at 10.00 pm. The classes for the trainees are held between 10.00 am and 5.30 pm with breaks for lunch and tea. The institute has a director, 3 trainers and 2 office staffs. The students are taught the drawing, modeling, cutting and all matters connected to carving. They were taught about the Hoysala, Chalukya and Chola styles. They give importance to practical training. After the course the institute follows their for 3 years. Most of the trainees are from north Karnataka and out of state. The will introduce successful Ex-Trainees for production of traditional art pieces for temple and other requirements.

Table showing the year wise strength and percentage of employment of last 5 years.

Year	Enrollment			Total	Employed	%settled
	Wood&stone	Pottery	metal			
2017	21	2	7	30	28	93.33%
2018	17	9	5	31	31	100%
2019	12	6	9	27	27	100%
2020	12	6	6	24	23	93.83%
2021	38	--	5	43	43	100%
2022	61	--	9	70	70	100%

Total enrollment till date is 602. And 97.86% of them are well settled.

The above table reveals that

- The admission for the training is in increasing trend.
- These stone and wood carving is on demand, because of commercial opportunities of setting up the business.
- Almost 100% trainees are employed profitably by establishing their own business.
- During 2022, 8 students were adapted by HSBC Oriental Bank of Mysore.

Veerendra Poojary who underwent training in this institute in first batch is now running a flourishing business called 'Aditya Shilpa Kala Kendra' at Kajarabailu, Karkala, and there are nearly 12 artisans working under him.

One trainee hailing from Bihar has set up his business in Kaikamba, near Mangalore after the training. He has given job for 8 employees and is running his business profitably.

The present director, Sri Yogesh Acharya, is efficiently managing the institution, and very much concerned about lack of interest in local people in such type of training. Dr. Shreevatsa Vati, a resource person conducts tours to ancient temple towns for the trainees.

Opportunities:

- Since the institute is providing free training and there are profitable prospects to the skill, rural people who are not much interested in getting formal education can make best use of this opportunity.
- The institute is located in Karkala, and it is true that Dakshina Kannada and Udupi districts are commercial centres. So establishing a sculpture making business in D K is profitable.
- The trainees can also think about exporting their products, because Indian arts stands unique in the world. Educated people can also take this as a practical training of doing business and settle their life.
- Loan lent by Canara bank for establishing the business after the course in one more advantage.

Challenges:

- The traditional saying that a particular job is to be done by specified castes has lost its importance. Because if training of carpentry work, stone carving work is given any interested person can do this business.
- The institute can accommodate more number of students, but the lack interest in people towards these kind of traditional jobs and their attitude towards getting white colored jobs has reduced the enrollment. It is true that education is must for a citizen, but education itself is not self sufficient to earn bread to all. The technical, vocational or artisans training like this can give better life and can provide employments to many.

- The public lack awareness about the institution and benefits of the course.

Suggestions :

- The mass medias should give enough popularity to the institution, so that the vision of Canara Bank in spending towards CSR can benefit maximum number of people.
- Bank should work in partnership with other institutions to market the products created by the rural artisans

Conclusion :

In India 70% of the population lies in rural areas. And India is rich in its own culture and heritage. This talent itself can be utilised by rural population for getting employed. But proper training for it is necessary. So the role of Canara Bank towards rural development by artisans training is appreciable. The bank understood how unemployment was the greatest problem for social and economic development of the country, and in the 1980s, took the initiative to train unemployed rural youth in methods of self-employment. Canara Bank has won many awards for its excellent performance in CSR activities. Some of them are Pandit Madan Mohan Malaviya Gold Award for the project Canara Sahara, a CSR activity in education and rehabilitation of physically challenged, National Awards for Excellence in CSR & Sustainability, 2015, constituted by World CSR Congress under Best Overall Excellence in CSR category, Indy Wood CSR Excellence Award, 2016, for outstanding achievement in Corporate Social Responsibility (CSR) by Indywood Film Carnival etc.

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