3 NGOs and Corporates: Identification of a Symbiotic Strategic Fit for CSR

Abstract

NGOs get funds from the government, corporate houses or are given donations by individuals in India or abroad. But the trend is that the corporates listen to only those NGOs which they fear can read the fine print of their balance sheets and expose flaws in their processes and products. Herein lies a big task before the NGOs to understand the workings of big business houses and with this understanding, they can demand accountability and transparency.

For the research the top 5 sectors (pertaining to their sales) and their CSR rating of various companies from the respective sectors is gained from "Karmayog CSR Rating 2007-2008." Further a relationship is established between the sales and the CSR rating of companies in these sectors. Cross tabulation and chi-square test has been employed. The study ends with a conclusion which allows the various NGOs to identify potential organizations and sectors which may be more positively predisposed to CSR activities in the future. Thus, it clearly forecasts the need and creation of a symbiotic relationship between NGOs desiring resources and organizations willing to share their resources with them.

Keywords: *NGOs, CSR, Organizations.*

Corporate Social Responsibility

The World Business Council for Sustainable Development explains CSR as 'continuing commitment by businesses to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large.' Shankar Venkateswaran in his book, 'The business of social responsibility' wrote 'Islands of prosperity cannot survive in a sea of poverty – the sea will ultimately engulf the islands.' Society's expectations from business are increasing and therefore, being socially responsible provides certain advantages. Therefore unless the Company gives back to the land and people from which it has taken so much, unless it looks beyond business and enables the disadvantaged communities to fend for themselves, act as a catalyst of socio-economic development, issues like growing poverty, unemployment, lop-sided development would continue to haunt the society and indirectly the company itself. Global industrial history and statistics prove that the companies which survived the test of times are those which never compromised on issues of ethics and 'Corporate Social Responsibility'.

According to social enterprise CSR Asia's 'Asian Sustainability Ranking' (ASR), India was ranked fourth in the list, India has been named among the top ten Asian countries that are paying an increasing importance towards corporate social responsibility (CSR) disclosure norms, a survey says.

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In India we find surprisingly high levels of disclosure, particularly from large companies with recognised brands such as Tata and Infosys. Leading oil companies (such as ONGC and the Indian Oil Corporation) also have reasonable levels of disclosure, the report said.

The economic research wing of The Assocham Research Bureau (ARB), has studied the theme activities undertaken by top 300 Indian companies (based on the net sales of 2008-09) that are active in CSR initiatives.

These companies are classified under 18 broad sectors according to their economic activities.

Table 1: Share of CSR in various areas

CSR areas	Total companies CSR initiatives Share (in %)
Community Welfare	21.93
Education	19.64
Environment	17.02
Health Care	15.22
Rural Development	6.06
Women Empowerment	3.44
Donations	2.95
Girl child	1.64
Disaster relief	2.29
Children Welfare	1.47
Poverty Eradication	1.47
Water Management	1.15
Blood Donation	0.98
Livelihood	0.98
Sports	0.98
Physically Challenged	0.82
Training	0.49
Educating Farmers	0.16
Emergency Services	0.16
Energy Conservation	0.16
HIV/AIDS	0.16
Relief Work	0.16

Road Safety	0.16
Self Help Group	0.16
Senior Citizens	0.16
Supports NGOs helping special children	0.16

Source: Assocham Research Bureau

Table 2: Rank of Sectors in CSR

Sectors active in CSR areas	Rank Sectors active in CSR areas Share (in %)
Chemicals	12.11
FMCG and Consumer Durables	10.15
Textiles	8.67
Software and ITES	8.18
Construction	8.02
Cement	7.86
Power	7.86
Engineering	7.36
Fertilizers	5.89
Oil and Gas	5.56
Metal	4.42
Automobiles	4.09
Logistics	3.60
Telecommunications	2.29
Entertainment and Media	1.15
Computer Hardware	1.15
Jewellery	0.82
Retailing	0.82

Source: Assocham Research Bureau

Role of NGO's

Philanthropic activities across the world are said to have taken a big hit and India is no exception. Hurt by the global economic downturn in their operations, companies are increasingly seeking brand-building and other strategic benefits from their corporate social responsibility (CSR) initiatives, rather than straight philanthropy and charity work. Companies might try to use least resources for maximum branding and competitive advantage. According to Tata Capital managing director and CEO Praveen P Kadle the CSR initiatives by companies will remain constant and may be more strategically planned following the downturn in the global economy, Non-profit organization 'SOS Children's Villages of India', which gets contributions from corporate houses for well-being of children, said there has been no impact of slowdown on the companies' social benefits initiatives. SOS Children's Villages of India Dy National Director (PFR) Joygopal Podder said that "CSR budgets do not seem to have been hit by the current economic slowdown with trusts and foundations of MNC's operating out of India, which are headquartered abroad, continuing to send contributions to SOS-India once they are convinced of the viability and quality impact of the project proposal that has been sent to them". What has been affected is the due diligence process in NGO selection, Corporates are now more cautious and selective and shortlist only NGOs with high credibility, transparency in accounting procedures and a long track record of high quality social work.

NGOs have played a vital role all over the world in tackling   range of issues like Human Rights, Displacement, Forest Land Rights and Tribals, Child Rights, Women Empowerment, Right to Information, Right to Food, Panchayati Raj, Peace, Animal Welfare, Labour Rights, Health and Education. Some NGOs are devoted to specific issues such as women's health care or HIV/AIDS. The role of NGOs in a country such as India is very crucial, reason being that the civil society in India is very diverse and NGOs manage the host of issues concerning the civil society.

It is estimated that there are 1.4 million NGOs working in India, but only half are officially registered with the government. There are more than 80 percent of NGOs that are one-person organizations, while two-thirds of NGOs focus mainly on rural areas. They get funds from the government or are given donations by individuals in India or abroad. The government launches many schemes but the success of such schemes is based on the activity and campaign done by various NGOs in order to ensure better implementation of the scheme. There is common understanding that those who fund NGOs generally decide the organization's field of work. Then it may be any project on environment, education, health etc. The role of any NGO in the civil society is to step in where the government is failing to reach. These NGOs bring much improved services to communities. They also initiate an awareness campaign on many important issues. These organizations aim to bring change and keep lawmakers as well as government officials on their toes. NGOs work to attract the attention of both corporates and politicians towards the issues concerning the common people. But the trend is that the corporates listen to only those NGOs which they fear can read the fine print of their balance sheets and expose flaws in their processes and products. Companies get awry only if NGOs are capable of influencing consumers and punish its brand in the market. Herein lies a big task before the NGOs to understand the workings of big business houses and with this understanding, they can demand accountability and transparency. There is one organization, CSE which keeps tracking and evaluates the environmental record of companies.

The Business leaders communicate with Indian politicians quite easily but the challenge before

NGOs is to raise voice for the people who get sidelined or are left out of this communication loop. Many NGOs have successfully met these challenges. Latest example being farmers in the Himachal Pradesh forced Ranbaxy, one of India's biggest pharmaceutical companies, to close one of its units because of the pollution problems. Ranbaxy tried to bluff and then tried to force farmers into silence. But the farmers sought expert scientific advice, registered a case and went to the court. People's Science Institute and the Hazards Centre, two NGOs played key role in finding the evidence and helping to strengthen the farmers' case.

Role of Organizations

Non Governmental Organizations undoubtedly play major role in the corporate social responsibility, but the Human Resource Management Department of the industry can also play a vital role in linking industry with community. To develop better rapport with the people, HR managers have to make use of their Strategic Relationship Management Skills. The HR managers can initially conduct Focus Group Discussion (FGD) with the community and community leaders with the help of Non Governmental Organizations and conduct need evaluation and need prioritization. Here HR managers can act as facilitators in the Corporate Social Responsibility initiatives. The community may have unlimited social needs. It is the responsibility of the HR managers to intervene into those needs and give a realistic perception to the community members related to their unlimited and unrealistic needs. The needs of the community have to be segregated into important and unimportant needs. Also short-term goals and long-term goals are to be segregated. The discussion has to be encouraged so that the need categorization and finalization should come from the community itself. The HR managers who act as the implied leaders should lead the community towards realistic goal perception that integrates the goals and objectives of Corporate Social Responsibility program initiated by the organization. This indicates that as leaders of the Corporate Social Responsibility program HR managers should integrate the needs of the community and that of the organisation. The list of social development needs and the environmental protection needs is to be discussed soon after the Focus Group Discussions, with the top management in order to ascertain whether all those needs can be met with the budget allotment for the developmental programs. A multi level discussion, with members of the NGO's, HR managers and representative of the Top Management, is to be initiated for the finalization of the social intervention program. Corporate Social Responsibility offers the HR community opportunities to demonstrate its strategic focus. The relationship with the community and Non Governmental Organizations indicates the level of HR manager's success role in the Corporate Social Responsibility effort.

Objectives, Data and Methodology

This paper focuses on the top 5 sectors (pertaining to their sales) of the economy and their CSR contribution. The paper aims to identify potential organizations which may be more positively predisposed to CSR activities in the future. The reason for the premise being that large organizations (with largest sales and profits in the respective sectors) with less or near to negligible CSR activity, shall be under increasing pressure from government for increasing their CSR and these organizations would naturally be seeking NGO's with high credibility, transparency in accounting procedures and a long track record of high quality social work. Thus it clearly forecasts the need and creation of a symbiotic

relationship between NGOs desiring resources and organizations willing to share their resources with them. The above mentioned objective has been statistically proved by establishing the relationship between the sales of top 5 sectors and their CSR activities respectively. Chi- square test and cross tabulation has been used to prove this relationship.

Hypothesis for chi-square test

H0: There is no relationship between sales and CSR rating of all the companies in the five sectors respectively.

H1: There is a relationship between sales and CSR rating of all the companies in the five sectors respectively.

The top 5 sectors are Oil and Gas, Banking, Power, Iron and Steel and Automobiles which consists of the following number of companies and their respective sales in crores. The CSR rating of the various companies from the respective sectors is gained from "Karmayog CSR Rating 2007-2008."

Table 2: Rank of Sectors in CSR

S. No.	Industry Sector	No. of Cos.	Sales in Rs. crores
1	Oil and Gas	19	750000
2	Banking	40	260000
3	Iron and Steel	93	180000
4	Power	46	140000
5	Automobiles	13	100000

Source: Assocham Research Bureau

The CSR rating of the given companies ("Karmyog CSR Rating 2007-2008") is taken in these 5 sectors respectively and scaling is done from 0 to 5, where 0 is worst, 1- moderate, 2- normal, 3 - good and 4 - very good and 5- excellent. Further the sales of these sectors are also segmented and scaled, sales up to Rs1000 cr - very low sales, 1000 to 5000 cr - low sales, 5000 to 10000 cr - medium sales, 10000 to 20000 cr - high sales and 20000 cr & above – very high sales.

Table 3: Necessary criteria for CSR rating

Necessary Criteria	Explanation	Rating Level
If undertaking any CSR Activity	Where any kind of social, developmental or community work is done	Level 1
If CSR is linked to reducing the negative impacts of company's own products or processes	CSR activities that aim to improve processes and products of the company.	Level 2
If CSR initiatives are for the local community	CSR activities that are focused on those who are affected directly by the company	Level 3
If CSR is embedded in the business operations	CSR activities form a part of the daily business activities of the company.	Level 4
If innovative ideas and practices are developed for CSR	CSR activities enable sustainable and replicable solutions to problems faced by society.	Level 5

Source: Karmayog CSR rating

Analysis and Findings

1) In Oil and Gas sector, 36.8% companies have (7 out of 19 companies) very high sales and it has been observed that none of the company has a worst rating. Their rating ranges from 1-3, where three companies i.e. Chennai Petroleum Corporation Ltd, Hindustan petroleum corporation Ltd., and Mangalore refinery and petrochemicals ltd. have rating 1, three companies i.e. IOCL, ONGC and Reliance Industries Ltd. have rating 2 and one company i.e. BPCL has rating 3. 52.6% companies (10 companies) have low and very low sales, out of which 70% (7) companies have moderate and normal ratings. It has been found through chi square test that the null hypothesis H0 (there is no relationship between sales and CSR rating in Oil and Gas sector) is rejected as the df being .065 which is more then the critical value i.e. 0.05. Hence the Alternate hypothesis H1 is accepted.

2) In power sector there are 4.4% companies (2 out of 45 companies) have very high sales i.e. (above Rs. 20000cr). These two companies are Bharat Heavy Electricals Ltd and National Thermal Power Corporation Ltd. NTPC'S Sales being Rs.37050cr (rounded off) and Net profit after tax Rs.7415cr but its CSR rating is 0 (worst) whereas BHEL's profit being 2800crore has 2 (moderate) CSR rating. There are 93.3% companies (42 companies) with very low sales, out of which 42.8% companies (18 companies) have moderate to good ratings. It has been found through chi square test that the null hypothesis H0 (there is no relationship between sales and CSR rating in power sector) is accepted as the df being .001 which is less then the critical value i.e. 0.05.

3) In Iron and Steel sector there is only 1% company (1 out of 93 companies) with very high sales. The company name is SAIL and it has 2 rating.. There are 92.4% companies (86 companies) with very low & low sales, out of which 36% companies (31companies) have moderate to good ratings. It has been found through chi square test that the null hypothesis H0 (there is no relationship between sales and CSR rating in iron and steel sector) is accepted as the df being .000 which is less then the critical value i.e. 0.05.

4) In Banking sector there are 5% companies (2 out of 40 companies) and with very high sales ie. ICICI Bank with rating 3 and SBI with rating 2. It has been found that in banking sector there are 4 companies with high sales and two companies i.e. HDFC Bank has 2 rating and Canara Bank has 3 rating whereas the remaining two companies i.e. Bank of Baroda and Bank of India despite of high sales has 0 CSR rating. There are 60% companies (24 companies) with very low & low sales, out of which 54% companies (13companies) have moderate to good ratings. It has been found through chi square test that the null hypothesis H0 (there is no relationship between sales and CSR rating in Banking sector) is rejected as the df being .338 which is less then the critical value i.e. 0.05. Hence the Alternate hypothesis H1 is accepted.

5) In Automobile sector there is 7.6% companyies i.e. (1 out of 13 companies) with very high sales i.e. Tata Motor and it has 3 rating. There are 53.8% companies (7companies) with very low and low sales, out of which 28.5% companies (2 companies) have normal rating. It has been found through chi square test that the null hypothesis H0 (there is no relationship between sales and CSR rating Automobile sector) is rejected as the df being .069 which is more then the critical value i.e. 0.05. Hence, the Alternate hypothesis H1 is accepted.

Table 4: Sectorwise contribution to CSR activities

Sr. No.	Industry Sector	No. of Cos.	Sales in Rs. crores	Values in %					
				Level 5	Level 4	Level 3	Level 2	Level 1	Level 0
1	Auto Ancillaries	48	45000	0	0	0.02	22.9	20.8	54.16
2	Automobiles	13	100000	0	0	30.7	30.7	0	38.4
3	Banking	40	260000	0	0	15	22.5	20	42.5
4	Cement	30	47000	0	3.3	0	36.6	36.6	23.3
5	Chemicals	63	45000	0	1.5	4.76	22.2	30.15	41.2
6	Computers	7	21000	0	14.2	0	0	28.5	57.14
7	Construction	57	65000	0	0	3.5	15.7	17.5	63.1
8	Diversified	13	24000	0	0	0	30.7	30.7	38.46
9	Electronics	18	35000	0	0	7.1	14.2	21.4	66.6
10	Engineering	44	40000	0	0	6.8	22.7	20.4	50
11	Entertainment & Media	15	8000	0	0	0	20	6.6	73
12	Fertilizers	19	41000	0	0	0	52.6	31.5	15.7
13	Financial Services	32	50000	0	3.1	3.1	6.2	18.7	68.7
14	FMCG & Consumer Durables	60	75000	0	0	6.6	25	23.3	45
15	Heavy Engineering	10	31000	0	0	10	10	60	20
16	Hotels	9	5300	0	0	0	33.3	22.2	44
17	Iron and Steel	93	180000	0	1	2.1	19.3	18.2	59.1
18	Jewelry	11	19000	0	0	0	0	37	63
19	Logistics	17	27000	0	0	5.8	35.29	29.4	29.4
20	Metals	14	51000	0	0	7.1	50	14.2	28.57
21	Mining	6	13000	0	0	0	50	34	16
22	Miscellaneous	42	45000	0	2.3	2.3	9.5	23.8	61.9
23	Oil and Gas	19	750000	0	0	10.5	26.3	42.1	21
24	Packaging	10	6300	0	0	0	0	30	70
25	Paper	13	7400	0	7.6	7.6	46.1	15	23
26	Petroleum and Petrochemicals	7	6800	0	0	0	14.2	28.5	57.1
27	Pharmaceuticals	49	43000	0	2	2	32.6	34.6	28.5
28	Polymers and Plastics	10	7000	0	0	10	0	50	40
29	Power	46	140000	0	0	4.3	23.9	17.3	54.3
30	Retail	5	8000	0	0	0	20	40	40
31	Software & ITES	40	88000	0	5	5	32.5	15	42.5
32	Sugar	25	15000	0	0	0	28	12	60
33	Telecommunication	20	64000	0	0	10	10	30	50
34	Textiles	77	57000	0	0	2.5	12.9	20.7	63.6
35	Trading	18	68000	0	0	5.5	11.1	11.1	72.2

Source: Karmayog CSR rating

Conclusion:

In oil and gas 70% of the companies with low and very low sales have moderate to normal CSR rating, in power sector 42.8% of the companies with very low sales have moderate to good CSR rating, in iron and steel sector 36% companies with very low sales have moderate to good CSR rating, in banking sector 54% companies with low and very low sales have moderate to good CSR rating and in automobile sector 28.5% companies with low and very low sales have normal CSR rating. If these companies despite of having low & very low sales are contributing to CSR activities, then a major responsibility of involvement in CSR activities lies with those companies which have medium to very high sales but 0 CSR rating

It can be concluded from the above analysis that among the selected top 5 sector, a significant relationship has been found between the sales and CSR rating in Oil & Gas and Banking Sector. Whereas in Automobile, Iron & Steel and Power, there is no significant relationship between their sales and CSR.

In Auto Ancillaries, Computers, Construction, Electronics, Entertainment & Media, Financial Services, Packaging, Sugar, Petroleum and petrochemicals, Power, Telecommunications, Iron & Steel, Textile, Trading and Miscellaneous Sectors, more than 50% companies have "0" CSR rating.

In an interesting development barely days before notification of the last general elections and imposition of the model code of conduct—the government has told state-run oil marketing companies to increase threefold their spending on corporate social responsibility (CSR) activities. The decision was taken at a meeting chaired by petroleum minister Murli Deora with the heads of these PSUs in Mumbai. As these oil marketing companies will be now onwards allocating more funds for CSR activities. henceforth the various NGO's can get more funds from companies belonging to this sector.

The Department of Public Enterprises is in the final stage of preparing guidelines for Central Public Sector enterprises. It proposes a contribution of 3-5% of net profits towards CSR activities. Another recent proposal by the Corporate Affairs Minister Shri Salman Khurshid for a CSR credit system is a reflection of how serious the Indian government is taking the issue. The Minister has encouraged debate over the possibility of establishing a CSR exchange to deal in CSR credits, a bit like trading in carbon credits.

As per government guidelines, CSR Activities has to be carried out by Specialist Agencies; which includes NGOs, Institutes, Academic Organizations, Civil Society/Community-based orgns., Trusts, Missions etc., who have requisite expertise. So a big responsibility lies with the NGO'S in identifying the right companies for generating fund and carrying out their CSR activities.

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Annexures

1. OIL AND GAS SECTOR

Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Sales code CSR	19	20.4%	74	79.6%	93	100.0%

Cross tabulation

			CSR				Total
			worst	modera te	norma l	good	
Sales code	verylowsales (upto 1000)	Count	3	5	1	0	9
		Expected Count	1.9	3.8	2.4	.9	9.0
		% within sales code	33.3%	55.6%	11.1%	.0%	100.0%
		% within CSR	75.0%	62.5%	20.0%	.0%	47.4%
		% of Total	15.8%	26.3%	5.3%	.0%	47.4%
	lowsales (1000-5000)	Count	0	0	1	0	1
		Expected Count	.2	.4	.3	.1	1.0
		% within sales code	.0%	.0%	100.0 %	.0%	100.0%
		% within CSR	.0%	.0%	20.0%	.0%	5.3%
		% of Total	.0%	.0%	5.3%	.0%	5.3%
	medium sales (5000-10000)	Count	1	0	0	0	1
		Expected Count	.2	.4	.3	.1	1.0
		% within sales code	100.0%	.0%	.0%	.0%	100.0%
		% within CSR	25.0%	.0%	.0%	.0%	5.3%

		% of Total	5.3%	.0%	.0%	.0%	5.3%
	highsales (10000-20000)	Count	0	0	0	1	1
		Expected Count	.2	.4	.3	.1	1.0
		% within sales code	.0%	.0%	.0%	100.0%	100.0%
		% within CSR	.0%	.0%	.0%	50.0%	5.3%
		% of Total	.0%	.0%	.0%	5.3%	5.3%
	veryhigh sales (20000 and above)	Count	0	3	3	1	7
		Expected Count	1.5	2.9	1.8	.7	7.0
		% within sales code	.0%	42.9%	42.9%	14.3%	100.0%
		% within CSR	.0%	37.5%	60.0%	50.0%	36.8%
		% of Total	.0%	15.8%	15.8%	5.3%	36.8%
Total		Count	4	8	5	2	19
		Expected Count	4.0	8.0	5.0	2.0	19.0
		% within sales code	21.1%	42.1%	26.3%	10.5%	100.0%
		% within CSR	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	21.1%	42.1%	26.3%	10.5%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.116	12	.065
Likelihood Ratio	17.737	12	.124
Linear-by-Linear Association	4.539	1	.033
N of Valid Cases	19		

2. POWER SECTOR

Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Sales code CSR	45	48.4%	48	51.6%	93	100.0%

Case Processing Summary

			CSR				Total
			worst	moderate	normal	good	
Sales code	verylowsales (upto 1000)	Count	24	8	9	1	42
		Expected Count	23.3	7.5	9.3	1.9	42.0
		% within sales code	57.1%	19.0%	21.4%	2.4%	100.0%
		% within CSR	96.0%	100.0%	90.0%	50.0%	93.3%
		% of Total	53.3%	17.8%	20.0%	2.2%	93.3%
	highsales(10000-20000)	Count	0	0	0	1	1
		Expected Count	.6	.2	.2	.0	1.0
		% within sales code	.0%	.0%	.0%	100.0%	100.0%
		% within CSR	.0%	.0%	.0%	50.0%	2.2%
		% of Total	.0%	.0%	.0%	2.2%	2.2%
	Veryhighsales (20000 and above)	Count	1	0	1	0	2
		Expected Count	1.1	.4	.4	.1	2.0
		% within sales code	50.0%	.0%	50.0%	.0%	100.0%
		% within CSR	4.0%	.0%	10.0%	.0%	4.4%
		% of Total	2.2%	.0%	2.2%	.0%	4.4%
Total		Count	25	8	10	2	45
		Expected Count	25.0	8.0	10.0	2.0	45.0
		% within sales code	55.6%	17.8%	22.2%	4.4%	100.0%
		% within CSR	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	55.6%	17.8%	22.2%	4.4%	100.0%

Case Processing Summary

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.121	6	.001
Likelihood Ratio	8.191	6	.224
Linear-by-Linear Association	2.151	1	.142
N of Valid Cases	45		

a 9 cells (75.0%) have expected count less than 5. The minimum expected count is .04.

3. IRON AND STEEL SECTOR

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
sales code * CSR	93	100.0%	0	.0%	93	100.0%

Cross tabulation

			CSR					Total
			worst	moderate	normal	good	Very good	
sales code	very low sales (upto 1000)	Count	45	12	6	1	0	64
		Expected Count	37.8	11.7	12.4	1.4	.7	64.0
		% within sales code	70.3%	18.8%	9.4%	1.6%	.0%	100.0%
		% within CSR	81.8%	70.6%	33.3%	50.0%	.0%	68.8%
		% of Total	48.4%	12.9%	6.5%	1.1%	.0%	68.8%
	low sales (1000 to 5000)	Count	10	5	7	0	0	22
		Expected Count	13.0	4.0	4.3	.5	.2	22.0
		% within sales code	45.5%	22.7%	31.8%	.0%	.0%	100.0%
		% within CSR	18.2%	29.4%	38.9%	.0%	.0%	23.7%
		% of Total	10.8%	5.4%	7.5%	.0%	.0%	23.7%

		% of Total	10.8%	5.4%	7.5%	.0%	.0%	23.7%
	medium sales (5000 to 10000)	Count	0	0	4	0	0	4
		Expected Count	2.4	.7	.8	.1	.0	4.0
		% within sales code	.0%	.0%	100.0%	.0%	.0%	100.0%
		% within CSR	.0%	.0%	22.2%	.0%	.0%	4.3%
		% of Total	.0%	.0%	4.3%	.0%	.0%	4.3%
	high sales (10000 to 20000)	Count	0	0	0	1	1	2
		Expected Count	1.2	.4	.4	.0	.0	2.0
		% within sales code	.0%	.0%	.0%	50.0%	50.0%	100.0%
		% within CSR	.0%	.0%	.0%	50.0%	100.0%	2.2%
		% of Total	.0%	.0%	.0%	1.1%	1.1%	2.2%
	very high sales (above 20000)	Count	0	0	1	0	0	1
		Expected Count	.6	.2	.2	.0	.0	1.0
		% within sales code	.0%	.0%	100.0%	.0%	.0%	100.0%
		% within CSR	.0%	.0%	5.6%	.0%	.0%	1.1%
		% of Total	.0%	.0%	1.1%	.0%	.0%	1.1%
Total		Count	55	17	18	2	1	93
		Expected Count	55.0	17.0	18.0	2.0	1.0	93.0
		% within sales code	59.1%	18.3%	19.4%	2.2%	1.1%	100.0%
		% within CSR	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	59.1%	18.3%	19.4%	2.2%	1.1%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	97.436	16	.000
Likelihood Ratio	41.113	16	.001
Linear-by-Linear Association	28.466	1	.000
N of Valid Cases	93		

a 21 cells (84.0%) have expected count less than 5. The minimum expected count is .01.

4. BANKING SECTOR

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
sales code * CSR	40	100.0%	0	.0%	40	100.0%

Cross tabulation

			CSR				Total
			worst	moderate	normal	good	
sales code	very low sales (up to 1000)	Count	4	1	0	0	5
		Expected Count	2.1	1.0	1.1	.8	5.0
		% within sales code	80.0%	20.0%	.0%	.0%	100.0%
		% within CSR	23.5%	12.5%	.0%	.0%	12.5%
		% of Total	10.0%	2.5%	.0%	.0%	12.5%
	low sales (1000 to 5000)	Count	7	5	5	2	19
		Expected Count	8.1	3.8	4.3	2.8	19.0
		% within sales code	36.8%	26.3%	26.3%	10.5%	100.0%
		% within CSR	41.2%	62.5%	55.6%	33.3%	47.5%
		% of Total	17.5%	12.5%	12.5%	5.0%	47.5%
	medium sales (5000 to 10000)	Count	4	2	3	1	10

		Expected Count	4.3	2.0	2.3	1.5	10.0
		% within sales code	40.0%	20.0%	30.0%	10.0%	100.0%
		% within CSR	23.5%	25.0%	33.3%	16.7%	25.0%
		% of Total	10.0%	5.0%	7.5%	2.5%	25.0%
	high sales (10000 to 20000)	Count	2	0	0	2	4
		Expected Count	1.7	.8	.9	.6	4.0
		% within sales code	50.0%	.0%	.0%	50.0%	100.0%
		% within CSR	11.8%	.0%	.0%	33.3%	10.0%
		% of Total	5.0%	.0%	.0%	5.0%	10.0%
	very high sales (20000 & above)	Count	0	0	1	1	2
		Expected Count	.9	.4	.5	.3	2.0
		% within sales code	.0%	.0%	50.0%	50.0%	100.0%
		% within CSR	.0%	.0%	11.1%	16.7%	5.0%
		% of Total	.0%	.0%	2.5%	2.5%	5.0%
Total		Count	17	8	9	6	40
		Expected Count	17.0	8.0	9.0	6.0	40.0
		% within sales code	42.5%	20.0%	22.5%	15.0%	100.0%
		% within CSR	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	42.5%	20.0%	22.5%	15.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.434	12	.338
Likelihood Ratio	15.855	12	.198
Linear-by-Linear Association	5.099	1	.024
N of Valid Cases	40		

a 19 cells (95.0%) have expected count less than 5. The minimum expected count is .30.

5. AUTOMOBILE SECTOR

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
sales code * CSR	13	32.5%	27	67.5%	40	100.0%

Cross tabulation

			CSR			Total
			worst	normal	good	
sales code	very low sales (up to 1000)	Count	4	0	0	4
		Expected Count	1.5	1.2	1.2	4.0
		% within sales code	100.0%	.0%	.0%	100.0%
		% within CSR	80.0%	.0%	.0%	30.8%
		% of Total	30.8%	.0%	.0%	30.8%
	low sales(1000 to 5000)	Count	1	2	0	3
		Expected Count	1.2	.9	.9	3.0
		% within sales code	33.3%	66.7%	.0%	100.0%
		% within CSR	20.0%	50.0%	.0%	23.1%
		% of Total	7.7%	15.4%	.0%	23.1%
	medium sales (5000 to 10000)	Count	0	1	2	3
		Expected Count	1.2	.9	.9	3.0
		% within sales code	.0%	33.3%	66.7%	100.0%
		% within CSR	.0%	25.0%	50.0%	23.1%
		% of Total	.0%	7.7%	15.4%	23.1%
	high sales (10000 to 20000)	Count	0	1	1	2
		Expected Count	.8	.6	.6	2.0
		% within sales code	.0%	50.0%	50.0%	100.0%
		% within CSR	.0%	25.0%	25.0%	15.4%
		% of Total	.0%	7.7%	7.7%	15.4%
	vey high sales (20000 & above)	Count	0	0	1	1
		Expected Count	.4	.3	.3	1.0

		% within sales code	.0%	.0%	100.0%	100.0%
		% within CSR	.0%	.0%	25.0%	7.7%
		% of Total	.0%	.0%	7.7%	7.7%
Total		Count	5	4	4	13
		Expected Count	5.0	4.0	4.0	13.0
		% within sales code	38.5%	30.8%	30.8%	100.0%
		% within CSR	100.0%	100.0%	100.0%	100.0%
		% of Total	38.5%	30.8%	30.8%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.517	8	.069
Likelihood Ratio	18.003	8	.021
Linear-by-Linear Association	8.406	1	.004
N of Valid Cases	13		

a 15 cells (100.0%) have expected count less than 5. The minimum expected count is .31.