

The Role of Social Responsibility in Islamic Banks (The Experience of Al Baraka Islamic Group 2020-2024)

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Abstract:

Through this research paper, we sought to define the role of Islamic banking institutions as purposeful social entities that aim to achieve their goals within the framework of their openness to the external environment. They influence and are influenced by the external environment, and thus strive to achieve a balance between themselves and society within the framework of what is known as social solidarity. This is achieved by integrating the needs of society with their contributions of all kinds, whether material or moral. This is achieved by addressing societal crises, which contributes to improving their image among their customers, employees, and various stakeholders.

This study also seeks to address the experience of the Al Baraka Islamic Group by identifying the group's role in social responsibility within its branches and surrounding areas.

Keywords: Social Responsibility, Islamic Banks, Al Baraka Islamic Group.

INTRODUCTION

Social responsibility has emerged among the many concepts that have shifted in response to developments in the economic and social environment. Islamic banks, as one of the most important institutions of the Islamic economy, have been able to embody the concept of social responsibility in their financing operations and banking services provided to individuals. This is because the operating principles of these banks, derived from the teachings of Islamic Sharia, require them to respect the rights of society to the funds they manage. Social responsibility serves as a channel through which Islamic banks fulfill their duty towards members of society by participating in the fight against poverty, the equitable distribution of wealth, the provision of aid and donations, and other activities through which they seek to fulfill their social role in the communities in which they operate.

It is worth noting that social responsibility has received attention from researchers and scholars, to clarify the causal relationship between social responsibility and performance. In addition, the social responsibility of institutions from the Islamic perspective is based on a set of pillars inspired by the spirit of Islamic law. These pillars are founded on clear references from the Qur'an and Sunnah. Therefore, the social role of these institutions is not a secondary role, or rather, social responsibility is not merely a secondary responsibility, but rather an obligatory responsibility. In many of its aspects, it is not merely gratitude and charity as much as it is a duty stemming from the requirements of faith.

Problem:

Through this study, we will attempt to answer the following problem: "To what extent does the Al Baraka Islamic Group contribute to achieving the maximum role of social responsibility?"

Study Hypothesis:

The study assumes that if Islamic banks are embodied and adopt new and innovative methods in their management, they will

contribute to achieving the principles of social responsibility in all its components.

Importance of the Study:

The importance of the study lies in the need to activate the role of Islamic banks in achieving the various dimensions of social responsibility and highlighting its importance in alleviating poverty, providing healthcare and educational assistance, and supporting small and micro enterprises. In addition, it presents the role of Al Baraka Bank Algeria's experience in this field, with the aim of arriving at a set of visions and recommendations regarding policies and procedures aimed at activating the role of Islamic banks in Arab and Muslim society.

1. What is Social Responsibility

1.1 The Concept of Social Responsibility

The beginnings of social responsibility were evident in the academic framework by Professor Theodor Ekrbs, who used the term social audit. It later became a concept encompassing three terms and linking them together: the institution, society, and its trends. It establishes a relationship of interdependence between institutions and business organizations and the society in which they operate, and includes responsibilities that strengthen both sides. There are several definitions of corporate social responsibility. Some view it as a reminder to companies of their responsibility toward the community to which they belong, while others believe that the requirements of responsibility do not go beyond voluntary initiatives undertaken by relevant institutions voluntarily towards society. Others view it as a form of voluntary commitment by companies that contribute to serving society. However, these opinions agree in terms of content.

Business definition of social responsibility:

Corporate social responsibility is defined as managing a business in a manner that meets or exceeds societal ethical, legal, commercial, and public expectations¹.

According to the European Commission's definition:

Corporate social responsibility refers to the organization's responsibility for its impact on society. To fulfill this responsibility, it must respect legislation and collective agreements. To fully achieve this, it is essential to engage in close cooperation with stakeholders in a targeted process to integrate social, environmental, ethical, human rights, and consumer concerns into business activities and grassroots strategy.

ISO 26000, defined by the Organization (2010) : is an organization's responsibility for the impacts of its decisions and activities on society and the environment. This is translated into transparent and ethical behavior that leads to ².

- Contributing to sustainable development, including the health and well-being of society.
- Taking into account stakeholder expectations.
- Respecting applicable laws and aligning with international standards.
- Integrating these expectations throughout the organization and its interactions.

Social responsibility within an organization is the integration of the economic, social, and environmental systems to create resilient organizations. Therefore, it can be said that the emergence of social responsibility as a concept stems from society's inability to find solutions to problems and the deterioration of social conditions resulting from the industrial and post-industrial transition, as well as from technical and technological development. This problem can only be overcome with the participation of community institutions and organizations, by restructuring and reorganizing its advanced economic mechanisms, taking into account the needs and requirements of individuals, particularly within the professional environment, and society as a whole.

The operational concept of social responsibility for Islamic banks:

Social responsibility represents a set of decisions, policies, and activities that Islamic banking institutions commit to toward society within a legal and ethical framework. These commitments aim to achieve social justice and sustainable development, consistent with the principles of Islamic Sharia, in providing services and supporting participation in community development by caring for vulnerable groups, supporting charitable initiatives, and participating in community development programs within the framework of Islamic and ethical values.

2. The Importance and Principles of Social Responsibility:

2.1 The Importance of Social Responsibility:

Social responsibility brings numerous benefits to business organizations, society, and the state. For business organizations, it brings benefits, most notably improving the organization's image in society and fostering a positive image among customers, employees, and members of society in general. Social responsibility also improves the work environment within business organizations and promotes cooperation and interconnectedness among various parties. It also represents an effective response to changes in societal needs, transforming them into social needs, and fulfilling a sense of individual and group identity. The benefits to society resulting from business organizations of all types adopting a specific form of social responsibility can be summarized as follows³:

- Increased social solidarity among segments of society, while creating a strong sense of belonging among individuals with special needs, such as the disabled, the underprivileged, minorities, women, youth, and others.
- Social stability, improving political development based on increased social awareness at the individual, group, and organizational levels.

- Increasing social cohesion and societal prosperity at various levels.

2.2 Principles of Social Responsibility:

- Social responsibility is based on nine principles:
 - Environmental protection and restoration, values and ethics, accountability, strengthening and enhancing authority, financial performance and results, workplace characteristics, collaborative relationships, community engagement, and deepening relationships with the community, cooperation, and participation to make it a better place to live and do business.

2.3 Dimensions of Social Responsibility:

There are four basic dimensions of social responsibility:

- The economic dimension: It stipulates the rational use of resources so that organizations produce high-quality goods and services through fair competition and without harming competitors, in addition to preventing monopoly and harm to consumers, and leveraging technological advances to address environmental damage.

- The legal dimension: This stipulates adherence to established laws and the organization's localization. Therefore, goods and services must be produced that meet a minimum standard to meet the organization's legal and legislative obligations.

- The ethical dimension: This refers to the organization's commitment to justice and integrity, embodied by the organization's lack of ethical guidelines and the encouragement of employees to report.

- The charitable dimension: This includes all donations provided by the organization to the community, and these are not intended to generate profit. In this context, the organization may adopt a fundamental community issue and work to support it.

- Corporate social responsibility and its role in achieving social development:

- Development is defined as: "A set of processes that aim to bring about intended social change by improving citizens' living conditions and providing more welfare programs through constructive efforts in conjunction with the pace of economic development in society. It focuses on specific, pivotal components according to a deliberate, planned effort aimed at bringing about positive social change in a society built on a systematic relationship with the economic component. All of these components constitute what is known as social development."

3. The Importance and Objectives of Social Development

It is worth noting that the interest in social development is primarily due to the fact that, despite the increasing efforts in economic development over the past half century, basic social conditions have remained unchanged for individuals, families, and the local community. Indeed, individuals continue to suffer from poverty, poor housing conditions, and malnutrition, as these social characteristics have hindered their ability to achieve economic and social independence. This interest is also due to dissatisfaction with modern development efforts and the hope of better alternatives, such as making economic development a contributing factor to social development while paying greater attention to human values in society⁴.

In addition, individuals, through development and social revitalization, acquire a true sense of the existence of the state: care contributes to the realization of the meaning of society and the state, and it affirms in individuals a sense of collective conscience or collective emotional participation and citizenship. States do not acquire a true or conscious existence unless their citizens are connected by a shared collective awareness of their unity and reinforce it.

3.1 The importance and role of Islamic banks in practice

The importance and role of Islamic banks lies in their role as financial institutions that combine and align economic objectives with ethical and economic values. They are a legitimate alternative to financing that adheres to the provisions of Islamic Sharia. Therefore, we find that Islamic banks play a significant role in effectively participating in achieving development of all kinds. They contribute to financing infrastructure projects and encouraging investment in areas that have a positive impact on the environment and society. They thus play a pivotal role in achieving sustainable development that balances the achievement of their objectives (profit-making) with their responsibility to society within the framework of the rules and values of Islamic Sharia

4. The Reality of Social Responsibility Practice in Islamic Banks

Since their inception, Islamic banks, albeit at varying levels, have focused on social solidarity, whether through financing products with a social nature or through purely social assistance programs.

In keeping pace with the development of the concept of social responsibility, to the point that it has become a performance indicator, a number of Islamic banks have created a section on their websites titled "Social Responsibility" to serve as a window into the bank's role in this field. However, there remains a lack of disclosure in this regard, and even a complete absence of it in some institutions. Furthermore, there is a lack of consistency in financial institutions' reports regarding social responsibility ⁵.

To standardize measurement, since 2013, in collaboration between Tewson Reuters and the Islamic Corporation for the Development of the Private Sector (a member of the Islamic Development Bank Group), a five-dimensional key package has been launched to measure the Islamic finance industry, i.e., Islamic banks and financial institutions. These include quantitative development, growth,

governance, social responsibility, and awareness, each of which includes a number of indicators⁶.

Within the framework of the social responsibility dimension, the latest revision of the ICD-Thomson Reuters 2018 Rulebook states that the Islamic finance industry, as it is based on a system of ethics and justice, remains responsible to its stakeholders and society in its broadest sense.

Regarding spending, the 2017 ICD-Thomson Reuters report, which measured 124 countries, stated that funds distributed for social responsibility totaled \$683 billion in 2016 (an 18% increase compared to 2015). The Corporate Social Responsibility Index (CSR) value also rose to 7.9 in 2017 (compared to 7.1 in 2016). It is worth noting that measuring social responsibility is based on two scales⁷:

- Islamic financial institutions' behavior in the area of social responsibility: This area relies on the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) standard on governance of Islamic financial institutions.

- Cumulative distribution of funds through charitable spending, zakat, and qard hasan: This measure is based on the size of Islamic financial institutions' assets to extract relative comparisons.

Regarding the first aspect, governance, it should be noted that an additional and distinctive indicator for Islamic financial institutions is Shariah governance, i.e., the extent of compliance with Islamic Shariah provisions. Therefore, this aspect has received significant attention from assessors. Although this indicator is supposed to be of particular importance in practice, there are shortcomings that hinder the provision of an objective assessment of this indicator. These include the absence of dedicated Shariah oversight boards at some institutions, and the reliance on fatwas from other entities. Furthermore, there is a lack of integrity and independence among some institutions, which rely on fatwas from other entities. Furthermore, there is a lack of integrity and independence among

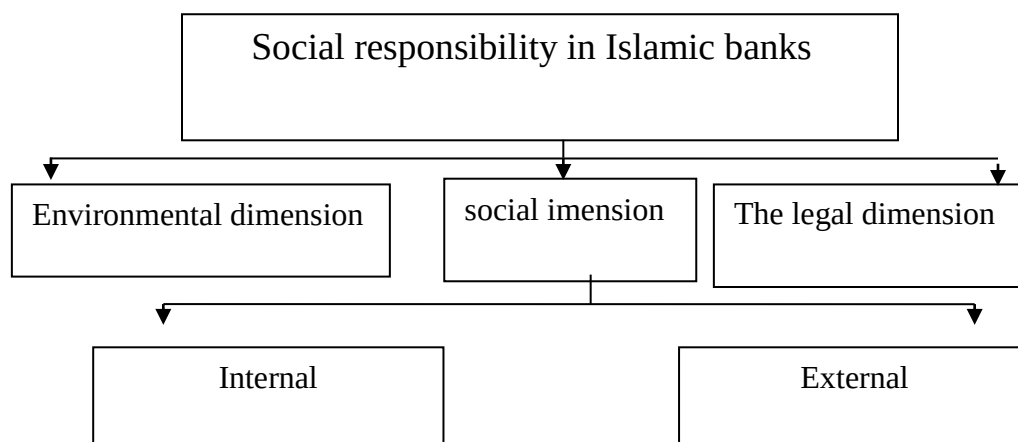
some members of these boards, due to irregularities in appointments. This is in addition to the differences in jurisprudential interpretations regarding many issues related to Islamic banking transactions⁸. It should be noted that such discrepancies were not overlooked. The Islamic Financial Services Board (IFSB) issued Standard No. 17 on Supervisory Oversight (Revised) in December 2007, and the AAOIFI issued seven Shari'ah auditing standards (GSIFIs-1999), the first of which concerned the appointment, composition, and reporting of the Shari'ah Supervisory Board. Standard No. 7 was devoted to social responsibility, conduct, and disclosure for financial institutions. Overall, these standards remain advisory and non-binding for Islamic financial institutions. One consequence of this is the absence of some reports on social responsibility and the lack of a unified template for them.

In a 2017 study conducted in collaboration between the General Federation of Islamic Banks and Financial Institutions (GFIB) and the World Bank Group on corporate governance practices in Islamic banks⁹, the study sample consisted of 75 banks from 15 countries (the five largest Islamic banks in each country). Six axes were used to measure the level of governance of Islamic financial institutions: the board of directors, board committees, internal and external audit, risk governance, Shari'a governance, transparency, and disclosure. Within this last axis (transparency and disclosure), which was based on reports issued by institutions, we find social responsibility reports. It should be noted that the methodology of this study relied solely on reports published on the banks' websites, which is itself an indicator of transparency and disclosure. Among the findings of this study regarding social responsibility, 79% of the sample disclosed their social responsibility reports on their websites. While most Islamic banks have a section on their websites titled "Social Responsibility," this section falls short. Some offer general information about social responsibility, such as the Algerian Al Baraka Bank, while others offer very brief data, despite these banks undertaking some work in this area. Even reviewing the annual reports does not provide sufficient data on the social contributions of these banks. However,

the contributions of these various banks should not be denied, even if they are not disclosed.

The goal here is not to provide figures on the allocations for social responsibility in various Islamic banks, which number over 500 (including windows), and data is available on the websites of many of them. Rather, the primary goal is to highlight the most important mechanisms adopted and the areas through which they contribute to the realization of this responsibility. Before that, it should be noted that social responsibility in the practice of Islamic banks focuses on three basic dimensions, as illustrated in the following figure:

Fig. 01: Dimensions of social responsibility in Islamic banks



Source: Rahim Hassan, Social Responsibility of Islamic Banks: Objective Foundations, Field Practice, and Measurement Problems, Journal of North African Economics, Volume 16, Issue 22, 2020, p. 231.

In this context, we note that all Islamic banks pay special attention to these three dimensions and are keen to perform their social role, regardless of the differences in the mechanisms and levels of interest and concern, as well as the methods and areas of embodying their social role.

5. Al Baraka Islamic Banking Group's Experience During the Period 2020-2024

The following will present Al Baraka Islamic Banking Group's experience in the field of corporate social responsibility for Islamic banking institutions as a model for other Islamic banks to emulate.

5.1 Introduction to Al Baraka Group

Al Baraka Banking Group is licensed as an Islamic wholesale bank by the Central Bank of Bahrain and listed on the Bahrain and NASDAQ Dubai stock exchanges. Al Baraka is a pioneer in Islamic banking worldwide, providing its distinguished banking services to approximately one billion people in the countries in which it operates¹⁰. Its banking and financial products and services are provided in accordance with the provisions and principles of the tolerant Islamic Shari'a, covering banking, retail, trade, investment, and treasury services.

The Group has a wide geographical presence represented by subsidiary banking units and representative offices in fifteen countries, managing more than 700 branches in Turkey, Jordan, Egypt, Algeria, Tunisia, Sudan, Bahrain, Pakistan, South Africa, Lebanon, Syria, Iraq and the Kingdom of Saudi Arabia, in addition to two representative offices in Indonesia and Libya.

5.2 Characteristics and Pillars of the Al Baraka Group's Social Responsibility Program:

The Group established the "Al Baraka Social Responsibility Program," the first of its kind offered by an Islamic banking and financial institution, with a clear vision.

The Group believes that the concept of social responsibility aligns with the values of work in Islam, meaning it is in line with the established values and principles of the Al Baraka Group. It also considers the role of social responsibility within the Group to be fundamental to its business model in all the countries in which it operates. All of its units adhere to Islamic ethical principles and are

committed to implementing them in their banking transactions and services.

5.3 Characteristics of the Al Baraka Social Responsibility Program:

The program includes the following elements¹¹:

- Evaluating the social impact of Al Baraka Group's activities at the local and global levels;
- Investing in and supporting socially responsible companies and institutions;
- Supervising and monitoring the development of Al Baraka's microfinance and financial inclusion program;
- Supporting local economies;
- Supporting academic institutions and centers of excellence;
- Encouraging scientific research related to Islamic banking and finance;
- Investing in human resources;
- Nurturing and encouraging local competencies and talents;
- Encouraging environmental protection programs by adopting various environmental conservation strategies to reduce paper use and rationalize consumption.

5.4 Pillars of the Al Baraka Social Responsibility Program:

The Al Baraka Social Responsibility Program seeks to leave a tangible, positive impact on the lives of people in the communities in which it operates. Between 2012 and 2015, the Group contributed \$6.335 million in funding and donations across the Al Baraka network. The program continues its effective role in impacting the lives of others with confident and continuous steps. By creating job opportunities, providing financial support and donations for

healthcare services, funding educational projects, and other initiatives that include achieving social and economic development in our communities, Al Baraka's goals aim to contribute \$635 million between 2015 and 2024. The main pillars of the Al Baraka Social Responsibility Program are based on four main pillars: charitable work, economic opportunities, social investments, the good loan, and the Al Baraka Time Commitment Program. These pillars can be summarized in the following table¹²:

Table 01: Pillars of Al Baraka Social Responsibility Program

The program	Its content
Al Baraka Charitable Program	It aims to support the building of strong, resilient communities by providing high-quality education, excellent healthcare, and adequate housing, as well as meeting the special needs of vulnerable members of society. The program also seeks to promote environmental sustainability, support sports, arts, and literature for youth, and launch initiatives that will achieve global development and advance the Islamic banking industry: quality education for the community, the right to adequate housing and healthcare, and the protection of our rich heritage.
Al Baraka Program for Economic Opportunities and Social Investments	The Al Baraka Economic Opportunities and Social Investments Program was designed to help the group reach out to the communities in which it operates and make a significant impact on the lives of its members. This program includes individual sectors for community development, micro, small, and medium enterprises, and local industry. Through this program, it

	finances businesses that seek to leave a positive social impact and address community challenges: community development, micro, small, and medium enterprises, and local industries.
Al Baraka Good Loan Program	We provide interest-free loans to economically vulnerable sectors, as well as small producers, farmers, and entrepreneurs who cannot obtain financing from other sources. The interest-free loan is repaid in the same amount borrowed and can be used to achieve social welfare or to finance short-term projects. The interest-free loan is a key component of Al Baraka's social responsibility program.
Al Baraka Program for Time Commitment	Social responsibility is part of the corporate culture of Al Baraka Banking Group. To promote this shared value, each of the group's 12 banks dedicates a certain number of hours each year to contributing to the social responsibility program. From participating in community service activities to financial or in-kind contributions to initiatives that add value to society, Al Baraka Banking Group is committed to strengthening its engagement with its communities.

Source: Al Baraka Social Responsibility Program Report

The essence of the aforementioned pillars stems from Islamic principles, ethics and values. Al Baraka Group's experience is a pioneering one in adopting social responsibility within its program outlined for the period from 2020 to 2024, through the development of strategies and objectives that it strives to achieve. Social

responsibility is a form of cooperation in charitable work, social solidarity, benevolence, and responsibility towards society. Islam urges us to ensure that the society in which the institution operates has a share in the good it reaps through its various activities.

5.5 Al Baraka Group's Social Responsibility Towards the Group

In accordance with the principles outlined in the Al Baraka Social Responsibility Program, which carries within it a special responsibility towards society through sponsoring and supporting educational and social projects that improve the living conditions and quality of life of those in need, the Group considers these initiatives an important part of its mission, and achieving them is a fundamental goal it seeks. The Group's contributions, through its banks located across various continents, can be highlighted in the following table, which represents the Al Baraka Charitable Program for the years 2020-2024 in each of the Group's units:

Table 02 : Al Baraka Charity Program 2020-2024

Al Baraka Islamic Banking Group banks	2020	2024
Al Baraka Banking Group (Head Office)	344	206.050
Egypt	1.142	707.165
Sudan	255	279.858
Syria	16	113.793
Lebanon	546	120.762
Türkiye	3.056	3.931.659
Jordan	1.283	1.190.219

Algeria	4.564	594.861
Tunisia	19	796.693
South Africa	184	1.9400
Bahrain	2.095	2.055.703
Pakistan	249	563.746
Total (thousand US dollars)	13.753	10.560.511

Source: Al Baraka Group Report 2020-2024

From the above table, it is clear that all units of Al Baraka Group have provided funding and contributions within the framework of the charitable program outlined by the Group's commitment to social responsibility, and the aforementioned amounts have been allocated.

5.6 Achievements and Prospects of Al Baraka Group's Social Responsibility Program 2020-2024

Through its social responsibility program, Al Baraka Banking Group seeks to leave a tangible positive impact on the lives of individuals and the communities in which it operates. During the period 2020-2024, it provided a number of contributions estimated at approximately US\$9.658 million in financing and donations across its various branches. This continues its journey of creating job opportunities, providing financial support and donations for healthcare services, funding educational projects, and other initiatives that aim to achieve social and economic development in the communities in which it operates. Al Baraka's 2024 goals aim to contribute US\$635 million. The Group's contributions during the period 2020-2024 focused on three objectives: job creation, education, and healthcare, while ensuring the implementation of a specific strategy to achieve these ambitious goals.

6. Conclusion:

At the end of this research, it becomes clear that social responsibility is one of the most important areas of activity for Islamic banks, as its principles align with the values of work in Islam, which in turn aligns with the values and principles upon which Islamic banks are based.

Islamic banks' commitment to social responsibility has become extremely important, as they are financial institutions whose banking activities and operations aim to link the economic and social objectives of the projects they finance. This requires them to address their internal social responsibility towards their customers, as well as their external social responsibility towards members of the local community.

Research Results: The research also reached a set of conclusions:

- Social responsibility is the approach followed by any institution in all its activities, effectiveness, and interactions, and is adopted to achieve the objectives and needs of stakeholders, including shareholders, customers, and employees.
- Social responsibility primarily aims to achieve sustainable economic growth by conserving natural resources (e.g., reducing energy consumption, managing waste, etc.).
- Developing human resources through training, developing personal and professional skills, and planning for replacement and succession processes, in addition to improving the standard of living at the community level.
- Al Baraka Bank Algeria's commitment to social responsibility is derived from the core values and principles upon which Islamic banking is based. The bank also seeks to contribute to the real economy.

Recommendations:

In light of the findings and conclusions reached in this study, we have presented a set of recommendations, summarized below:

- Focus on social responsibility in Islamic banks by addressing its various internal and external dimensions;
- Establish specialized departments for social responsibility in Islamic banks;
- Establish training courses for employees and develop their skills and capabilities in the field of social responsibility;
- Support social responsibility in Islamic banks, improving their performance, monitoring, and developing it to meet growing social needs.

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