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Assessment of the Social Dimension of Sustainable Procurement Management Adoption in Large Commercial Banks in Kenya

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Abstract:
Sustainable procurement management has emerged as one of the major key areas for companies to gain a competitive advantage and, at the same time, increase their market share. In Kenya, the banking industry continues to face enormous challenges, such as rising non-performing loans, stiff competition, the cap on interest rates, and ever-evolving technology. This study sought to assess the social dimension of sustainable procurement management adopted in large commercial banks in Kenya. The study adopted an exploratory research design using qualitative approaches. The target population comprised the procurement and corporate affairs officers in the large commercial banks in Kenya. Purposive sampling was used to target the respondents. The study used interviews to collect primary data, and secondary data were collected by reviewing banks' reports, websites, and the central bank's reports. The findings revealed that the selected banks have adopted socially sustainable procurement practices at different levels. The study concluded that the banks have adopted the social dimensions of sustainable procurement practices.

Keywords: *Social Dimension, sustainable, procurement, large commercial banks*

1. Introduction

Over the past decade, the concept of sustainable supply chain management (SSCM) has continuously received a lot of attention (Shaumya, 2017). This is due to the global sustainability concern. Organizations globally are developing awareness of the importance of adopting sustainable practices within their supply chain operations. The discussion continues to take shape in developing countries as well. Futuristic organizations are already implementing these sustainable practices in consultation with their supply chain partners. The Chartered Institute of Procurement and Supply (CIPS) defines sustainable procurement as a process that helps organizations meet their needs for goods, services, works, and utilities in a manner that achieves value for money on a whole-life basis (CIPS, 2009). According to Appolloni, Sun, Jia, and Li (2014), different authors have presented a number of definitions of green procurement and have used different terminologies. For example, environmental procurement or purchasing, sustainable procurement, ethical procurement, and social purchasing are among different terminologies that have been used interchangeably.

The financial sector remains crucial in delivering the envisioned 10% economic growth rate per annum in Kenya (Kariuki, 2015; UNCED, 2012). Already, the sector has contributed immensely towards the country's prosperity. Banks are, therefore, playing a vital role in driving economic growth and development, hence the need for sustainability. The Central Bank of Kenya (2017) challenges the banks to do the right thing as one of the pillars spelled out in Kenya's development blueprint Vision 2030. The banks should move beyond mere compliance to assessing and considering the long-term impact of their actions on themselves and society, making ethical and sustainable choices. Therefore, for a company to pursue sustainability, it cannot pursue financial or social initiatives in a vacuum. Instead, it is strongly recommended that supply chain managers link environmental, social, and financial goals within a broader strategy to ensure the business pursues sustainability rather than philanthropy. Social Sustainability has been defined by Social Life (2015) as a process for creating sustainable, successful places that promote well-being by understanding what people need from the places they live and work. By focusing on economic growth only, the development process ignored the social and environmental pillars of development. These pillars remain crucial in sustainable development. The realization that there was a need to integrate social and environmental concerns in development changed the perception of different banks with respect to green procurement. It is imperative that procurement upholds social progress and support economic development to be considered sustainable.

According to Business for Social Responsibility (2015), the financial sector does not traditionally get much coverage concerning supply chain sustainability. Attention understandably has tended towards industries with more visible and severe supply chain impacts, such as the manufacturing sector. Bhool and Narwal (2013) argue that compared to the manufacturing sector, there is a significant lack of understanding of the concept of service supply chain and the implementation of its practices. Such is reflected by various studies like Nderitu & Ngugi (2014), Sarhaye (2017), and Kiswili & Ismail (2016), whose studies focused on the manufacturing sector. Reviewed literature indicates that various scholars have initiated studies on different aspects of sustainable banking (Kariuki, 2015; Shaumya, 2017; Weber & Acheta, 2016). Studies have shown that sustainable banking is very critical for the sustainability of banks. According to Shaumya (2017) and Risal and Joshi (2018), more than 30% of the banks are already practicing green banking but are focused on environmental and social aspects.

2. Objective of the Study

The objective of the study was to assess the social dimension of sustainable procurement management practices adopted in large commercial banks in Kenya.

3. Review of Literature

Commercial banks and other supply chain partners continue to design and implement sustainable procurement policies, which focus on how social issues can be integrated into the procurement process activities (Nikolaou & Loizou, 2015). Social issues are relevant to procurement managers, as their stakeholders increasingly demand that organizations address and manage the social issues that affect their performance. Therefore, procurement managers should remain relevantly positioned since they can positively or negatively influence social performance. Kalubanga (2012) argues that it is important to manage various social risks that arise from social factors. The management of social risks has become an important element in green supply chain management.

Sustainable procurement, which focuses on improving the social factors of the procurement process, continues to gain more prominence as both concept and practice. Telewa (2014) adds that sustainable procurement is about considering social factors. As Walker, Alexander, and Touboulic (2012) point out, these factors include conflict of interest, social equity in the supply base, unethical behavior, community involvement, and health and safety initiatives. Some of the social considerations are ensuring fairness in the distribution of opportunities, gender equity, political accountability, transparency, and public participation (Kariuki, 2015; Bradshaw, Linnekerand, & Overton, 2016). It also requires employee training and development, workplace health and safety, hiring staff from diverse backgrounds, preservation of local cultures, provision of products and services for disadvantaged groups, and representation of stakeholders' interests, local communities, and minority shareholders. Other considerations are promoting actions that benefit society, including inclusiveness, equality, diversity, regenerations, integration, poverty eradication, supporting local and emerging small businesses, employment, and training focused on disadvantaged groups and labor conditions.

The United Nations Environment Programme (UNEP) researched the social impact of sustainable procurement and agreed that researchers have neglected the social components of sustainable development (UNEP, 2012). Nikolaou and Loizou carried out eight case studies and established an existence of strong commitment by the public purchasers to tackle social factors of sustainable procurement. In addition, Nikolaou and Loizou (2015) established that the tendering procedure directly affects the social impacts of green supply procurement. For example, companies that have employed dispelled individuals were found to participate in the tendering process. Delloitte (2017) conducted a survey which found that 83% of Nigerian banks have a sustainability strategy, with 33% having it well-integrated into their overall business strategy. It indicated that 88% of the triggers for sustainable banking activities are attributed to reputation and regulations, respectively.

The Government of Kenya has continuously advanced social inclusivity issues on matters essential to the public. Thus, the public and private sectors, including county governments, ministries, commercial banks, and state corporations, are mandated to promote social inclusiveness through their procurement processes. According to Waruguru (2018), the Public Procurement and Disposal Act of 2011 reserves 30% of the total value of public spending for youths, women, and people living with disabilities. The move has allowed youths, women, and people living with disabilities to access public tenders (Telewa, 2014). This, thus, will enable the achievement of the SDG of poverty eradication and improvement of their and their society's living standards. Richardson (2011) points out that even with the implementation of policy and legislation, there is a problem of free riding, where some institutions benefit from the adoption of industry-wide guidelines without actually taking steps to adopt those guidelines. Likewise, some banks subscribing to sustainable principles may only adopt them formally without implementation. Therefore, this calls for an investigation into what has been implemented. As indicated by Kariuki (2015), commercial banks in Kenya began working on sustainability principles in 2013 that will guide them in balancing their immediate business goals with the economy's future priorities and socio-economic concerns. He also established that most banks adopt sustainability principles and environmental, social, and governance (ESG) standards to access funding from international sources. Kuria (2015) studied sustainability in the financial sector in Kenya. He found that initiatives aimed at sustainable banking in Kenya are varied, diverse, and uncoordinated. There have been no harmonized guidelines on how banks uniformly adopt sustainable finance practices. It addressed three pillars of sustainability: Economic, environmental, and social. The study points out that sustainable banking is a business strategy that balances economic, social, and environmental issues in business. It considers social and environmental issues in lending decisions and ensures good governance, transparency, and integrity. Social dimension addresses diversity, human rights, equal opportunity, and outreach programs as some of the practices.

4. Research Methodology

The researcher employed a qualitative approach and adopted an exploratory research design using a deductive method of thematic analysis. The target population for this study included the procurement managers and corporate affairs officers from KCB bank, Co-operative bank, Equity bank, and NCBA Bank. This study adopted a purposive sampling approach where only those involved in sustainability and procurement were selected. The researcher collected the data for this study using telephone interviews for primary data and content -analysis by reviewing documents which included banks' annual sustainability reports, CBK reports and guidelines, banks' policy documents, banks' websites, and other relevant written materials.

The study used qualitative data analysis techniques and is presented in frequency tables.

5. Results

This section presents the findings on the research question: 'What are the social dimensions of sustainable procurement management adopted by large commercial banks in Kenya?'

The results, which were guided by Nobel Laureate Amartya Sen: Social sustainability, are presented in the following sections.

5.1. Equity and Fairness in Distribution of Opportunities

This section determines the respondents' knowledge of whether the banks are practicing equity in the distribution of opportunities for all. The theme that emerged was that the banks have adopted some sort of equity in the distribution of opportunities in various ways. The results are shown in table 1.

Equity and Fairness in the Distribution of Opportunities	YES	%	NO	%
Equity Bank	6	100	-	-
KCB Bank	6	100	-	-
Co-Operative Bank	6	100	-	-
NCBA Bank	6	100	-	-
Total	24	100	-	-

Table 1: Equity and Fairness in Distribution of Opportunities

Illustratively, all the respondents (100%) from each bank reported that their organization had implemented measures to ensure equity and fairness in the distribution of opportunities to all. Equity seeks to reduce disadvantages to specified groups and help to alleviate the barriers to enable them to have a better life. The findings of this research have shown that the banks have supported minority and disadvantaged groups and put programs in place for poverty eradication. The main focus is education, innovation, agriculture, and entrepreneurship. All the banks under study are heavily invested in supporting education at the secondary, university, and post-graduate levels. For instance, Equity Bank, through the Wings to Fly and Elimu scholarship program in the year 2020 alone, has provided high school scholarship opportunities to over 10,136 scholars, 119 Equity leadership programs, and 278 technical and vocational education training. KCB Bank has the same scholarship program with a specific number of students living with disability selected every year from each county in Kenya. Through the Co-operative Bank Foundation, Co-operative Bank is currently paying school fees for 2,293 secondary students, 84 university students, and 4 co-operative college students. NCB Bank, on the other hand, has partnered with Edumed trust, Dr. Cholksey Albinism foundation, Mpesa foundation, and Palmhouse foundation to offer educational scholarships. This has enabled many needy students to access higher education, thus improving their lives and those of their families.

Other programs by the banks aimed at supporting minority and disadvantaged groups are entrepreneurship, food, agriculture, and health. The respondents from Equity Bank noted that their employer has heavily invested in the community through programs such as: supporting 8,230 small and medium-sized farmers, building a total of 26 Equity Afia outpatient clinics, and Equity bank's financial education for 66,798 micro, small and medium enterprises (MSMEs), 97,000 women and youth, employment of people with disability, and cash transfers for the government of Kenya Inua Jamii flagship program.

Apart from the Inua Jamii program and education, KCB has invested heavily in supporting women in business. Through the Women Proposition program, KCB has worked with 173,000 women-led businesses who accessed credit facility worth KShs. 24.3 billion. KCB bank also has women leadership program training for its employees. It supports youth entrepreneurship through training and lending through 2jiajiri programs. Through KCB Foundation, it supported the youth who were hit by the Covid-19 pandemic through the 2jiajiri programs by investing KShs. 3 million towards their support in the form of vouchers to purchase basic needs. It also has a Mifugo ni Mali program for livestock farming businesses. NCBA has partnered with the Beyond Zero campaign to provide maternal health care.

5.2. Quality of Life

Quality of life entails many aspects, such as physical and mental wellness and medical support, education and training opportunities, employment opportunities, access to support, and safety and security. The study sought to find out whether the banks have put in place measures to ensure the quality of life in their organizations. The results are presented in table 2.

Quality of Life	YES	%	NO	%
Equity Bank	6	100	-	-
KCB Bank	6	100	-	-
Co-Operative Bank	6	100	-	-
NCBA Bank	6	100	-	-
Total	24	100	-	-

Table 2: Quality of Life

Illustratively, all the respondents (100%) indicated that quality of life is observed by their banks. On training and development, all banks under study mentioned training and development for their employees. Most of the training is offered online and in person. Equity bank respondents mentioned online developmental and sustainability training to be practiced in their bank. KCB Bank respondents reiterated that mandatory online training is offered to its employees. Co-op Bank and NCBA Bank is a generalization on employee training and development. NCBA bank also mentioned social innovation relay for financial innovation. The training has enabled the bank's employees to be up to date with sustainability issues and improve their skills in handling their customers. Equity Bank also stated that its focus is on mental health with a goal to create a culture of awareness and acceptance around mental health issues such as depression, anxiety, and addiction. On Occupational Safety, Health (OSH), and wellness, all banks under study practiced occupational health and safety focused on their employees. This helps mitigate safety risks through regular safety and health activities to promote employee well-being which contributes to better performance and competitiveness. KCB Bank, for example, reported having a detailed Occupational health, Safety, and Environment policy that provides the utmost health standards and safety for its employees and other persons on their premises which it has direct responsibility. The policy signals that the KCB bank has an integrated management approach to the prevention of injuries, incidents, and ill health. The bank regularly conducts workplace health and safety assessments and reviews and relevant statistics related to the health and wellness of employees. Additionally, it equips all OSH champions with the competencies and knowledge to identify potential occupational and safety incidents and conduct OSH inspections at their premises. In fact, it prides itself as the employer of choice because of that. The same is reflected in the co-operative bank but focused on mental health, physical health, and work-life balance sensitization and yearly medical talks and checkups. NCBA bank focuses on wellness clinics focused on preventive health and wellness and physical and mental well-being. It also has reward and recognition programs. Equity, on the other hand, has invested in Equity afia outpatient clinics which have been reported to be 15 in number as of 2020. It also has a compensation and benefits program for its employees.

Human health and well-being cover occupational health and safety concerns at the workplace. Employers should provide a safe and healthy working environment and act to prevent accidents and occupational illness through preventive measures. They should also provide the right equipment and tools for work, safety clothing, etc., to prevent accidents. The same is expected of their suppliers and service providers. Organizations should collaborate with suppliers to develop and maintain occupational health and safety systems for workers' physical, mental and social benefit and prevent harm to health caused by working conditions (University of California, 2018).

5.3. Diversity

Diversity includes finding needs from different diverse groups of different diversity types, assessing their needs, and educating everyone to have diverse viewpoints to leverage the benefits of diversity. The research study sought to determine if the banks under study practiced diversity in their supply chain practices. The findings are shown in table 3 below.

Diversity	YES	%	NO	%
Equity Bank	6	100	-	-
KCB Bank	6	100	-	-
Co-Operative Bank	6	100	-	-
NCBA Bank	6	100	-	-
Total	24	100	-	-

Table 3: Diversity

The results of the study indicate that all the banks under study (100%) practice diversity in their supply chain practices. All the programs/ projects run by the bank also recognize and consider diversity in the target groups, their diversified viewpoints, cultural values, and beliefs for consideration and integration into the project for its success. For example, while running the Mifugo ni Mali and 2jiariri programs, KCB Bank considers diversity in the target group and community and integrates it into the program for its success. The same is reflected in the Equity Bank's Wings to Fly program, Co-Operative Bank's Scholarship program, and the NCBA scholarship program.

Organizations should observe diversity and equality and ban any form of discrimination. The same is expected of their suppliers. This can be accessed during evaluation to ensure compliance. They must commit to equal opportunities without discriminating against or being disadvantaged on the grounds of skin color, race, disability, sexual orientation, gender, pregnancy, age, religion, political orientation, or other reasons. The Millennium Development Goals (MDGs) address gender issues and women empowerment. This goal champions the elimination of gender disparity in both primary and secondary education. Therefore, the procurement function should adopt practices that promote contracting to businesses, especially those owned by women. According to UNICEF (2018), the social pillar strives to promote human rights, eliminate child labor, and promote local markets, fair labor conditions, and wider ethical issues in the supply chain.

5.4. Social Cohesion

The study sought to establish whether the banks under study practiced social cohesion in their supply chain. Social Cohesion means increasing participation by companies in a target group and helping target groups access public and civic institutions. One crucial factor is to build links between different target groups in a broader way by encouraging target groups to contribute to society as well. The results are indicated in table 4 below.

Social Cohesion	YES	%	NO	%
Equity Bank	6	100	-	-
KCB Bank	6	100	-	-
Co-Operative Bank	6	100	-	-
NCBA Bank	6	100	-	-
Total	24	100	-	-

Table 4: Social Cohesion

Table 4 shows that all (100%) of the respondents indicated the presence of social cohesion practice in their supply chain. The social cohesion indicated by KCB Bank shows that they have engaged the projects' stakeholders, for example, the 2jiajiri and mifugo ni mali programs. They have involved the community leadership, that has engaged their community to introduce the projects. Extensive training and follow-ups are also done to ensure the continuity and success of the projects. All the other banks reiterate the same in the projects targeting the communities.

Financial training and project sustenance training has been offered to the target group, who are also training the same to their community members. This has ensured that the project continues to positively impact the target groups and their communities. The banks have ensured that monitoring of these projects is continuously done. Respect for stakeholder interests is an ISO principle. Organizations should respect, consider, and respond to the interests of stakeholders impacted by their procurement activities.

Organizations are expected to promote local small and medium-sized enterprises (SMEs) by including them in their supply chain/procuring from them. This inward investment in the communities that the organizations operate in ensures ongoing economic sustainability. It has a great potential to create jobs, improve their economic status, and in the process, eradicate poverty. Organizations can also invest in their business and provide training and mentorship. Organizations can also provide a framework to ensure local content becomes an integral component of procurement policies and practices (University of California, 2018). In 2015, the United Nations adopted seventeen Sustainable Development Goals (SDGs). This is a global call to eradicate poverty, inequality, and injustice, protect the planet, and ensure that human beings live in peace and prosperity by 2030.

All banks under study reported having a customer service charter that guides the banks in dealings with the customers. The code of conduct represents the bank's commitment to uphold, maintain and demonstrate a high level of integrity, professionalism, and ethical conduct. It provides a clear direction in conducting business, interacting with the community, government, and business partners, and general workplace behavior. In addition, KCB Bank reported having a supplier code of conduct guiding the bank in managing supplier relations. Similarly, NCBA Bank reports having a procurement and vendor management policy that subscribes to openness, integrity, and fairness in implementing procurement practices.

5.5. Democracy and Governance

The study sought to establish whether the banks under study have established democracy and governance in their supply chain processes. The findings are presented in table 5.

Democracy and Governance	YES	%	NO	%
Equity Bank	6	100	-	-
KCB Bank	6	100	-	-
Co-Operative Bank	6	100	-	-
NCBA Bank	6	100	-	-
Total	24	100	-	-

Table 5: Democracy and Governance

As shown in the above table, all (100%) of the banks under study claimed that they practice democracy and governance. ISO 20400:2017 enumerates the principles of sustainable procurement. The first is accountability. Organizations should be accountable for their impacts on society, the economy, and the environment, including the impacts on the organization's supply chain. Secondly, organizations should be transparent about their procurement processes and how their decisions and activities impact the environment, society, and the economy. Thirdly, organizations should behave ethically and promote ethical behavior throughout their supply chains. The fourth is full and fair opportunity. Organizations should avoid bias and prejudice in all procurement decision-making. In labor conditions and standards, all the banks under study stated that they have put Occupational Safety and Health (OSH) in place. In health matters, Kenyan banks have initiated various programs to curb preventive and curative health problems. Support is largely directed towards supporting hospitals and clinics in acquiring modern equipment and facilities. The code of conduct represents the banks' commitment to uphold, maintain and demonstrate a high level of integrity, professionalism, and ethical conduct. It provides a clear direction in conducting business, interacting with the community, government, and business partners, and general workplace behavior. In addition, KCB Bank reported having a supplier code of conduct guiding the bank in managing supplier relations. Similarly, NCBA Bank reports having a procurement and vendor management policy that subscribes to openness, integrity, and fairness in implementing procurement practices. Organizations, their suppliers, and service providers should observe human rights and labor conditions. This covers recognition of the right to collective bargaining and guaranteeing freedom of association, paid work, working time, remuneration, and compensation. They should work to end all forms of forced labor, abolish child labor, and end discrimination in recruitment and employment. Organizations are expected to observe Labor standards like UN International Bill of Human Rights, the International Labour Organisation, and national laws.

Equity bank, for example, has adopted UN Sustainable Development Goals (SDGs) and is working under each SDG. Likewise, KCB Bank has adopted 7 SDGs and has its own strategy dubbed KCB Sustainability Agenda and Beyond Banking, a three-year (2020-2023) strategy rolled out in the year 2020. It focuses on the best customer experience, and by driving a digital future, it has incorporated a sustainability perspective that focuses on inclusivity, financial inclusion, climate change component, Sustainable Development Goals (SDGs) input, and Environmental and Social Governance (ESG) practices. On the other hand, CO-operative bank has a corporate strategic plan (2020-2024). It has also committed to achieving the Big 4 Agenda and adopted UN Sustainable Development Goals 1, 2, 8, 9, 10. Similarly, NCBA Bank has an internal Environmental, Social, and Governance policy focused on the planet, people, and profit. The first six of the UN Global Compact's principles focus on this social dimension of corporate sustainability, of which human rights are the cornerstone. Their work on social sustainability also covers the human rights of specific groups: labor, women's empowerment, gender equality, children, indigenous peoples, and people with disabilities, as well as people-centered approaches to business impacts on poverty. As well as covering groups of rights holders, social sustainability encompasses issues, such as education and health, which affect them. As a complement, not as a substitute, for respecting rights, businesses can also take additional steps to contribute in other ways to improve the lives of the people they affect, such as by creating decent jobs, goods, and services that help meet basic needs, and more inclusive value chains. Make strategic social investments and promote public policies that support social sustainability. They should Partner with other businesses, pooling strengths to make a greater positive impact.

6. Conclusion

The study concluded that there is fairness in the distribution of opportunities with considerations of gender equality and cultural and background considerations in the banks' employment and procurement. The banks under study offered their employees a wide array of training and development programs. Occupational safety, health, and wellness programs are offered across all the banks under study to their staff. The procurement processes for the banks under study consider the minority and disadvantaged groups. For example, they employ people with disabilities and procure their goods and services from women and youth-owned businesses and local micro, small, and medium enterprises. All this is done towards poverty eradication.

7. Recommendation

The study recommends that large commercial banks should harmonize the measures of socially sustainable procurement practices and industry guidelines regarding sustainability reporting. An audit should be done by the regulators on specified terms to ascertain the practices adopted by the banks. As such, banks need to separate what has been done by donor funds from the banks' funds in their report to create a level playing field for all since sustainability issues give a competitive advantage to banks that can lobby for more funding from donors from others.

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