

Corporate Social Responsibility Implementation of Private Lending Institutions and Its Correlation with the Academic Performance of Public Elementary Schools

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Abstract. Private lending institutions (PLIs) are often associated with corporate social responsibility (CSR); however, data on the social, economic, and environmental returns to schools have been minimal. This study assessed the CSR implementation of the PLIs and its correlations with the academic performance of the public elementary schools in the first district of Northern Samar. The study involved 166 school heads identified through a simple random sampling technique. A self-structured survey questionnaire was used to gather data, which was analyzed using frequency counts, percentages, average means, and Pearson's r correlation. Results revealed that 125 (75.30%) are regular schools, 98 (59.03%) with 290-841 student populations, 73 (43.97%) had nine or below teaching staff, 74 (44.57%) had nine or below instructional rooms; 61 (36.74) had nine and below classroom furniture; 86 (51.80%) had less than five physical facilities; 92 (55.42%) maintained a 1:1 student-to-learning resource ratio; and, 149 (89.75%) were affiliated with three or more PLIs. The implementation of CSR initiatives is "implemented" ($\bar{x} = 2.55$), with the Adopt-a-School Program ($\bar{x} = 2.99$) garnering the highest score, while the Scholarship Program obtained the lowest score of $\bar{x} = 2.10$. Overall, PLIs showed moderate responsiveness on social ($\bar{x} = 2.52$) and environmental ($\bar{x} = 2.54$) aspects, but were less responsive on economic ($\bar{x} = 2.46$) aspects. The overall academic performance is $\bar{x} = 4.78$ (moving towards mastery). There is a weak, yet significant, positive correlation between CSR and performance in Mathematics ($r = 0.158$, $p = 0.042$); thus, schools that received CSR-related programs, such as the Adopt a School Program, could be a contributory factor to improved performance in Mathematics. In contrast, a negative correlation was observed between CSR and Filipino ($r = -0.178$, $p = 0.022$), indicating a possible misalignment between CSR activities and language instruction needs. The Department of Education (DepEd) should formalize collaborations to align PLI programs with school goals, thereby helping to maximize CSR across STEM and non-STEM areas.

Keywords: Academic performance; Corporate social responsibility; Corporate social responsibility implementation; Corporate social responsibility responsiveness; Private lending institutions.

1.0 Introduction

Corporate Social Responsibility (CSR) has become a strategic practice among many financial institutions, reflecting their commitment to making a positive contribution to society. CSR is commonly defined as an organization's voluntary integration of social and environmental concerns into its business operations and

stakeholder interactions (Lindgreen & Swaen, 2010). Banks *et al.* (2016) emphasize that CSR initiatives must go beyond financial support and should respond to community needs through genuine engagement and shared values.

Meanwhile, in the Philippine education landscape, Private Lending Institutions (PLIs) play a vital role in facilitating financial access for public school personnel. Officially accredited by the government, these institutions are authorized to extend salary loans to both teaching and non-teaching staff in public schools, offering much-needed financial assistance to education workers. Beyond their primary function as loan providers, PLIs are also encouraged to take on a broader social responsibility. As corporate entities operating within local communities—particularly in the education sector—they are urged to engage in Corporate Social Responsibility (CSR) initiatives. These CSR efforts may include supporting school-based programs, providing educational resources, or investing in community development projects that contribute to the well-being and advancement of the schools and communities they serve. This dual role positions PLIs not only as financial partners but also as potential agents of educational and social development. The Department of Education (DepEd) currently partners with over 180 lending institutions to extend loan facilities to teaching and non-teaching personnel (Mencias-Tabernilla, 2023). Over 80% of public school teachers in the country have loans from PLIs (Funa, 2018), and a significant portion of these loans are automatically deducted from their salaries (Reysio-Cruz, 2019). Despite this financial relationship, there is limited documentation of the social return or CSR efforts provided by PLIs to the schools and communities from which they profit.

Academic performance in the First District of Northern Samar continues to present significant challenges. Based on recent results from the National Achievement Test (NAT), the province ranked among the lowest, with scores falling within the "average mastery" range (Adto-Morallos, 2022). Despite some progress, many public elementary schools continue to face persistent difficulties, including inadequate instructional materials, limited resources, and inconsistent student performance, as reflected in their Mean Percentage Scores (MPS) in national assessments. In response to these issues, Corporate Social Responsibility (CSR) has been identified as a potential supplemental strategy to enhance educational settings and support learning outcomes, especially when such initiatives are designed around actual school needs and integrated into improvement plans. However, reports detailing CSR efforts by private lending institutions in Northern Samar remain scarce, reinforcing earlier research findings. For instance, Lumbang and Martin (2022) reported that CSR activities improved teacher engagement but showed no direct impact on student academic results. Similarly, Corpuz and Sanchez (2021) emphasized that CSR enhanced school development and community relations, though its influence on learning outcomes was not evident. Canlas *et al.* (2018) further supported these observations, highlighting that while CSR initiatives often benefit educators and local stakeholders, they rarely translate into measurable gains in student performance. On the other hand, CSR in education encompasses support for classroom infrastructure, access to technology, teacher training, and student scholarships. Research indicates that CSR programs can enhance community engagement, improve teaching and learning conditions, and promote academic motivation (Ismail *et al.*, 2015). Reyes and Castro reported a 9% rise in English NAT MPS in CSR-supported schools within a year. Likewise, Nodoshani, Stewart, and Escobar (2014, as cited in Girija, 2023) noted that educational CSR can lead to broader community health and well-being, thereby creating a more conducive learning environment.

To address these gaps, CSR initiatives must be designed to meet actual school needs, integrated into institutional improvement plans, and supported by robust monitoring and evaluation systems. Such a strategic approach can ensure that CSR efforts contribute not only to community goodwill but also to sustainable educational outcomes. This study, therefore, investigated the extent and responsiveness of CSR initiatives implemented by Private Lending Institutions in the First District of Northern Samar and explores their influence on school performance. Specifically, it examined how these initiatives were delivered through educational programs, projects, and activities and evaluated their alignment with academic objectives. By examining the intersection of private lending institutions through their corporate social responsibility initiatives and academic performance, this study aimed to provide evidence-based insights into how PLIs can fulfill their social obligations while fostering educational advancement, especially in marginalized rural communities. This study, therefore, assessed the corporate social responsibility initiatives, responsiveness, and academic performance of private lending institutions in the First District of Northern Samar.

2.0 Methodology

2.1 Research Design

This study adopted a descriptive-correlational research approach to analyze and explain the school profile (type of school, enrollment, nationally funded teaching personnel; instructional rooms; classroom furniture; physical facilities; learning resources; and private lending institutions affiliated) of public elementary schools; the implementation status of Corporate Social Responsibility (CSR) initiatives by Private Lending Institutions (PLIs), the CSR responsiveness, and the corresponding academic performance on all subject areas. This methodological design enabled the researcher to examine the assumed relationships between CSR implementation and academic performance. The descriptive component of the study provided a comprehensive overview of the current state of CSR implementation and academic performance, while the correlational component investigated the relationship between these variables.

As employed in this study, the research design did not merely describe existing conditions but also attempted to predict future educational outcomes based on current CSR initiatives. This aligned directly with the study's objectives, which included determining whether the extent of CSR implementation by PLIs has a meaningful impact on academic performance. Thus, the predictive capacity of the descriptive-correlational approach is central to achieving the study's goal, which is to generate actionable insights that support evidence-based interventions and informed decision-making for both PLIs and public elementary schools.

2.2 Research Participants

The study was carried out in the First District of Northern Samar, where a significant number of private lending institutions are located, particularly in the municipalities of Catarman and Allen. This district was purposefully chosen due to its economic growth, with Catarman serving as the provincial capital and Allen acting as a key transit point connecting Luzon, Visayas, and Mindanao. Both are classified as first-class municipalities and are recognized for their rapidly developing economies.

This study involved 166 school heads currently managing public elementary schools in the First District of Northern Samar. The sample was drawn from a total population using Slovin's formula to determine the appropriate sample size, with a 0.05 margin of error and a 95% confidence level. These school heads were selected as respondents due to their direct involvement and familiarity with the programs, projects, and activities of private lending institutions, as well as their crucial role as primary implementers in their respective schools. A simple random sampling technique was employed to select the participants.

2.3 Research Instrument

For this study, a self-formulated survey questionnaire was designed to gather quantitative data. The questionnaire was structured in a way that allowed respondents to answer it easily. Thus, the set of questionnaires was designed using a four-point Likert format. The Likert Scale assumes that the strength or intensity of an experience is linear, i.e., on a continuum from "strongly agree" to "strongly disagree," and assumes that perceptions can be measured.

Part I of the research questionnaire contained the profile of the public elementary schools in the first congressional district of Northern Samar. Profile included type of school, total enrolment, total nationally funded teaching personnel, total instructional rooms, total classroom furniture, physical facilities, learning resources, and private lending institutions affiliated.

Part II investigated the extent to which private institutions in the first District of Northern Samar implemented their corporate social responsibility (CSR) initiatives through various programs, projects, and activities. The program aspect comprises five items, the project aspect comprises nine items, and the activities aspect comprises seven items. Responses were recorded on a 4-point Likert scale, ranging from "highly implemented" to "not implemented at all".

Part III assessed the level of corporate social responsibility responsiveness in educational programs and projects of private institutions in Northern Samar, as perceived by school heads, in terms of social responsiveness, environmental responsiveness, and economic responsiveness. It contained 33 item-statements distributed to each indicator, such as environmental responsiveness, economic responsiveness, and social responsiveness. The items were answerable from "strongly agree" to strongly disagree". Some item statements were taken from the reviewed

literature and modified to fit the study; however, most were created by the researcher. It was a 4-point Likert scale, with responses ranging from “Highly responsive” to “not responsive.”

Part IV evaluated the performance of public elementary schools in Northern Samar based on their Mean Percentage Score (MPS) for the 2023–2024 school year. This school year served as the baseline, as the overall MPS data for 2024–2025 were not yet available at the time the study was conducted.

2.4 Data Gathering Procedure

The data gathering process for the study followed a systematic and carefully organized sequence to ensure the accuracy, reliability, and validity of the collected information. The researcher initially prepared several letters of communication requesting approval to conduct the study. These letters were first reviewed and duly signed by the Research Adviser and the Dean of the Graduate Studies of the University of Eastern Philippines (UEP). This step ensured that the research project was aligned with institutional requirements and standards. After obtaining internal university endorsements, letters such as “permission to conduct a study” and “informed consent form” and others were personally presented to the Schools Division Superintendent (SDS) of the Division of Northern Samar, accompanied by attachments addressed to school heads, formally seeking permission to distribute the survey questionnaires to the target schools.

Before the actual distribution of questionnaires, the research instrument underwent a validation process. Three research experts from the DepEd Division Office of Northern Samar were engaged: the Division Research Coordinator, a district head, and a school head. These validators assessed the instrument for content relevance, clarity, and appropriateness to the study objectives. Revisions were made to items 7 and 8 in the school profile section, items 3 and 4 under corporate social responsibility initiatives for projects, and items 3 and 4 related to the implementation of corporate social responsibility in the social dimension.

After validation, a pilot test was conducted in January 2025 involving 30 public elementary school heads from the second district of Northern Samar. This step was crucial in testing the reliability of the research instrument. Responses were collected and submitted to a statistician for preliminary analysis. The reliability analysis for the Corporate Social Responsibility Initiatives (CSRI) scale, as measured by Cronbach's α , indicates a high level of internal consistency. The point estimate of Cronbach's α is 0.925, meaning that the items used to assess CSR implementation were highly reliable. The 95% confidence interval, ranging from 0.880 to 0.957, further reinforced the robustness of this reliability estimate, indicating that the true reliability of the scale was likely to fall within this range.

Upon approval from the SDS and the school heads, the researcher personally distributed the finalized survey questionnaires to the respondents across the covered public elementary schools in the first district of the Division of Northern Samar. The survey questionnaire was a closed-ended, structured set of questions designed to elicit specific, quantifiable responses. The personal distribution and immediate retrieval of the questionnaires ensured a high response rate, minimized the risk of loss, and allowed for the clarification of any questions from respondents on the spot, thereby enhancing the quality of the collected data.

2.5 Data Analysis

The gathered data were subjected to appropriate descriptive and inferential statistical analyses to draw meaningful interpretations and conclusions based on the study objectives. Descriptive analysis of the respondents' data, including frequency counts and percentages, was used to calculate the school profile, the implementation of CSR initiatives, CSR responsiveness, and academic performance. The average mean was used to calculate the responses on the CSR initiatives and CSR responsiveness. For inferential analysis, the Pearson Product-Moment Correlation Coefficient, also known as Pearson r , was used to determine the relationship between CSR initiatives and academic performance. All responses were systematically encoded and processed using JASP 0.18.3.0 (2024), a free and user-friendly statistical software, which facilitated the statistical analysis required for the study.

2.6 Ethical Considerations

Prior to conducting the study, the researcher obtained all necessary approvals and clearances to ensure compliance with institutional and academic research protocols. A written endorsement from the thesis adviser and research committee was first secured, followed by a formal permit to conduct research issued by the Schools Division Superintendent of Northern Samar. Consent letters were also distributed to participating school principals, and

informed consent was obtained from all respondents to ensure their voluntary participation.

The anonymity and confidentiality of all respondents were strictly maintained throughout the research process. No personally identifiable information was collected, and responses were coded to protect the identity of individuals and institutions involved. Participation was entirely voluntary, and respondents were assured that the data gathered would be used solely for academic and research purposes. This helped foster trust and ensured that ethical standards were upheld in data handling and reporting.

To maintain academic integrity and uphold the rights of original authors, all literature, theories, and prior studies used in the research were cited by the American Psychological Association (APA) 7th edition format. Proper attribution of sources not only avoids plagiarism but also reinforces the credibility and scholarly grounding of the study.

3.0 Results and Discussion

3.1 Distribution of Public Elementary Schools

By Type of School

Table 1 shows data on public elementary schools by type. It reveals that among the 166 public elementary schools, the majority, 75.30% or 125 schools, operate as regular schools. The second-largest category is primary schools, which offer kindergarten to Grade 3, accounting for 19 schools or 11.45%. A smaller but notable 12 schools, or 7.23% consist of multi-grade schools, where pupils from different grade levels share the same classroom and teacher. The existence of 5 or 3.01% integrated schools offered both elementary and secondary education under one school. Meanwhile, special education (SPED) facilities remain scarce, with only 4 or 2.41% of regular schools offering SPED classes and only one or .60% of schools operating a SPED center. The findings presented in the study corroborate and provide localized validation of national and international literature on enrollment trends, access disparities, and structural challenges in the Philippine basic education system. The scarcity of SPED facilities and integrated schools reflects persistent concerns raised by DepEd (2022) and UNICEF about the inclusivity and reach of education services, particularly for marginalized learners such as those with disabilities. This structural limitation highlights why achieving Sustainable Development Goal (SDG) 4—inclusive and equitable quality education—remains a challenge, particularly in remote or underserved areas, such as those in the ARMM (Gatpolintan, 2017) or the Eastern Visayas Region.

Table 1. *Distribution of Public Elementary Schools by Type of School*

Type of School	Frequency	Percentage
Primary School	19	11.45
Multi-grade school	12	7.23
Regular school	125	75.30
Integrated school	5	3.01
Regular school with SPED classes	4	2.41
Regular school with SPED center	1	0.60
Total	166	100.00

Moreover, the variety of school types in the study area, including multi-grade and primary schools, mirrors the issues discussed in San Buenaventura (2019) and David & Albert (2015) regarding inconsistent schooling progression, limited facilities, and the prevalence of incomplete basic education cycles in rural communities. These school types often cater to smaller, geographically isolated populations, where dropout risks are higher and the transition from primary to secondary education is less seamless, contributing to national patterns of lower secondary net enrollment (68.15%) and higher dropout rates among boys.

The observed predominance of regular schools offering kindergarten to Grade 6 supports data on expanding access to elementary education, with DepEd (2022) citing a near 95% Net Enrollment Rate (NER) for elementary in recent years. However, the decline in kindergarten enrollment noted nationally (due to stricter age policies) may be reflected in the local context by the limited number of schools explicitly classified as primary schools. The implications for early childhood education are particularly significant, echoing the World Bank's (2016) findings that early access remains uneven, especially for children from poorer households or those in rural areas.

By Total Enrolment

The data in Table 2 presents the distribution of public elementary schools based on their total enrollment during the 2023-2024 school year. Among the 166 public elementary schools, the majority, 98 or 59.03%, have an enrollment of 290-841 students. Meanwhile, 29 schools or 17.47% have enrollments ranging from 289 and below, reflecting medium-sized institutions that accommodate a moderate number of learners. Additionally, 21 schools or 12.65% fall within the 842 to 1,450 enrollment range. Lastly, 18 schools or 10.84% have an enrollment of 1,451 students or more, indicating that these are the most populated schools in the district. The distribution suggests that most public elementary schools cater to medium-sized student populations, while only a few accommodate large enrollments. The findings align closely with the broader literature on enrollment trends in the Philippines, supporting the observed national patterns while providing localized insight into school size and distribution. The data reveal that a significant majority of public elementary schools in the district have moderate enrollment sizes (290–841 students). At the same time, a smaller proportion falls into either lower or higher enrollment brackets. This distribution is consistent with national statistics indicating that public elementary education is widely accessed, with the Department of Education (DepEd, 2022) reporting near-universal elementary Net Enrollment Rates (NER) around 95%. It reflects an educational system where most schools are equipped to cater to mid-sized populations, suggesting a balanced distribution of resources and learners.

Table 2. *Distribution of Public Elementary Schools by Total Enrolment*

Type of School	Frequency	Percentage
289 and below	29	17.47
290-841	98	59.03
842-1450	21	12.65
1451 and above	18	10.84
Total	166	100.00

Furthermore, the presence of a few schools with enrollments exceeding 1,451 students corroborates concerns in the literature about overcrowding and its possible effects on learning outcomes. Hafeez *et al.* (2020) present opposing evidence, indicating that larger enrollments can have a negative influence on student achievement. This perspective suggests that the academic impact of enrollment magnitude may depend on contextual factors, such as teacher capacity, classroom resources, and administrative support. These factors are likely to vary across schools with high enrollment in the district.

The literature also highlights persistent national challenges despite enrollment gains, including gender disparities and regional inequalities in access. For instance, while the Eastern Visayas Region (Region 8) maintains a commendable elementary NER of 91.60%, dropout rates and completion gaps remain, especially for boys. The current study's identification of varying school sizes may indirectly reflect these disparities: larger schools may be located in more urbanized or accessible areas with higher demand, while smaller schools likely serve remote or low-population communities that are more vulnerable to issues such as dropout and under-enrollment (PSA, 2015).

The data also complements findings by Arcenas *et al.* (2021), which emphasize the importance of positive school characteristics – such as a conducive environment – in influencing enrollment. The fact that a significant number of schools maintain moderate to large enrollments may suggest that these schools are perceived favorably by their communities. However, for long-term educational equity and SDG 4 progress, attention must also be given to the capacity and support structures of smaller, under-enrolled schools, particularly those serving learners in geographically isolated or economically disadvantaged areas.

By Nationally Funded Teaching Personnel

The data in Table 3 presents the distribution of public elementary schools based on the number of nationally funded teaching personnel assigned to each school.

Table 3. *Distribution of Public Elementary Schools by Nationally Funded Teaching Personnel*

Nationally Funded Teaching Personnel	Frequency	Percentage
9 and below	73	43.97
10-29	52	31.32
30-50	23	13.85
51 and above	18	10.84
Total	166	100.00

Among the 166 schools, the most significant proportion, 73 schools or 43.97% have nine or fewer teachers, indicating that nearly half of the schools operate with a small teaching staff. Meanwhile, 52 schools, or 31.32%, have between 10 and 29 teachers, representing medium-sized schools. Additionally, 23 schools, or 13.85%, have 30-50 teachers, indicating larger schools that likely cater to a significant number of students and may have more specialized teaching staff. Lastly, 18 schools or 10.84% have 51 or more nationally funded teachers. The data indicate that most public elementary schools operate with a small to moderate number of teachers who are nationally funded. The findings closely corroborate the trends and concerns raised in the literature regarding teacher allocation and student-teacher ratios in the Philippines. According to PSA (2024), student enrollment in elementary and secondary levels has steadily increased over the past decade, while teacher recruitment has not kept pace. This widening gap led to a shift in the national student-teacher ratio from 1:33 to 1:35, with implications for education quality, learning outcomes, and employment opportunities for licensed teachers. This also aligns with the observation by the World Bank and Australian Aid (2016) that teacher distribution remains unequal across the Philippine education system. At the same time, some schools have low student-teacher ratios, particularly in remote areas with sparse student populations; others, especially in urban or more populous areas, face teacher shortages. The presence of schools with large enrollments but relatively small numbers of teaching staff, as the findings suggest, likely reflects this inefficiency in teacher deployment. Furthermore, it implies that the failure to maintain the optimal 1:33 teacher-student ratio has led not only to reduced educational quality but also to missed opportunities for employing thousands of qualified teacher graduates annually. In summary, the findings validate concerns raised in national data and international assessments, reinforcing the need for a more strategic and equitable teacher deployment system. Addressing this imbalance—either by hiring more teachers or redistributing them based on student load and school capacity—remains essential to improving the quality and accessibility of basic education in the country.’

By Instructional Rooms

Table 4 presents the distribution of public elementary schools in the district based on the number of instructional rooms available. Out of 166 schools, the most significant proportion—74 schools or 44.57%—operate with only nine or fewer instructional rooms, indicating that nearly half of the public elementary schools function with limited classroom infrastructure. Additionally, 47 schools, or 28.31%, have between 10 and 20 instructional rooms, while 45 schools, or 27.10%, have 21 or more, suggesting a relatively small proportion of schools with more extensive physical facilities. These figures highlight the disparity in infrastructure availability among schools, with many schools constrained by insufficient classroom space.

Table 4. *Distribution of Public Elementary Schools by Instructional Rooms*

Instructional Rooms	Frequency	Percentage
9 and below	74	44.57
10-20	47	28.31
21 and above	45	27.10
Total	166	100.00

The significance of adequate school facilities extends beyond the physical structure; it directly affects the quality of the learning experience. Gacos and Carretero (2023) assert that the presence of suitable facilities and instructional resources is a key determinant of students’ academic progress, emphasizing the need for increased government investment in educational infrastructure. In line with this, DepEd Memorandum No. 43, s. 2017 outlines the classification of schools according to size in the Brigada Eskwela Implementing Schools Category, emphasizing that all schools—regardless of size—must be equitably supported to ensure that disparities in resources, including instructional rooms, do not hinder the delivery of quality education (DepEd, 2017). In conclusion, the findings indicate a pressing need to address infrastructural inequalities among public elementary schools. The limited number of instructional rooms in a significant percentage of schools necessitates strategic interventions and the equitable distribution of resources to ensure that all learners can access a conducive and supportive learning environment.

By Classroom Furniture

Table 5 presents the distribution of public elementary schools based on the availability of classroom furniture. Among the 166 schools, the most significant proportion, 61 schools or 36.74%, have nine or fewer sets of classroom furniture, indicating that a significant number of schools may be experiencing shortages in essential classroom furnishings such as desks, chairs, and tables. Meanwhile, 49 schools or 29.51% have 10 to 20 sets of classroom

furniture, indicating that furniture availability is sufficient for the number of students in these schools. Additionally, 56 schools, or 33.73% have 21 or more sets of classroom furniture. The data reveals a disparity in classroom furniture availability, where a considerable number of schools operate with limited furniture resources.

Table 5. *Distribution of Public Elementary Schools by Classroom Furniture*

Classroom Furniture	Frequency	Percentage
9 and below	61	36.74
10-20	49	29.51
21 and above	56	33.73
Total	166	100.00

The observed uneven distribution of classroom furniture among schools reflects systemic gaps in infrastructure support, which contradicts the principles outlined in Sustainable Development Goal 4, which calls for inclusive and equitable quality education through improved educational facilities (UNESCO, 2016). Evidence from the World Bank (2016) further supports the correlation between improved infrastructure and enhanced student outcomes, including higher achievement, better attendance, and increased enrollment. The disparities identified in this study, particularly among schools with nine or fewer sets of furniture, mirror these broader challenges cited in national and international research, reinforcing the call for increased investment in essential school resources to promote equitable and quality education across all learning environments.

By Number of Physical Facilities

Table 6 presents the distribution of public elementary schools based on the number of physical facilities available. Among the 166 schools, a majority, 86 schools or 51.80% have less than five facilities, indicating that more than half of the schools operate with minimal infrastructure. On the other hand, 80 schools, or 48.19%, have six or more physical facilities, indicating that nearly half of the schools have a more developed infrastructure that could support a well-rounded learning environment. The data tells that a nearly even distribution exists between schools with fewer and more physical facilities, but with a slight majority facing infrastructure limitations. Furthermore, every school must have adequate access to quality facilities, as the learning process extends beyond the act of teaching itself. The presence of suitable facilities and learning resources has a significant impact on students' academic progress, underscoring the need for greater government support and prioritization in this regard (Gacos & Carretero, 2023).

Table 6. *Distribution of Public Elementary Schools by Number of Physical Facilities*

Number of Physical Facilities	Frequency	Percentage
Less than 5	86	51.81
6 or more facilities	80	48.19
Total	166	100.00

As per the 2017 Best Brigada Eskwela Implementing Schools Category outlined in DepEd Memorandum No. 43, schools are classified into different categories based on size, each with its unique educational environment. Despite these differences, all schools should receive equitable support to prevent disparities in access to facilities, resources, and teachers, which could adversely affect the teaching and learning process (DepEd, 2017). Research indicates that safe and healthy environments have a positive impact on students' academic outcomes. Considering the substantial budget allocated to physical facilities, which ranges from 10 to 25 percent of educational expenditures, it is crucial to ensure that these funds are effectively utilized to enhance access to education and create conducive learning environments (Brett *et al.*, 2020).

Moreover, evidence from various studies, including the “Building Better Learning Environments in the Philippines” report by the World Bank Group (2016), demonstrates that improving school infrastructure is correlated with better learning outcomes. Studies have consistently shown that the availability of basic school infrastructure and facilities is associated with improved student learning achievement, attendance rates, and enrollment rates. Additionally, research in the Philippines has highlighted that reducing student-to-classroom ratios, especially in rural schools, is associated with improved learning outcomes. Gacos and Carretero's (2023) study identifies key challenges faced by schools, including insufficient learning resources, dysfunctional classroom resources, low academic performance among students, and loss of construction materials.

By Learning Resources

Table 7 presents the distribution of public elementary schools based on the availability of learning resources. Among the 166 schools, the majority, 92 schools or 55.42% have a 1:1 student-to-learning resource ratio, meaning each student has access to their learning materials.

Table 7. *Distribution of Public Elementary Schools by Learning Resources*

Learning Resources	Frequency	Percentage
None	9	5.42
1:1 per student	92	55.42
1:2 student	39	23.49
1:3 student	26	15.66
Total	166	100.00

However, 39 schools or 23.49% have a 1:2 student-to-learning resource ratio, indicating that two students share one set of learning materials. Similarly, 26 schools or 15.66% report a 1:3 student-to-learning resource ratio, further limiting students' access to essential learning tools. Notably, nine schools, or 5.42% reported having no learning resources at all. The findings corroborate the study of William, *et al.* (2025) which revealed Filipino learners with limited access to digital resources tend to perform poorly in scientific literacy assessments, illustrating the direct impact of resource adequacy on learning outcomes and that the availability of learning materials and students' literacy skills, further reinforced the importance of equitable resource distribution. Moreover, Galang *et al.* (2021) noted that inadequate classroom resources, often accompanying large class sizes, negatively influence students' reading performance. This aligns with the observation that schools with a 1:2 or 1:3 student-to-resource ratio may struggle to provide individualized support to learners. Finally, Bais (2024) highlights the positive impact of resource-rich environments on learning outcomes, particularly when teachers effectively integrate available materials into their teaching practices. These findings collectively affirm that, while many schools are well-equipped, the resource shortages reported in nearly half of the surveyed schools remain a significant barrier to achieving equitable and high-quality education. Addressing these disparities is essential to ensure that all students, regardless of their school's resource situation, have equal opportunities to succeed academically.

By Private Lending Institutions (PLIs) Affiliated

The data show that the majority of schools, 149 schools or 89.75%, are affiliated with three or more private lending institutions. On the other hand, only 17 schools or 10.24% are affiliated with only two private lending institutions, suggesting that these schools have fewer financial assistance options.

Table 8. *Distribution of Public Elementary Schools by Private Lending Institutions (PLIs) Affiliated*

Private Lending Institutions (PLIs) Affiliated	Frequency	Percentage
Only 2	17	10.25
3 or more	149	89.75
Total	166	100.00

Thus, the high percentage of schools affiliated with multiple private lending institutions reflects strong financial networks that can offer loan services to teachers and non-teaching staff. To corroborate these findings with existing literature, several studies affirm the increasing financial interdependence between public schools and private lending institutions. The World Bank (2021) notes that the proliferation of financial service partnerships within public sector institutions in Southeast Asia is indicative of broader systemic gaps in salary adequacy and state-sponsored welfare provisions. These partnerships often take the form of salary loan arrangements and microcredit services, which schools facilitate through automatic payroll deduction schemes. This not only provides convenience to teaching and non-teaching staff but also reflects institutional reliance on external financing options. In summary, the high rate of affiliation with multiple lending institutions reported in the data reflected a common trend documented in the literature: public schools, constrained by limited state funding, often develop financial linkages with private entities to bridge gaps in support for their staff. While this system offers accessible credit options, it also raises critical concerns regarding financial dependency and debt sustainability.

3.2 Level Implementation of Corporate Social Responsibility (CSR) Initiatives of the Private Lending Institutions

The findings in Table 9 reveal that the implementation of Corporate Social Responsibility (CSR) initiatives by private lending institutions (PLIs) in Northern Samar is generally perceived by public elementary school heads as "Implemented" ($\bar{x} = 2.57$).

Table 9. CSR Initiatives of the Private Lending Institutions as Perceived by the School Heads of the Public Elementary School of Northern Samar

Programs, Projects and Activities	Mean	Interpretation
Programs		
Adopt-a-School Program	2.99	Implemented
Feeding and nutrition program	2.64	Implemented
Scholarship program for indigent and exceptional students	2.10	Somewhat Implemented
Reach out programs to remote schools	2.36	Somewhat Implemented
Average Mean	2.52	Somewhat initiated
Projects		
Provision of school fence	2.48	Somewhat Implemented
Provision of ICT facilities	2.48	Somewhat Implemented
Provision of toilet facilities	2.52	Implemented
Provision of organic garden for the school	2.53	Implemented
Equip school libraries with relevant and recent materials	2.32	Somewhat Implemented
Construction of school buildings	2.47	Somewhat Implemented
Renovation of school buildings	2.31	Somewhat Implemented
Infrastructure support which includes renovation, construction and equipment	2.45	Somewhat Implemented
Average Mean	2.44	Somewhat Implemented
Activities		
Organizing trainings and workshops for teachers	2.74	Implemented
Conduct sports activities and provide sports equipment	2.97	Implemented
Conduct school competitions	2.97	Implemented
Provision of career counseling guidance for students	2.59	Implemented
Science and Technology empowerment for students	2.51	Implemented
Teachers' training on improving their skills	2.79	Implemented
Average Mean	2.76	Implemented
Grand Mean	2.57	Implemented

Legend: 3.25-4.00 Highly Implemented, 2.50-3.24 Implemented, 1.75-2.49 Somewhat Implemented, 1.00-1.74 Not Implemented

However, disparities are evident across different CSR dimensions. The most widely implemented program is the Adopt-a-School initiative ($\bar{x} = 2.99$), which reflects active partnerships between PLIs and schools—a practice consistent with national CSR trends among financial institutions. For example, the Land Bank of the Philippines' "Gawad Patnubay" scholarship program and the Development Bank of the Philippines' "RISE" initiative demonstrate similar educational commitments to support underserved communities (Land Bank, 2023; DBP, 2023). Conversely, the lowest-rated program, the Scholarship for Indigent and Exceptional Students ($\bar{x} = 2.10$), highlights a notable gap in direct financial assistance, likely due to the resource constraints of PLIs in the province. This contrasts with larger institutions like DBP and Landbank, which have well-established financial scholarship frameworks.

In the project category, organic gardens received the highest rating ($\bar{x} = 2.53$), indicating growing attention to environmental sustainability and food security. However, the low rating for the school's building renovations ($\bar{x} = 2.31$) underscores the limitations of infrastructure support due to the high financial costs involved, echoing Graafland and Van de Ven's (2011) assertion that effective CSR requires professionalism and resource prioritization. In terms of activities, student development programs, such as sports events and school competitions, were rated highest ($\bar{x} = 2.97$), likely due to their lower financial burden and higher visibility. Still, the relatively lower score for career counseling services ($\bar{x} = 2.59$) reflects a limited capacity in non-material CSR areas—a concern supported by Hossain and Diah (2014), who emphasized that bank CSR is often skewed toward more tangible, fund-driven initiatives. Overall, the literature confirms that while top-tier banks in the Philippines have broadened and institutionalized CSR practices (Romero, 2015), smaller or local PLIs, such as those in Northern Samar, tend to implement more manageable, socially visible initiatives rather than long-term or capital-intensive programs. These patterns point to the need for expanded support and capability-building for PLIs to enhance their CSR impact across all dimensions.

3.3 Responsiveness of the Corporate Social Responsibility of the Private Lending Institutions

The study's findings revealed that Private Lending Institutions (PLIs) in the first district of Northern Samar exhibit moderate social and environmental responsiveness, but are less economically responsive. In terms of social responsiveness, the study's result of a moderate mean score ($\bar{x} = 2.52$) aligns with the observations of Thirumuru and Thirukkovela (2015), who emphasized that social involvement enhances public goodwill and stakeholder appeal. However, it may not always be deeply institutionalized. Similarly, Karabasevic (2016) noted that corporate competitiveness now extends beyond market performance to include societal and employee welfare—a dimension where PLIs appear to be only partially engaged. Amparado *et al.* (2020) provided concrete examples of CSR

activities such as tree planting and feeding programs, which are typically conducted but often lack strategic depth. Furthermore, Romero (2015) found that CSR in Philippine banks is more prevalent among top-tier institutions, suggesting that smaller or regional institutions, such as those in Northern Samar, may demonstrate limited and inconsistent community involvement, thus supporting the moderate rating observed.

Table 10. Responsiveness of the CSR of the Private Lending Institutions as perceived by the School Heads in the First District of Northern Samar

Indicators	Mean	Interpretation
Social responsiveness	2.52	Moderately responsive
Environment responsiveness	2.54	Moderately responsive
Economic responsiveness	2.46	Less responsive
Grand Mean	2.50	Moderately responsive

Legend: 3.25-4.00 Highly Implemented, 2.50-3.24 Implemented, 1.75-2.49 Somewhat Implemented, 1.00-1.74 Not Implemented

Regarding environmental responsiveness, which received a slightly higher mean score ($\bar{x} = 2.54$), the literature also supports the assessment of moderate engagement. Tran and Jeppesen (2016) outlined how CSR encompasses environmentally responsible practices, including waste management, water efficiency, and resource conservation. While these practices may be present among PLIs, their visibility and integration appear to be limited. Shukman (2018) underscored that corporate environmental efforts are often reactive to public pressure, such as the global movement against plastic waste. This suggests that PLIs may engage in such efforts more as a response to external expectations than as part of a long-term strategy. Zelazna *et al.* (2020) and Azhar and Azman (2021) also noted that many businesses now consider environmental sustainability in their CSR agendas, but the depth and continuity of these initiatives vary significantly. These insights corroborate the study's findings that PLIs in the area may have started engaging in eco-friendly activities but have not yet demonstrated sustained or impactful environmental programs.

The study's most critical finding is the low economic responsiveness of PLIs, with a mean score of $\bar{x} = 2.46$. This result is supported by the study of Calma and Oluyinka (2020), who found that CSR efforts in many companies tend to be directed more toward customer satisfaction and government compliance than toward community and economic development. Sujin (2019) further emphasized that while economic responsiveness—such as job creation and economic empowerment—is a significant factor in fostering customer loyalty and satisfaction, it is often the least prioritized in CSR programs. Kim and Lee (2015) discussed the economic dimension of CSR, which includes profitability, competitiveness, and contributing to broader economic development. However, the literature suggests that such goals are often unrealized, particularly in local or less-resourced institutions. Hou (2018) highlighted that CSR could enhance corporate reputation and access to valuable resources, but only if these initiatives are well-integrated into the business strategy—something that appears to be lacking among the PLIs studied. Thus, the study's conclusion that PLIs show limited commitment to economic CSR is well-grounded in recent literature, which consistently points to the underperformance of companies in this area. Overall, the moderate levels of social and environmental responsiveness, coupled with a weak economic impact, reflect broader trends identified in CSR literature, particularly in developing economies and among small to medium enterprises. This further emphasizes the need for PLIs to adopt more strategic, sustainable, and community-aligned CSR programs across all dimensions.

3.4 Academic Performance (Mean Percentage Score) of the Public Elementary Schools

The findings of the present study, which indicate that the overall school performance of public elementary schools in all subjects, including English, Science, Mathematics, Filipino, Araling Panlipunan, and Edukasyon sa Pagpapakatao, is $\bar{x} = 4.78$, are interpreted as “moving towards mastery”.

Table 11. School Performance of the Public Elementary Schools Based on Subject Areas Across Grade Levels During the SY 2023-2024

Grade Level	English		Science		Math		Filipino		Araling Panlipunan		Edukasyon sa Pagpapakatao		Overall School Performance	
	Mean	Int.	Mean	Int.	Mean	Int.	Mean	Int.	Mean	Int.	Mean	Int.	Mean	Int.
Grade 1	4.41	AV	3.98	AV	3.80	AV	4.64	MTM	4.57	MTM	5.52	CAM	4.49	AV
Grade 2	4.43	AV	4.10	AV	4.49	AV	4.90	MTM	4.94	MTM	5.47	MTM	4.72	MTM
Grade 3	4.67	MTM	4.13	AV	4.50	MTM	5.42	MTM	5.34	MTM	5.52	CAM	4.93	MTM
Grade 4	4.87	MTM	4.82	MTM	4.47	AV	5.25	MTM	5.43	MTM	5.47	MTM	5.05	MTM
Grade 5	5.08	MTM	4.65	MTM	4.48	AV	5.22	MTM	5.43	MTM	5.30	MTM	5.03	MTM
Grade 6	5.23	MTM	4.62	MTM	4.23	AV	5.18	MTM	5.87	CAM	5.43	MTM	5.09	MTM
Grand Mean	4.11	AV	4.38	AV	4.33	AV	5.10	MTM	5.26	MTM	5.51	CAM	4.78	MTM

Legend: 1.00-1.49 No Mastery (NM), 1.50-2.49 Very Low (VL), 2.50-3.49 Low (L), 3.50-4.49 Average (AV), 4.50-5.49 Moving towards mastery (MTM), 5.50-6.49 Closely approximating mastery (CAM), 6.50-7.00 Mastered (M)

Ojastro, *et al.* (2025) similarly found a disconnect between reported academic performance and National Achievement Test (NAT) results, especially in Mathematics and Science in Negros Oriental. Their study showed that while academic grades were often “Very Satisfactory” or “Outstanding,” NAT scores remained low, particularly in schools without specialized Science and Math subjects, indicating a misalignment between school-level assessments and national standardized testing. This disconnect was also observed in Cuajao’s (2024) research on Grade 6 students in Bacayon, where, despite good academic performance in Filipino, the NAT results did not reflect similar proficiency levels, raising concerns about the validity of the NAT in capturing actual subject mastery.

Abatayo *et al.* (2018) provide further context by highlighting that a significant factor affecting NAT performance, particularly in Science and Mathematics, is the language of instruction. They identified a “Technical-Instructional Language Index,” suggesting that English proficiency plays a critical role in how students perform in these subjects. This insight explains why learners struggle more in STEM subjects, as these require not only conceptual understanding but also linguistic competence. The present study’s observation that Filipino and Araling Panlipunan scored higher may be attributed to the use of the mother tongue or Filipino in instruction, a factor echoed in both Abatayo *et al.* (2018) and Añar *et al.* (2023), the latter noting that learners performed better in Filipino and Araling Panlipunan compared to English, Science, and Math.

Further corroborating these findings, Branzuela *et al.* (2023) and Añar *et al.* (2023) both emphasized the influence of school-related factors, such as location, size, and resource allocation, on NAT performance. They observed that schools in more urbanized areas or with better resources performed higher, but overall NAT scores remained low, particularly in Mathematics and Science. The consistent underperformance across various regions and grade levels suggests systemic issues, such as insufficient teacher training, gaps in curriculum alignment, and a lack of early foundational skills – problems also highlighted in the current findings, where lower grades underperformed in key academic areas. These patterns suggest a pressing need for targeted interventions, such as foundational skills development in early grades, curriculum realignment, and teacher upskilling, particularly in STEM-related subjects. Overall, the literature affirms the findings of the current study: while public schools in the Philippines demonstrate moderate success in delivering values education and culturally rooted subjects, they continue to face substantial challenges in teaching Science, Math, and English effectively. This widespread trend calls for data-driven educational reforms that emphasize equity, linguistic considerations, and pedagogical coherence across academic levels and subject areas.

3.5 The Relationship Between the Level of Implementation of CSR Initiatives and the Academic Performance

The findings in Table 11 indicate that CSR initiatives have a weak and inconsistent impact on student performance, as most correlations are statistically nonsignificant. Specifically, for English, Science, Araling Panlipunan (AP), and Edukasyon sa Pagpapakatao (ESP), the findings indicate no significant relationships across all three CSR dimensions. In English, the correlation coefficients for CSR programs, projects, and activities ($r = -0.012$, $r = 0.035$, and $r = 0.053$, respectively) indicate a nearly negligible relationship. At the same time, Science, AP, and ESP exhibit similar trends with no statistically significant impact. This implies that while CSR initiatives may enhance school resources and infrastructure, they do not directly translate into measurable academic gains in these areas.

However, notable exceptions appear in Mathematics and Filipino. In Mathematics, a statistically significant positive correlation ($r = 0.158$, $p = 0.042$) was found with CSR programs, indicating that structured CSR-driven educational support, such as the Adopt a School Program or teacher training, may contribute to improved Math performance. Although the correlation is weak, it suggests that students in schools benefiting from Math-related CSR initiatives may experience some learning advantages. Conversely, in Filipino, a statistically significant negative correlation ($r = -0.178$, $p = 0.022$) was observed with CSR projects. This finding suggests that an increase in CSR project initiatives may be associated with lower Filipino performance, which fell within the “moving towards mastery” level, possibly due to the predominant focus of CSR projects on STEM subjects, resulting in a reduced emphasis on language-related learning activities. The findings highlight that CSR initiatives alone are not significant determinants of student academic success, as their impact appears limited and inconsistent across different subjects. While CSR initiatives can contribute to enhanced school infrastructure and resource availability, these alone do not guarantee academic success – a view supported by Ismail (2014), who emphasizes that CSR’s influence on student achievement often extends beyond academic outcomes and into co-curricular and soft skill development. This supports the current study’s assertion that CSR, in its existing form in the first district of

Northern Samar, may not directly translate into measurable gains in core academic subjects such as English, Science, Araling Panlipunan, and ESP.

Table 12. *Test of Relationship Between the Level of Implementation of CSR Initiatives and the Performance among the Public Elementary Schools in the First District of Northern Samar*

Variables		Programs	Projects	Activities
English	Pearson-r	-0.012	0.035	0.053
	p-value	0.881	0.652	0.495
	N	166	166	166
Science	Interpretation	Not Significant	Not Significant	Not Significant
	Pearson-r	-0.052	0.068	0.095
	p-value	0.509	0.382	0.222
Math	N	166	166	166
	Interpretation	Not Significant	Not Significant	Not Significant
	Pearson-r	0.158*	0.057	0.124
Filipino	p-value	0.042	0.462	0.113
	N	166	166	166
	Interpretation	Significant	Not Significant	Not Significant
Araling Panlipunan (AP)	Pearson-r	-0.080	-0.178*	-0.135
	p-value	0.305	0.022	0.082
	N	166	166	166
Edukasyon sa Pagpapaka-taon (ESP)	Interpretation	Not Significant	Significant	Not Significant
	Pearson-r	0.085	0.030	0.086
	p-value	0.279	0.704	0.270
	N	166	166	166
	Interpretation	Not Significant	Not Significant	Not Significant
	Pearson-r	-0.080	-0.084	-0.115
	p-value	0.308	0.281	0.139
	N	166	166	166
	Interpretation	Not Significant	Not Significant	Not Significant

Legend: S - Significant, NS-Not significant

Furthermore, Malhotra (2020) argues that the outcomes of CSR programs, especially when implemented in historically underserved areas, may only become evident over an extended period. This aligns with the finding that most CSR components show weak immediate academic correlations, suggesting that their impact may manifest gradually and in conjunction with other educational reforms. Azhar and Azma (2021) similarly advocate for more structured, academically focused, and sustainable CSR initiatives – echoing the statistically significant, albeit weak, positive correlation found in Mathematics, which suggests that well-planned CSR programs targeting instructional support may have the potential to yield modest academic improvements.

Interestingly, the negative correlation observed between CSR project initiatives and Filipino subject performance reflects Blake's (2020) findings, which note that school experiences of CSR vary widely and that certain areas may receive disproportionate support, often favoring STEM-related development over language programs. This suggests that CSR-driven interventions may inadvertently sideline subjects like Filipino, thereby creating an imbalance in academic support.

The literature also supports the broader implications of CSR on school development, including heightened student motivation, enhanced community engagement, and improved school reputation (Soverano, 2020; Pesigan *et al.*, 2015). However, as Thirumuru and Thirukkovela (2015) note, student achievement is the result of interactions within a broader socio-cultural and pedagogical context, not merely the presence of CSR resources. This reinforces the current study's conclusion that pedagogical quality, curriculum effectiveness, teacher competency, and student attitudes remain more decisive factors in educational outcomes than CSR efforts alone.

Moreover, studies such as those by Laguador (2014) and Laguador & Chavez (2013) emphasize the value of experiential and community-based learning, which are often enhanced through CSR outreach and extension services. While these programs build leadership and civic responsibility, their impact on standardized academic metrics may be indirect, supporting the view that CSR's contributions are often more qualitative and developmental than quantitatively academic. Therefore, the study's finding acknowledges that while CSR can be a valuable tool for enriching the educational environment, its effect on academic performance is neither uniform nor guaranteed. Effective CSR in education must be strategic, equitable, subject-inclusive, and implemented alongside pedagogical and institutional improvements to produce meaningful and sustainable student outcomes.

4.0 Conclusion

Most public elementary schools in the first district of Northern Samar face challenges related to limited teaching personnel, infrastructure, and learning resources. Despite maintaining a 1:1 student-to-learning resource ratio in many cases, shortages still affect learning conditions. Private lending institutions (PLIs) demonstrate moderate Corporate Social Responsibility (CSR) responsiveness, with a focus on social and environmental programs, including the Adopt-a-School Program, organic gardening, and sports activities. However, economic support remains limited. CSR initiatives have contributed positively to school improvement; however, there is a need to strengthen financial and material support. Pupil performance generally falls under the "moving towards mastery" level, with better outcomes in higher grade levels. Subjects such as Edukasyon sa Pagpapakatao (ESP) and Araling Panlipunan (AP) showed steady progress, while Mathematics and Science remained challenging, particularly in the early grades. A weak positive correlation between CSR and Mathematics performance implies some educational benefit, although Filipino subject performance appeared negatively linked, possibly due to a greater emphasis on CSR in other programs, projects, and activities not related to the subject areas.

5.0 Contribution of Authors

The author affirms that they have contributed fully to every part of the work and have reviewed and approved the final version.

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7.0 Conflict of Interest

The author declares that there are no competing interests associated with the publication of this paper.

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