International Journal of Sustainable and Integrated Studies
Volume 1, Issue 4 | ISSN: 3155-6361
DOI: https://doi.org/10.65339/ijsis.V1.I4.291

Relationship of Corporate Social Responsibility on the Financial Performance of Selected Cooperative Organizations

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Publication history:
Received: October 14, 2026 Accepted: November 14, 2026
Revised: November 12, 2026 Published: November 15, 2026
International Journal of Sustainable and Integrated Studies, Vol. 1, No. 4, pp. 353–362, November 2026.

Abstract

This study assessed the financial performance and corporate social responsibility (CSR) of selected cooperative organizations in Makati City, Philippines, to inform a proposed cooperative strategic plan. Using a descriptive research design, the study involved 120 active members from three selected cooperatives. Data were collected through a researcher-made questionnaire and documentary analysis and summarized using frequencies, percentages, and weighted means. Chi-square results were reported for relationships between respondent profiles and financial performance. Overall financial performance was rated above average (M = 4.37), with return on investment receiving the highest assessment (M = 4.41), followed by return on equity (M = 4.37) and net income (M = 4.33). CSR received a favorable overall assessment (M = 4.40). Economic responsibility ranked highest (M = 4.53), whereas environmental responsibility ranked lowest (M = 4.26). Significant relationships emerged between sex and return on investment, capital share and return on investment, sex and return on equity, and age and net income. These findings indicate favorable member perceptions of financial performance and CSR, alongside opportunities to strengthen environmental responsibility. Cooperative administrators should prioritize environmental initiatives, improve investment monitoring, and sustain economic and community-oriented programs. The study was limited to three cooperatives and relied largely on members' questionnaire responses, constraining generalizability and independent assessment of financial outcomes. Supporting Sustainable Development Goals 8 and 12, the findings offer a context-specific foundation for responsible cooperative management, institutional sustainability, and evidence-informed strategic planning. The proposed plan may help cooperative leaders align member welfare, financial stewardship, and environmental priorities with organizational decisions.

Keywords: Cooperative Organizations, Corporate Social Responsibility, Economic Responsibility, Environmental Responsibility, Financial Performance, Strategic Planning, Sustainable Development

1. Introduction

A cooperative is an autonomous and duly registered association of individuals who voluntarily unite to address common economic, social, and cultural needs through a jointly owned enterprise (Republic Act No. 9520, 2009). Cooperatives promote collective ownership, resource mobilization, equitable distribution of benefits, and improved access to goods and services. Their operations aim to strengthen members' economic capacity while supporting community development. Financial performance represents the measurable outcomes of organizational operations, particularly the effective management of financial resources, profitability, and financial stability. For cooperatives, financial performance provides essential information for members, management, government

agencies, and other stakeholders in evaluating operational effectiveness and making informed decisions. Corporate social responsibility complements financial performance by emphasizing accountability for organizational activities and their economic, social, and environmental consequences. Through responsible business practices, cooperatives can contribute to stakeholder welfare, environmental protection, and sustainable community development. Consequently, financial performance and CSR are important considerations in evaluating cooperative effectiveness and long-term sustainability.

Cooperation has historically served as a mechanism for addressing socioeconomic challenges through collective participation and resource sharing. Recent Philippine evidence identifies membership and capital build-up as relevant organizational characteristics in cooperative financial performance (Miranda, 2026). This collective approach emphasizes shared responsibility, democratic participation, and mutual economic advancement. Cooperatives seek to improve members' income, savings, investments, productivity, and purchasing power while promoting equitable distribution of net surplus. They also provide opportunities for members, particularly those from lower-income groups, to strengthen their financial capabilities and acquire business and management knowledge (Republic Act No. 6938, 1990, Art. 7). The financial sustainability of cooperatives depends considerably on the policies established by their boards of directors and implemented by management. Effective financial management requires balancing interest earned from loans, returns on members' savings, and the investment of available funds. Samonte (2026) examined how financial management practices relate to the sustainability of a Philippine multipurpose cooperative, underscoring the importance of prudent financial oversight. Despite their economic importance, cooperatives experience challenges involving insufficient operating capital, limited capital accumulation, and the distribution of substantial net surpluses through patronage refunds and interest on share capital. Although these distributions benefit members, inadequate capital retention may restrict organizational expansion and financial sustainability. These considerations emphasize the need to evaluate financial performance alongside CSR practices. Financial stability enables cooperatives to sustain member services, while responsible organizational practices support social welfare, environmental accountability, and community development. Recent cooperative research has examined financial sustainability, social performance, and member-oriented outcomes (Launio & Sotelo, 2021; Martos-Pedrero et al., 2022; Paradero et al., 2022). Cross-country analysis has also investigated associations between cooperative membership, debt, equity, and business volume (Pratiknyo et al., 2026).

Cooperatives operate internationally as collective organizations that address economic and social needs through democratic ownership and shared responsibility. Their contributions include improving access to financial services, supporting economic participation, and strengthening the capacity of individuals and communities to address common challenges. In the Philippines, cooperatives are recognized as instruments for promoting social justice and economic development. The Cooperative Code identifies six principal types: credit, consumers, producers, marketing, service, and multipurpose cooperatives (Republic Act No. 6938, 1990, Art. 23). These organizations serve different economic needs while maintaining the principles of collective ownership and mutual benefit. The Philippine cooperative sector is governed by Republic Act No. 9520 (2009), otherwise known as the Philippine Cooperative Code of 2008, and Republic Act No. 11364 (2019), or the Cooperative Development Authority Charter of 2019. The 1987 Philippine Constitution also recognizes cooperatives as mechanisms for broadening economic ownership and promoting distributive justice (Constitution of the Republic of the Philippines, 1987, Art. XII, §§ 1, 6, 15). The Cooperative Development Authority (CDA) performs regulatory, promotional, and developmental functions, including maintaining cooperative information and supporting federations and unions that strengthen cooperative operations and represent members' interests. Within this national framework, the present study focuses on three selected cooperative organizations in Makati City, involving 120 active cooperative members. It examines organizational characteristics, financial performance, and CSR practices to identify areas requiring improvement and provide a basis for cooperative strategic planning. Research on cooperative governance and institutional constraints highlights the importance of effective management and collective participation (Dimas et al., 2022; Jamaluddin et al., 2023; Liu et al., 2024). Recent analysis of cooperative strategic management in Cotabato also links management practices and financial performance (Osmeña et al., 2026).

The study is anchored on Carroll’s (2016) pyramid of corporate social responsibility (CSR), which explains organizational responsibility through four interconnected dimensions: economic, legal, ethical, and philanthropic responsibilities. Economic responsibility provides the foundation for organizational sustainability, while legal responsibility emphasizes compliance with applicable laws and regulations. Ethical responsibility concerns fair treatment and the prevention of harm to stakeholders, whereas philanthropic responsibility highlights voluntary contributions to community welfare. This framework establishes that financial sustainability and social responsibility are complementary organizational obligations. Cooperatives must maintain financial viability while fulfilling their responsibilities toward members, communities, and other stakeholders. The study also adopts a financial performance conceptual framework emphasizing organizational factors such as liquidity, leverage, asset utilization, organizational size, and market share. These factors are associated with financial performance, commonly evaluated through return on assets (ROA) and return on equity (ROE). The study's operational framework further considers cooperative members' age, sex, membership type, and capital share, together with organizational liquidity, ownership, longevity, size, and capital. Financial performance is assessed through return on investment, return on equity, and net income, while CSR is examined through environmental responsibility,

human rights responsibility, philanthropic responsibility, and economic responsibility. The research follows an input-process-output approach. Member and organizational characteristics, financial performance indicators, and CSR dimensions constitute the inputs. Descriptive research, survey questionnaires, documentary analysis, and data interpretation form the process. The intended output is a proposed cooperative strategic plan for improving corporate social responsibility. Recent Philippine studies have examined internal controls in relation to cooperative financial performance (Orillosa et al., 2025) and assessed cooperative financial conditions using performance indicators (Pagaddut, 2023). Contemporary cooperative studies have also examined CSR, sustainability disclosure, and economic and social performance, providing recent context without displacing Carroll's foundational model (Allen et al., 2023; Ferraro et al., 2024; Löffel & Gmür, 2024).

Although cooperatives contribute to economic development and social welfare, financial sustainability remains a concern because of limited operating capital, insufficient capital accumulation, and challenges in balancing member benefits with organizational growth. These conditions highlight the importance of strengthening financial management and developing strategies that support cooperative continuity. Existing discussions emphasize cooperative resource management and financial viability, but the present study identifies the need for a context-specific assessment integrating organizational profiles, financial performance, and CSR practices among selected cooperatives in Makati City. Specifically, the study examines financial performance through return on investment, return on equity, and net income; determines the relationship between cooperative organizational profiles and financial performance; and evaluates CSR through environmental, human rights, philanthropic, and economic responsibilities. The study also addresses the practical need for an innovative strategic plan that can improve CSR implementation while supporting financial management, member welfare, and organizational sustainability. Its findings are intended to provide evidence for identifying operational challenges and developing appropriate cooperative improvement strategies. Financial performance among farmer cooperatives in Bulacan was examined by Alonzo (2024), while Maniego and Maniego (2025) evaluated multipurpose cooperatives in Isabela using Cooperative Development Authority performance standards. Evidence from financial cooperatives further connects member relationships, governance, and credit risk to organizational sustainability (Kim et al., 2025; Salinas Vásquez et al., 2024).

The study aligns with several Sustainable Development Goals through its emphasis on cooperative financial sustainability, economic participation, responsible organizational practices, and community welfare. SDG 8 – Decent Work and Economic Growth is relevant because cooperatives promote economic participation, access to financial resources, and opportunities for improving members' income, savings, and investments. Evaluating financial performance can help identify practices that support sustainable cooperative operations and economic stability. SDG 10 – Reduced Inequalities is reflected in the cooperative objective of broadening access to economic opportunities, promoting equitable distribution of benefits, and supporting individuals with limited financial resources. Cooperative membership and collective ownership can strengthen economic participation among members. SDG 12 – Responsible Consumption and Production is associated with the study's examination of environmental and economic responsibilities. Assessing CSR practices can encourage more responsible resource management and environmentally conscious cooperative operations. SDG 16 – Peace, Justice, and Strong Institutions is relevant to democratic cooperative governance, legal compliance, ethical accountability, and responsible institutional management. These principles support transparent and sustainable cooperative organizations. SDG 17 – Partnerships for the Goals is connected to the cooperative principle of collective action and the role of cooperative federations, unions, government agencies, and members in strengthening organizational development. Collectively, these goals provide a sustainability perspective for understanding how financial management and CSR can contribute to cooperative resilience, economic inclusion, and responsible institutional development.

The study contributes to multidisciplinary sustainability by examining the relationship between cooperative financial management, organizational responsibility, and stakeholder welfare. From a socioeconomic sustainability perspective, the assessment of financial performance supports the identification of strategies for maintaining cooperative resources, improving member benefits, and strengthening long-term financial stability. Effective financial management can help cooperatives continue providing accessible financial services and economic opportunities. In terms of institutional and governance sustainability, the study emphasizes responsible management, democratic participation, compliance with cooperative regulations, and accountability to stakeholders. These considerations are essential for maintaining member confidence and organizational continuity. Regarding environmental sustainability, the examination of environmental responsibility provides a basis for evaluating how cooperative practices reflect concern for environmental protection and responsible organizational operations. The study also supports community and social sustainability by considering human rights responsibility, philanthropic responsibility, and economic responsibility. These dimensions emphasize fair stakeholder treatment, community involvement, and the broader social obligations of cooperative organizations. Finally, the proposed cooperative strategic plan represents a practical contribution to organizational improvement by integrating financial performance considerations with CSR priorities. Through this approach, the study seeks to strengthen cooperative sustainability while supporting economic development, institutional accountability, and community welfare.

The primary objective of the study is to examine corporate social responsibility and financial performance among selected cooperative organizations in Makati City as the basis for an innovative strategic plan. Specifically, the

study aims to (1) determine the demographic and membership profiles of cooperative members in terms of age, sex, type of membership, and capital share; (2) describe cooperative organizations according to liquidity, ownership, longevity, size, and capital; (3) assess financial performance through return on investment, return on equity, and net income; (4) determine the significant relationships between cooperative organizational profiles and financial performance; and (5) evaluate corporate social responsibility in terms of environmental, human rights, philanthropic, and economic responsibilities. The study tests the null hypothesis that there is no significant relationship between cooperative organizational profiles and financial performance. Ultimately, the findings will serve as the basis for proposing an innovative cooperative strategic plan intended to strengthen corporate social responsibility practices, support effective financial management, and promote the sustainability of selected cooperative organizations.

2. Material and methods

2.1 Research Design

The study utilized a descriptive research design to examine the financial performance and CSR practices of selected cooperative organizations. A descriptive design is appropriate for documenting organizational characteristics and member assessments; a Philippine cooperative performance study also employed descriptive methods and questionnaires (Alonzo, 2024). The study employed a survey questionnaire containing open-ended and closed-ended questions to gather information on cooperative members' demographic profiles, organizational characteristics, financial performance, and CSR practices. Documentary analysis supplemented the survey data to provide information relevant to the study objectives.

2.2 Locale of the Study

The study was conducted in three selected cooperative organizations located in Makati City, Philippines. These organizations served as the research setting for assessing cooperative financial performance and CSR practices. The investigation focused on organizational characteristics, including liquidity, ownership, longevity, size, and capital, together with financial and social responsibility indicators.

2.3 Respondents of the Study

The respondents consisted of 120 active members from the three selected cooperative organizations in Makati City. They were classified according to age, sex, type of membership, and capital share. Membership categories included regular and casual members. Their responses provided information on the financial performance of their respective cooperatives and the perceived impact of CSR practices involving environmental responsibility, human rights responsibility, philanthropic responsibility, and economic responsibility.

2.4 Sample and Sampling Procedure

The study involved 120 active respondents from three selected cooperative organizations in Makati City. These respondents provided information regarding the corporate social responsibility practices and financial performance of their respective cooperative organizations. Their responses served as the primary data for the descriptive and statistical analyses conducted in the study.

2.5 Research Instrument

The study utilized a researcher-made survey questionnaire consisting of four parts. The first part gathered respondents' demographic information, including age, sex, type of membership, and capital share. The second part examined cooperative organizational characteristics, particularly liquidity, ownership, longevity, size, and capital. The third part assessed financial performance through return on investment, return on equity, and net income. Responses were evaluated using a five-point Likert scale, with mean ranges of 4.50–5.00 interpreted as Excellent, 3.50–4.49 as Above Average, 2.50–3.49 as Average, 1.50–2.49 as Fair, and 1.00–1.49 as Poor. The fourth part evaluated CSR through environmental responsibility, human rights responsibility, philanthropic responsibility, and economic responsibility. A five-point Likert scale was employed, with mean ranges of 4.50–5.00 interpreted as Great Impact, 3.50–4.49 as Impact, 2.50–3.49 as Moderate Impact, 1.50–2.49 as Slight Impact, and 1.00–1.49 as No Impact. The questionnaire underwent content validation by specialists in business administration and management, while research supervisors reviewed its items and recommended revisions. Pilot testing was subsequently conducted to determine the instrument's feasibility and reliability. The responses obtained during pilot testing were analyzed to establish the reliability coefficient before the questionnaire was used for the study.

2.6 Data Gathering Procedure

The researcher initially coordinated with the officials of the selected cooperative organizations to obtain approval and cooperation for conducting the study. The research locations and available facilities were examined before administering the survey. Eligible cooperative members were identified and classified according to their demographic and membership characteristics. The researcher explained the questionnaire instructions to the participants and personally administered the instrument with assistance from research assistants. After the survey administration, completed questionnaires were collected, and responses were organized for statistical analysis.

Relevant documents concerning cooperative members' profiles and organizational characteristics were also gathered to supplement the survey information. The collected data were analyzed to assess financial performance, determine the relationship between organizational profiles and financial indicators, and evaluate the impact of CSR practices. The results served as the basis for proposing an innovative strategic plan to improve corporate social responsibility among the selected cooperative organizations.

2.7 Data Analysis Techniques

The collected data were analyzed using frequency distribution, percentage, weighted mean, and chi-square tests of independence. Frequency distribution and percentage were employed to describe respondents' demographic and membership profiles, including age, sex, type of membership, and capital share, as well as the characteristics of their cooperative organizations. Weighted means were used to assess financial performance in terms of return on investment, return on equity, and net income, and to evaluate corporate social responsibility practices concerning environmental, human rights, philanthropic, and economic responsibilities. The resulting mean scores were interpreted using the established five-point rating scales. Chi-square tests of independence were reported to examine associations between respondents' profile variables and their assessments of financial performance. Statistical significance was evaluated at the 0.05 level. The findings provided the basis for assessing the study hypothesis and developing the proposed cooperative strategic plan.

3. Results and Discussion

3.1 Profile of Cooperative Organization Members

3.1.1 Age

Of the 120 respondents, 49 (41%) were aged 41–50 years, followed by 42 (35%) above 50 years, 21 (17%) aged 31–40 years, and eight (7%) below 30 years. The largest proportion belonged to the 41–50 age group. The findings indicate that middle-aged adults constituted the largest group of cooperative members. The original discussion associates this stage of adulthood with productivity, accumulated experience, improved problem-solving abilities, and greater awareness of financial and personal responsibilities.

3.1.2 Sex

The respondents comprised 65 males (54%) and 55 females (46%), indicating a slightly higher representation of male members. The findings show that both sexes were represented among cooperative members, although males accounted for a larger proportion. This distribution describes the membership composition of the selected organizations.

3.1.3 Type of Membership

Of the respondents, 111 (92.5%) were regular members, while nine (7.5%) were classified as casual members. The predominance of regular members indicates that most respondents maintained regular membership status within their respective cooperatives. The original discussion also associates this classification with regular employment status.

3.1.4 Capital Share

The largest group consisted of 63 respondents (52%) with capital shares ranging from ₱10,000 to ₱30,000, followed by 33 (28%) with ₱31,000–₱60,000, 15 (12%) with ₱61,000–₱100,000, and nine (8%) with ₱101,000 or more. These findings indicate that most members belonged to the lower capital-share categories. The original discussion relates this distribution to members' financial circumstances and the role of cooperatives in accommodating their financial needs.

3.2 Profile of Cooperative Organizations

3.2.1 Liquidity

All 120 respondents (100%) identified cash as an asset of their respective cooperative organizations. The findings emphasize the importance of cash in cooperative liquidity. Cash is considered the most liquid asset because it can readily support transactions and short-term financial obligations. The original discussion highlights the role of available monetary resources in meeting operational liabilities.

3.2.2 Ownership

All 120 respondents (100%) classified their cooperative organizations as company-owned. The original discussion explains cooperative ownership through the principle of member ownership and democratic participation. Members contribute capital, participate in organizational decisions, and benefit from services provided by their cooperatives. Their ownership interests support participation in business operations and organizational governance.

3.2.3 Longevity

All respondents (100%) reported that their cooperative organizations had operated for 16 years or longer. The findings reflect the continued operation of the selected cooperatives over an extended period. The original discussion associates organizational longevity with member commitment, loyalty, continued patronage, and the financial benefits and services available through cooperative membership.

3.2.4 Organizational Size

Among the respondents, 60 (50%) belonged to cooperatives with 401–500 members, while 30 (25%) belonged to organizations with 201–300 members and another 30 (25%) to cooperatives with at least 501 members. The findings indicate that half of the respondents were affiliated with cooperatives having 401–500 members. The original discussion emphasizes that cooperative membership contributes to organizational patronage, democratic participation, and the continuity of services. Member involvement is regarded as an important factor in maintaining cooperative operations.

3.2.5 Capital

All respondents (100%) reported that their cooperative organizations had capital exceeding ₱1,000,000. The findings indicate that the selected cooperatives maintained substantial reported capitalization. The original discussion identifies capital as essential for organizational establishment, stability, and growth. Cooperative capital may come from member contributions, retained earnings, reserves, and financing arrangements that support continuing operations.

3.3 Financial Performance of Cooperative Organizations

3.3.1 Return on Investment

The cooperative organizations obtained a composite mean of 4.41 (SD = 0.484), interpreted as Above Average. The highest-rated indicator concerned monitoring short- and long-term project targets (M = 4.62), followed by calculating investment returns (M = 4.55), both rated Excellent. The lowest-rated indicator involved reallocating funds from underperforming activities (M = 4.23), although it remained Above Average. The findings indicate favorable assessments of investment monitoring and financial management practices. The original discussion emphasizes that cooperatives primarily serve their members rather than maximize profits. It also highlights the importance of managing net surpluses, maintaining reserve funds, and allocating resources to support financial stability and organizational development.

3.3.2 Return on Equity

Return on equity obtained a composite mean of 4.37 (SD = 0.506), interpreted as Above Average. All indicators received Above Average ratings. The highest mean was recorded for the indicator concerning returns based on total member equity (M = 4.43), while the lowest concerned management efficiency in using investment financing (M = 4.23). The results indicate favorable perceptions of how cooperative equity contributes to financial performance. The original discussion describes equity as the members' ownership interest in organizational assets and emphasizes the importance of retained earnings, member contributions, and unallocated equity in supporting cooperative stability and financial sustainability.

3.3.3 Net Income

Net income received a composite mean of 4.33 (SD = 0.569), interpreted as Above Average. The highest-rated indicator concerned the distribution and retention of cooperative profits (M = 4.53), interpreted as Excellent. The remaining indicators contributed to the overall Above Average assessment. The findings indicate that respondents viewed cooperative income management favorably. The original discussion emphasizes the importance of balancing patronage distributions with retained earnings for reinvestment, equity retirement, and operational requirements. This approach supports the cooperative's financial needs while maintaining benefits for its members.

3.3.4 Overall Financial Performance

The three financial performance dimensions obtained an overall mean of 4.37 (SD = 0.460), interpreted as Above Average. Return on investment received the highest composite mean (4.41), followed by return on equity (4.37) and net income (4.33). The findings indicate consistently favorable assessments across the three financial dimensions. The original discussion associates these results with the cooperative organizations' capacity to manage investments, utilize member equity, and maintain income while fulfilling their service-oriented responsibilities. These survey-based findings can be discussed alongside research on cooperative financial and social performance, while recognizing that perceived performance is not equivalent to audited financial returns (Paradero et al., 2022; Löffel & Gmür, 2024).

3.4 Relationship Between Respondent Profiles and Financial Performance

3.4.1 Relationship Between Profile Variables and Return on Investment

The chi-square analysis revealed significant relationships between return on investment and sex ($\chi^2 = 11.075$, $p = .004$) and capital share ($\chi^2 = 19.305$, $p = .013$). Both p-values were below the 0.05 significance level, resulting in

the rejection of the null hypothesis for these variables. Conversely, age (χ^2 = 12.467, p = .052) and type of membership (χ^2 = 0.804, p = .669) showed no significant relationships with return on investment. The findings indicate that respondents' assessments of return on investment differed significantly according to sex and capital share, but not according to age or membership type. The original discussion associates these differences with members' investment perspectives and financial contributions to their cooperative organizations. Capital participation was emphasized as relevant to organizational sustainability.

3.4.2 Relationship Between Profile Variables and Return on Equity

The analysis revealed a significant relationship between sex and return on equity (χ^2 = 6.132, p = .047), resulting in the rejection of the null hypothesis. However, age (χ^2 = 12.230, p = .057), type of membership (χ^2 = 0.556, p = .757), and capital share (χ^2 = 7.891, p = .444) were not significantly related to return on equity. The findings indicate that perceptions of return on equity differed significantly according to sex. In contrast, age, membership classification, and capital share were not significantly associated with respondents' assessments. The original discussion relates this result to differences in how members evaluate cooperative equity and the financial benefits associated with their ownership interests.

3.4.3 Relationship Between Profile Variables and Net Income

The chi-square analysis identified a significant relationship between age and net income (χ^2 = 19.821, p = .003), resulting in the rejection of the null hypothesis. Meanwhile, sex (χ^2 = 0.454, p = .797), type of membership (χ^2 = 1.246, p = .536), and capital share (χ^2 = 10.581, p = .227) showed no significant relationships with net income. The findings indicate that respondents' assessments of net income varied significantly across age groups. The original discussion associates this relationship with members' financial priorities and decisions regarding continued cooperative participation. Other demographic and membership characteristics were not significantly associated with the net income assessments.

3.5 Impact of Corporate Social Responsibility

3.5.1 Environmental Responsibility

Environmental responsibility obtained a composite mean of 4.26 (SD = 0.486), interpreted as With Impact. The highest-rated indicator concerned self-help, solidarity, and youth participation in environmental sustainability (M = 4.37). The lowest-rated indicator addressed the effects of climate change on cooperative sustainability (M = 4.12). All indicators were interpreted as With Impact. The findings indicate that respondents recognized environmental responsibility as an important component of cooperative CSR. The original discussion emphasizes environmental protection, sustainable resource management, and cooperation among members, communities, and government institutions. It also identifies climate change as a concern affecting the long-term competitiveness and sustainability of cooperative organizations. Recent evidence on sustainability disclosure in cooperative credit banks provides a useful comparison for environmental accountability, although the present study measured members' perceptions rather than disclosure quality (Ferraro et al., 2024).

3.5.2 Human Rights Responsibility

Human rights responsibility obtained a composite mean of 4.40 (SD = 0.519), interpreted as With Impact. The highest-rated indicator concerned qualified members' voting rights under cooperative laws and bylaws (M = 4.53), interpreted as With Great Impact. The lowest-rated indicator concerned voluntary and nondiscriminatory membership (M = 4.36), interpreted as With Impact. The findings emphasize the importance of democratic participation, equal membership opportunities, and the protection of members' rights. The original discussion associates human rights responsibility with ethical governance, fair treatment, democratic control, and equitable participation in cooperative decisions. These principles support the social responsibilities of cooperatives toward their members and stakeholders.

3.5.3 Philanthropic Responsibility

Philanthropic responsibility obtained a composite mean of 4.42 (SD = 0.530), interpreted as With Impact. The highest-rated indicator concerned efficient operations and maximizing benefits for member-owners (M = 4.49). The lowest-rated indicator concerned cooperatives' contribution to economic growth through savings and capital mobilization (M = 4.34). All indicators received With Impact evaluations. The findings indicate that respondents acknowledged the social contributions of cooperative organizations. The original discussion emphasizes community support, voluntary initiatives, charitable contributions, and the mobilization of financial resources to benefit disadvantaged members. It also highlights the influence of democratic decision-making on the selection of philanthropic activities and community development priorities.

3.5.4 Economic Responsibility

Economic responsibility obtained a composite mean of 4.53 (SD = 0.485), interpreted as With Great Impact. The highest-rated indicator concerned the provision of goods and services (M = 4.70), followed by poverty reduction through cooperative activities (M = 4.58) and protection against exploitation (M = 4.51). The lowest-rated indicators concerned economic development through cooperative support and the protection of producers' and

consumers' rights, both receiving a mean of 4.42 and interpreted as With Impact. The findings indicate that economic responsibility received the strongest assessment among the CSR dimensions. The original discussion emphasizes the role of cooperatives in providing goods and services, mobilizing savings, reducing poverty, and protecting economically disadvantaged members. Economic responsibility was also associated with financial decisions that support social welfare, educational initiatives, and community development. Recent research has examined CSR and financial outcomes in cooperative and other organizational contexts, but does not establish causation in the present descriptive study (Martos-Pedrero et al., 2022; Yoon et al., 2024).

3.5.5 Overall Impact of Corporate Social Responsibility

The four CSR dimensions obtained an overall mean of 4.40 (SD = 0.435), interpreted as With Impact. Economic responsibility received the highest composite mean (4.53), interpreted as With Great Impact, followed by philanthropic responsibility (4.42), human rights responsibility (4.40), and environmental responsibility (4.26), all interpreted as With Impact. The findings indicate that respondents gave the greatest importance to economic responsibility, while environmental responsibility received the lowest assessment. The original discussion emphasizes that cooperatives prioritize financial decisions and activities that directly benefit members and communities. Nevertheless, the favorable assessments across all four dimensions reflect the perceived relevance of economic, philanthropic, human rights, and environmental responsibilities to cooperative operations.

3.6 Basis for the Proposed Cooperative Strategic Plan

The study identified Above Average financial performance across return on investment, return on equity, and net income, together with a positive overall assessment of CSR practices. Significant relationships were identified between sex and return on investment, capital share and return on investment, sex and return on equity, and age and net income. Economic responsibility received the highest CSR assessment, while environmental responsibility received the lowest. These findings provide the basis for the proposed cooperative strategic plan aimed at improving corporate social responsibility among the selected organizations. The original study emphasizes strengthening financial management, sustaining member benefits, promoting responsible cooperative operations, and improving social and environmental initiatives. The proposed plan is intended to support cooperative development and the continued fulfillment of organizational responsibilities to members and communities.

4. Conclusion & Recommendations

The study concluded that the selected cooperative organizations in Makati City demonstrated above-average financial performance and favorable corporate social responsibility (CSR) assessments based on the responses of 120 active cooperative members. Return on investment obtained the highest financial performance assessment (M = 4.41), followed by return on equity (M = 4.37) and net income (M = 4.33), resulting in an overall mean of 4.37. Corporate social responsibility received an overall mean of 4.40, with economic responsibility obtaining the highest assessment (M = 4.53), followed by philanthropic responsibility (M = 4.42), human rights responsibility (M = 4.40), and environmental responsibility (M = 4.26). Significant relationships were identified between sex and return on investment, capital share and return on investment, sex and return on equity, and age and net income. These findings indicate favorable perceptions of financial performance and CSR practices while identifying environmental responsibility as an area requiring further improvement. The results provide a basis for developing an innovative cooperative strategic plan aimed at strengthening responsible management, financial sustainability, member welfare, and organizational development.

Cooperative administrators and boards of directors should implement the proposed strategic plan to strengthen CSR practices while maintaining favorable financial performance. Priority should be given to environmental responsibility, which received the lowest assessment, through improved environmental initiatives, member participation, and regular evaluation of sustainability activities. Financial management practices should be strengthened by monitoring investment performance, reviewing resource allocation, and maintaining appropriate management of member equity and net income. Cooperative leaders should sustain economic responsibility initiatives, particularly the provision of goods and services, poverty reduction, and protection of members' economic interests. Human rights and philanthropic responsibilities should be reinforced through transparent governance, equitable participation, and community-oriented programs. Administrators should establish measurable CSR objectives, regularly assess organizational performance, and communicate progress through periodic reports. The Cooperative Development Authority and relevant local government stakeholders may use the findings to support cooperative development initiatives consistent with the organizations identified needs.

The study was limited to 120 active members from three selected cooperative organizations in Makati City, restricting the applicability of its findings to cooperatives in other geographic and organizational settings. Its descriptive research design and researcher-made survey questionnaire primarily captured respondents' assessments of financial performance and CSR rather than establishing causal relationships or independently verifying financial outcomes. Although documentary information was gathered, the reported financial performance findings relied on survey ratings. The analysis also focused on selected respondent characteristics

and organizational factors. Future research may include additional cooperatives, broader respondent populations, and financial records to strengthen comparative analysis and the interpretation of organizational performance.

5. Compliance with ethical standards

The study secured permission from the authorized officials of the selected cooperative organizations in Makati City before conducting data collection. The researcher followed ethical research principles by respecting participants' rights and ensuring that collected information was used solely for academic purposes. The study emphasized responsible data collection, accurate reporting, and the objective interpretation of findings. Confidentiality, voluntary participation, and informed consent should be confirmed through the study's research records to ensure full compliance with ethical research standards.

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