

**BREAK OUT SESSION:**  
**“INCREASING STAFF SATISFACTION IN MFIS”**

**MCPI Annual Conference 2025**

**July 30, 2025 (3:30PM – 5:00PM)**

**Century Park Hotel, 599 P. Ocampo St., Manila**



**RITZIE MAR B. APAITAN**  
**TAYTAY SA KAUSWAGAN ( A MICROFINANCE NGO), INC.**



# ***TSKI BACKGROUND***

TSKI was registered with the Securities and Exchange Commission (SEC) on September 15, 1986 as a non-stock, non-profit Christian development organization.

## ***Vision***

*A truly Christian Development Organization that endeavors to see self-sufficient families responding to the needs of their community and pursuing a collective effort for their development.*



## ***Mission***

*To make the love of Jesus Christ be felt by the poor in our midst by providing opportunities that promote spiritual transformation and total human development.*

**Taytay Sa Kauswagan (A Microfinance NGO), Inc.**  
“Bridging the Gap Between Poverty and Progress”

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## ***TSKI BACKGROUND***

*As a faith-based microfinance institution, TSKI envisions a transformed and empowered communities. TSKI hopes to see its employees find meaning and joy in contributing to this higher purpose.*

*TSKI believes that when staff see their work as a calling, (rather than just a job), they become better engaged, better inspired, and be resilient in what they do. Fostering a culture where transformation begin from its people, TSKI hopes to radiate this towards the communities that it serve.*



**Taytay Sa Kauswagan** (A Microfinance NGO), Inc.  
“Bridging the Gap Between Poverty and Progress”

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***“PARA KANINO, AT PARA SAAN KA BA BUMANGON?”***

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# **PRESENTATION OUTLINE:**



**I. DEFINITIONS ON WORK SATISFACTION**

**II. LITERATURES ON WORK SATISFACTION**

**III. ACTUAL STUDIES THAT REFLECT CONCERNS AND STRENGTHS  
RELATED TO STAFF SATISFACTION AMONG TSKI EMPLOYEES**

**IV. TSKI'S PRACTICES ON IMPROVING STAFF SATISFACTION**

*BUILDING A POSITIVE WORK ENVIRONMENT*

*PROVIDING GROWTH OPPORTUNITIES*

*PROMOTING WORK LIFE BALANCE*

**V. TSKI'S CHALLENGES AND MOVING FORWARD**





# “Work Satisfaction” as defined.....



“A **compilation of feelings and beliefs** that one has about their current job. The level of satisfaction that someone has with their status in the company can range from extreme satisfaction to extreme dissatisfaction”. (George et. al, 2008)



“Any form contentment or discontentment of staff in their job. Where the staff perform their regular daily job functions, factors such as the **organizational policies, work hazards, relationships** and other work related factors in an organization” (Apaitan, 2024, Motivation, Stress, Work Satisfaction and Managerial Productivity of Ground Level Managers , WVSU Graduate School, Iloilo City)



# LITERATURES ON WORK SATISFACTION

- “Career advancement, pay and benefits, management relationships, and work environment have strong correlations. Therefore, a rise in employee engagement, such as **salary packages, benefits and privileges is a predictor to employee happiness.**” (Ang, M., et al, 2018)
- “There is a favorable correlation between the variables linked **to work-family facilitation, family satisfaction, job demands, and intention to stay.** Organization that put importance on work-family facilitation and family satisfaction promote longer employee retention.” (Mustapha, N., et al., 2011)
- “In addition to having a great work culture, employees who are involved in their work and work in a **positive, supportive atmosphere** are more likely to be committed, qualified, and satisfied, thus improving employee performance and job happiness,”.(Farah, M., et al., 2024)



# STUDY RESULTS ON STAFF SATISFACTION AMONG TSKI EMPLOYEES (CONCERNS AND STRENGTHS)

## Workloads and Family Work Life Balance:

- Based on the results, men and women receive equal treatment regarding compensation and benefits. However, deeper discussions revealed more complex narratives with gender related dimensions about work-life balance that disproportionately affect women:"

*"Bawal magkasakit sa amin, mapipilitan kami magtrabaho dahil walang gagawa sa trabaho namin". ("We have no choice but to work even when sick, since no one will do our tasks.")*

*"I am concerned about what will happen when I retire. We don't have work-life balance and leave is difficult to avail considering the nature of our work."*





# STUDY RESULTS ON STAFF SATISFACTION AMONG TSKI EMPLOYEES (CONCERNS AND STRENGTHS)

Survey result that confirm Family and Work-Life Balance as one among the many challenges TSKI ground level managers is currently facing.

Work Satisfaction	N	Mean	SD	Rank	Description
WS13 I am fulfilled of the family and work-life balance the organization provide.	93	1.65	0.71	15	Low Satisfaction

\*Note: 3.50 - 4.00 *Very Highly Satisfied*; 2.50 - 3.49 *Highly Satisfied*; 1.50 - 2.49 *Low Satisfaction*; 1.00 - 1.49 *Very Low Satisfaction*

Source: Apaitan, 2024, Motivations, Stress, Work Satisfaction and Managerial Productivity of Ground Level Managers, WVSU Graduate School, Iloilo City

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# STUDY RESULTS ON STAFF SATISFACTION AMONG TSKI EMPLOYEES (CONCERNS AND STRENGTHS)



## Gender Equality Concerns:

- On Female Employee Related comment:  
"It's inevitable that sometimes there are people who look at women as weak individuals"

- On LGBT-Related comments  
Several staff members mentioned experiencing or witnessing jokes that made them uncomfortable, these often targeted specific groups, particularly LGBT colleagues.

*"I had encountered from my previous assignment where my co-workers were making bad jokes to our gay colleague and it made me feel so uncomfortable"*

*"In the past year I feel guilty because some of my colleagues discriminate the gender of our co-employee"*

- Positive Experiences:  
A significant portion of comments expressed gratitude or positive experiences, some staff members, particularly from marginalized groups, noted acceptance

*"I am an employee of TSKI, and also a member of the LGBT. But I am grateful because TSKI accepted me even though I am different"*





# STUDY RESULTS ON STAFF SATISFACTION AMONG TSKI EMPLOYEES (CONCERNS AND STRENGTHS)

## Workplace and Supervision Concerns:



### **Middle Leadership styles and support systems:**

*"The leader is not open and a busy type of leader that will not listen to the feelings of their colleagues"*



### **On concerns about how they are treated by colleagues and supervisors, several comments mentioned unfair treatments in work:**

*"Some heads and leaders must be sensitive in treating their staff because all of us working here are professionals"*



# STUDY RESULTS ON STAFF SATISFACTION AMONG TSKI EMPLOYEES (CONCERNS AND STRENGTHS)



## Work Hazard Concerns:

- Results revealed a particularly concerning vulnerability of field staff—especially women—to harassment, intimidation, and even violence from clients.

*“I experienced being harassed by a client, he even brought a gun. The gun was slammed on my desk and was told: “Ano bang ginagawa nyo sa opisina, nagpapaganda lang?” (What have you been doing in the office, just making yourselves beautiful?)”*



# STUDY RESULTS ON STAFF SATISFACTION AMONG TSKI EMPLOYEES (CONCERNS AND STRENGTHS)



## Work Hazard Concerns:

- A female field officer described hiding in a cornfield after being threatened by a client during collections. Staff shared profound work-related traumas:

*"I had trauma from hold-up while I was working on field," said one female operations staff member.*

*"I cannot get over my trauma after the branch office got on fire."*

# OTHER STUDY RESULTS ON STAFF SATISFACTION

## *“LEVERAGING ON WHAT IS THERE”*

### TOP 3 MOST PREVALENT MOTIVATION INDICATORS AMONG TSKI GROUND LEVEL MANAGERS

MOTIVATION INDICATORS	N	Mean	SD	Rank	Description
M10 I am eager to work with my staff and get the task done the soonest.	93	3.25	0.67	1	Highly Motivated
M11 I am inspired to work and live each day the core values of my organization.	93	3.22	0.71	2	Highly Motivated
M04 I am highly moved to explore possibilities that would add value in what I do in the branch.	93	3.17	0.68	3	Highly Motivated

*\*Note: 3.50 - 4.00 Very High in Motivation; 2.50 - 3.49 Highly Motivated; 1.50 - 2.49 Low in Motivation; 1.00 - 1.49 Very Low Motivation*



# OTHER STUDY RESULTS ON STAFF SATISFACTION

## “LEVERAGING ON WHAT IS THERE”

### TOP 3 MOST PREVALENT WORK SATISFACTION INDICATORS AMONG TSKI GROUND LEVEL MANAGERS

WORK SATISFACTION INDICATORS	N	Mean	SD	Rank	Description
WS09 I am happy in my working relationship with my staff as we work as a team.	93	3.22	0.61	1	Highly Satisfied
WS01 I am contented of my current function as a branch manager.	93	3.15	0.66	2	Highly Satisfied
WS11 I enjoy performing tasks that hone my creativity and innovative skills in branch management.	93	3.13	0.63	3	Highly Satisfied

\*Note: 3.50 - 4.00 *Very Highly Satisfied*; 2.50 - 3.49 *Highly Satisfied*; 1.50 - 2.49 *Low Satisfaction*; 1.00 - 1.49 *Very Low Satisfaction*

# TSKI'S PRACTICES ON IMPROVING STAFF SATISFACTION

## *"LEVERAGING ON WHAT IS THERE"*

SETTING UP A DEDICATED DEPARTMENT TO BUILD AND COMMUNICATE THE ESSENCE OF TSKI'S TRANSFORMATIONAL CULTURE AMONG ITS STAFF AND ALL ITS STAKEHOLDERS

### TRANSFORMATION AND EXTERNAL AFFAIRS DEPARTMENT

1

#### **"CULTURE OF CARING"**

Regular calls to all branch managers and staff to check how they are doing in work, family, etc.

3

#### **"CULTURE OF PRAYING"**

Regular Daily, and Friday Devotionals as well as Annual Retreats and Recollections

2

#### **"CULTURE OF LISTENING"**

Customer Complaint Desk as embedded in our Quality Management Systems

4

#### **"CULTURE OF CONNECTING"**

HO Officers and staff mandated to make calls and messages to connect to staff during trying times such as death of a loved one, sickness, accidents, and many others.

**TOWARDS BUILDING A POSITIVE WORK ENVIRONMENT**

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# TSKI'S PRACTICES ON IMPROVING STAFF SATISFACTION

***"LEVERAGING ON WHAT IS THERE"***

1

**TRAININGS – Internal and External Trainings**

3

**PROMOTION OF STAFF – Field to Managerial Level Positions/Other Promotions are internally sourced**

2

**ACADEMIC DEGREES SUPPORT PROGRAM (MASTERS AND DOCTORATE) – Higher Schooling Support in terms of funding and flexible schedule arrangements**

4

**STAFF Benefits like Incentive Program, Accident Insurance, Healthcare Insurance, Health Insurance, Mutual Aid Fund, Communication Allowance, Anniversary Bonus, Birthday Bonus, Provision of Staff House,**

**TOWARDS PROVIDING GROWTH OPPORTUNITIES**

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# TSKI'S PRACTICES ON IMPROVING STAFF SATISFACTION

## *"LEVERAGING ON WHAT IS THERE"*

1

PHYSICAL/MENTAL CARE ACTIVITIES  
ANNUAL PHYSICAL EXAMS  
WEIGHT LOSS PROGRAM  
3 O'CLOCK STRETCHING HABITS

3

FAMILY CARE ACTIVITIES  
FAMILY DAY ACTIVITIES  
HOME VISITATION PROGRAMS

2

WORK CARE ACTIVITIES  
COOK OUT CHALLENGE ACTIVITIES  
TEAM BUILDING ACTIVITIES  
MEAL SUBSIDIES AND DINE TOGETHER

4

SPIRITUAL CARE ACTIVITIES  
DAILY DEVOTIONALS  
ANNUAL RETREATS  
PSYCHO SPIRITUAL SEMINARS

**TOWARDS PROMOTING A WORK-LIFE BALANCE**

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## CHALLENGES AHEAD AND MOVING FORWARD

### **Right Tailor fitting –**

"Next Generation of Clients vis-à-vis "Next Generation of Staff"

1

### **Irreplaceable "Human Touch"**

Maintaining personal client connection despite the fast pacing digital technological advancement among MFIs

2

### **Industry Staff Poaching –**

Industry (MFI) wide saturation resulting to unverified and incapable staff resulting damage among clients

3





# Conclusion



INCREASING STAFF SATISFACTION IS NOT JUST AN “INSTITUTIONAL THING” BUT A “PERSONAL THING” .....

## *A Psalm of David (Psalm 23:103)*

*“The LORD is my shepherd, I shall not want; <sup>2</sup>he makes me lie down in green pastures. He leads me beside still waters; <sup>3</sup> He restores my soul. He leads me in paths of righteousness for his name’s sake.”*

“If the sheep didn’t have a leader who is willing to pay the price, the sheep will end up paying for his poor leadership. Someone has to pay; it is just a matter of WHO WILL PAY. The thing is that it is not the sheep who is going to decide. That decision is supposed to be made by the one who tends the flock, it leader.

Dr. Kevin Leman and William Pentak, 2005,  
“The way of the Shepherd”



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# Conclusion

The leader who is not willing to pay the price is a “hireling”. A “hireling” is a person who tends the flock only it is because it’s a job. The sheep is nothing more than an opportunity to get paid.

The leader who is willing to pay the price is a “shepherd”. The “shepherd” loves and values his sheep just like himself. And it goes beyond money. It becomes personal.

Dr. Kevin Leman and William Pentak, 2005,  
The way of the Shepherd

## THE CHOICE IS OURS....

**Tending the sheep for money...**

**Tending the sheep because of love...**



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THANK YOU!