

2026 Microfinance Operations Staff Summit
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Century Park Hotel, Manila

Strengthening **Field-Level
Disaster Risk Management**

ROLE OF FIELD STAFF IN ASKI SHIELD PROGRAM

Presented by
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BCV
POULTRY FARM
AGRI-TOURISM, RURAL TOURISM, EDUCATION



Alalay sa Kaunlaran
Microfinance Social Development Inc.

ASKI

Creating Opportunities, Transforming Communities

1

Established in 1987

As a non stock, non profit organization, committed to promote socio-economic development and wholistic transformation

2

73 Branches
115,000 Clients
1.56Bn Loan Portfolio

3

Human Capital
600 employees

4

Area Coverage
13 provinces in Regions 1, 2 and 3 and Ifugao



REGIONS 1, 2 & 3 ARE NATURAL DISASTER-PRONE AREAS

Their location, geography, and exposure make them highly vulnerable to multiple hazards.



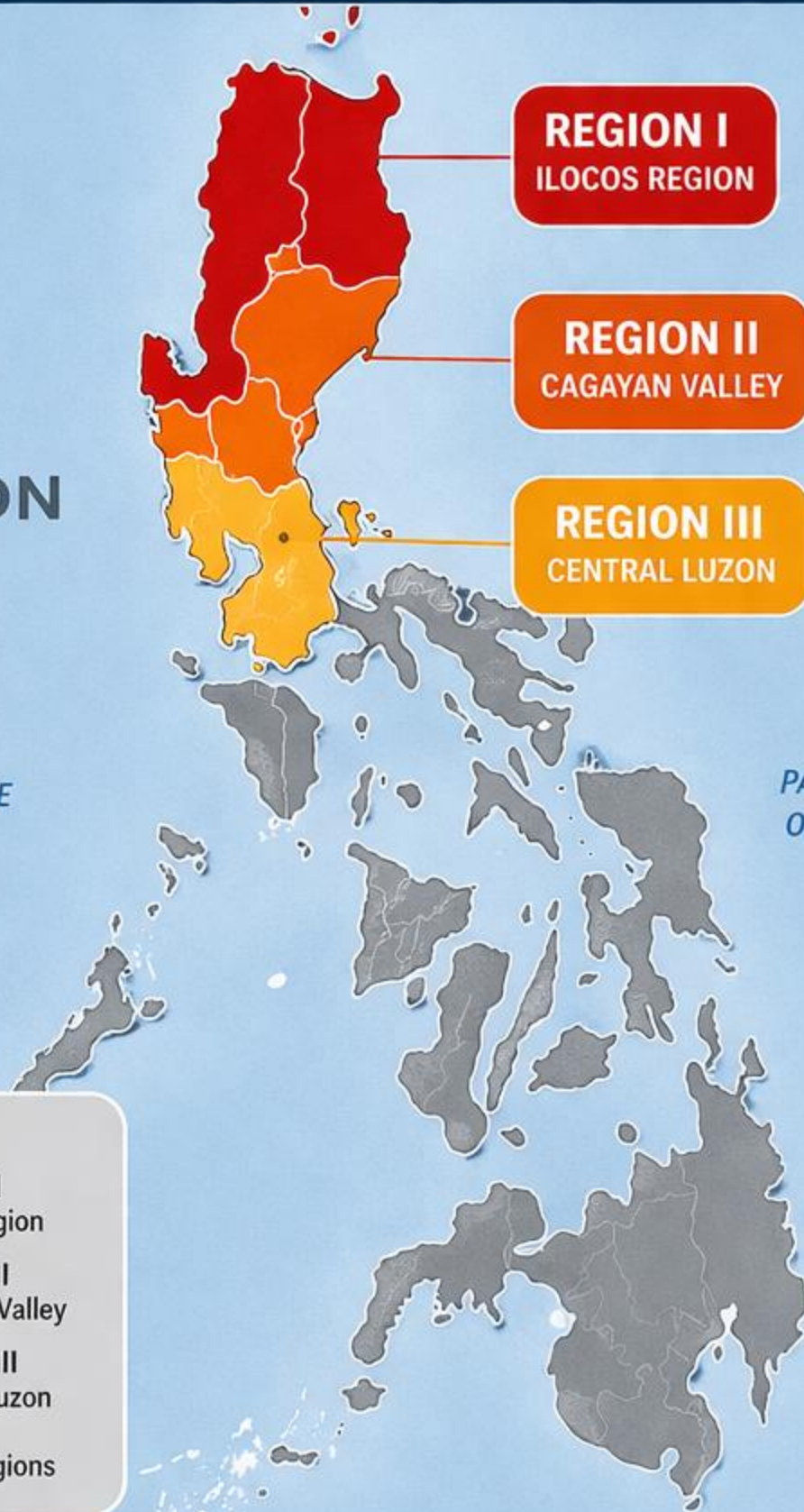
LUZON

WEST PHILIPPINE SEA

PACIFIC OCEAN

LEGEND

-  REGION I
Ilocos Region
-  REGION II
Cagayan Valley
-  REGION III
Central Luzon
-  Other Regions



WHY THEY ARE HIGHLY VULNERABLE



TYPHOONS

Located along the Pacific typhoon belt. Often the first areas hit by storms coming from the Pacific.



FLOODS

Major river basins (Cagayan, Chico, Agno, Pampanga) bring heavy flooding during rains and storms.



LANDSLIDES

Mountainous and hilly terrain (including Cordilleras) makes areas prone to landslides.



EARTHQUAKES

Near major fault lines, including the Philippine Fault System and Manila Trench.

RECENT EXAMPLES



Typhoon Egay
(2023)

Cagayan, Isabela, Aurora



Cagayan River Floods
(2020, 2022)

Tuguegarao, Ilagan, and nearby areas



Landslide
(2022)

Baguio–Nueva Ecija Road, Region III



Luzon Earthquake
(2022)

Cagayan, Isabela, Pampanga



BOTTOM LINE

Regions 1, 2, and 3 are on the front line of natural hazards in the Philippines. Preparedness, resilience, and risk-informed planning are essential for the protection of communities and sustainable development.



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ASKI



ASKI SHIELD PROGRAM

To empower field staff to protect clients, sustain operations, and rebuild lives by embedding a culture of safety, readiness, responsiveness, and resilience in all phases of disaster through the **SHIELD PROGRAM**.

“SHIELD is not just a concept—it is our operational program for protecting clients and sustaining operations before, during, and after disasters.”

SHIELD *Program*

A comprehensive disaster risk management framework that ensures:

PREPAREDNESS BEFORE DISASTERS

1

COORDINATED RESPONSE DURING DISASTERS

2

SUSTAINABLE RECOVERY AFTER DISASTERS

3



WHY STRENGTHEN **FIELD-LEVEL** DISASTER RISK MANAGEMENT



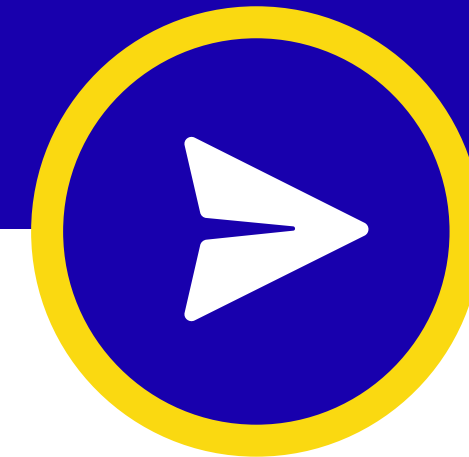
First to detect risks

Identifying early risks affecting clients and communities to enable timely preparation.



First to respond

Acting quickly to ensure client safety and deliver immediate assistance.



Last to leave communities

Staying with clients until recovery, livelihood restoration, and stability are achieved.

*ASKI Frontliners Bridge the Gap
Institution ↔ Community • Relief ↔ Recovery*

ROLE OF **FIELD STAFF** IN DISASTER RISKMANAGEMENT

Field Staff are FRONTLINERS

1. Protecting and supporting clients
2. Ensuring continuity of operations
3. Providing real-time field information
4. Delivering immediate assistance
5. Supporting recovery and rebuilding





STAFF SAFETY

Priority #1: Protect Our People

- 1** Ensure safety and accountability of all staff
- 2** No operation without confirmed safety
- 3** Monitor physical and mental well-being

Safe staff = effective response

H HEAD OFFICE & BRANCH **READINESS**

Be Prepared Before Disaster Strikes

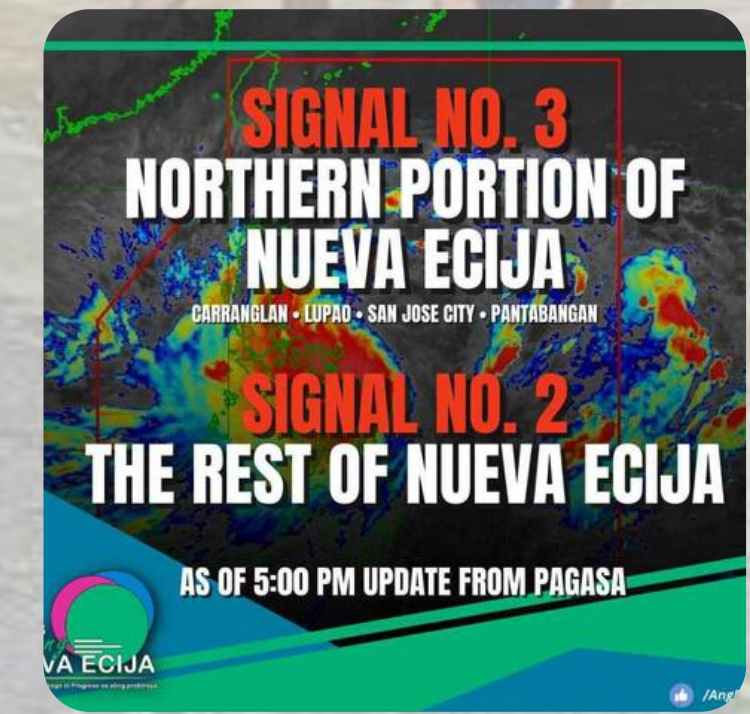
- ✔ **Disaster protocols and systems**
- ✔ **Emergency supplies**
- ✔ **Communication readiness**
- ✔ **Business continuity planning**

Prepared branches respond faster

I IMPACT ON CLIENTS

Understand the Ground Reality

- ✓ Assess client conditions
- ✓ Monitor livelihood impact
- ✓ Evaluate repayment capacity



E EXPOSURE (PORTFOLIO AT RISK)

Protect Institutional Sustainability

STEP 2

Analyze at-risk portfolios



STEP 1

Identify affected accounts



STEP 3

Estimate potential losses

Data-driven decisions during crisis



LIVE OPERATIONAL STATUS

Real-Time Field Updates

*Report branch
accessibility*

*Confirm status of
operations and services*

*Update staff condition and
availability*





DISASTER RELIEF RESPONSE

Deliver Timely Assistance



Relief distribution



Loan restructuring



Recovery support programs



Client assessment and prioritization



Preparation **and** Support of Field Staff



TOOLS

- Communication systems
- Monitoring forms & kits



TRAINING

- DRR orientation
- Emergency protocols & safety



PROTOCOLS

- Clear reporting lines
- SOPs & decision guides

Prepared staff = Fast & effective response

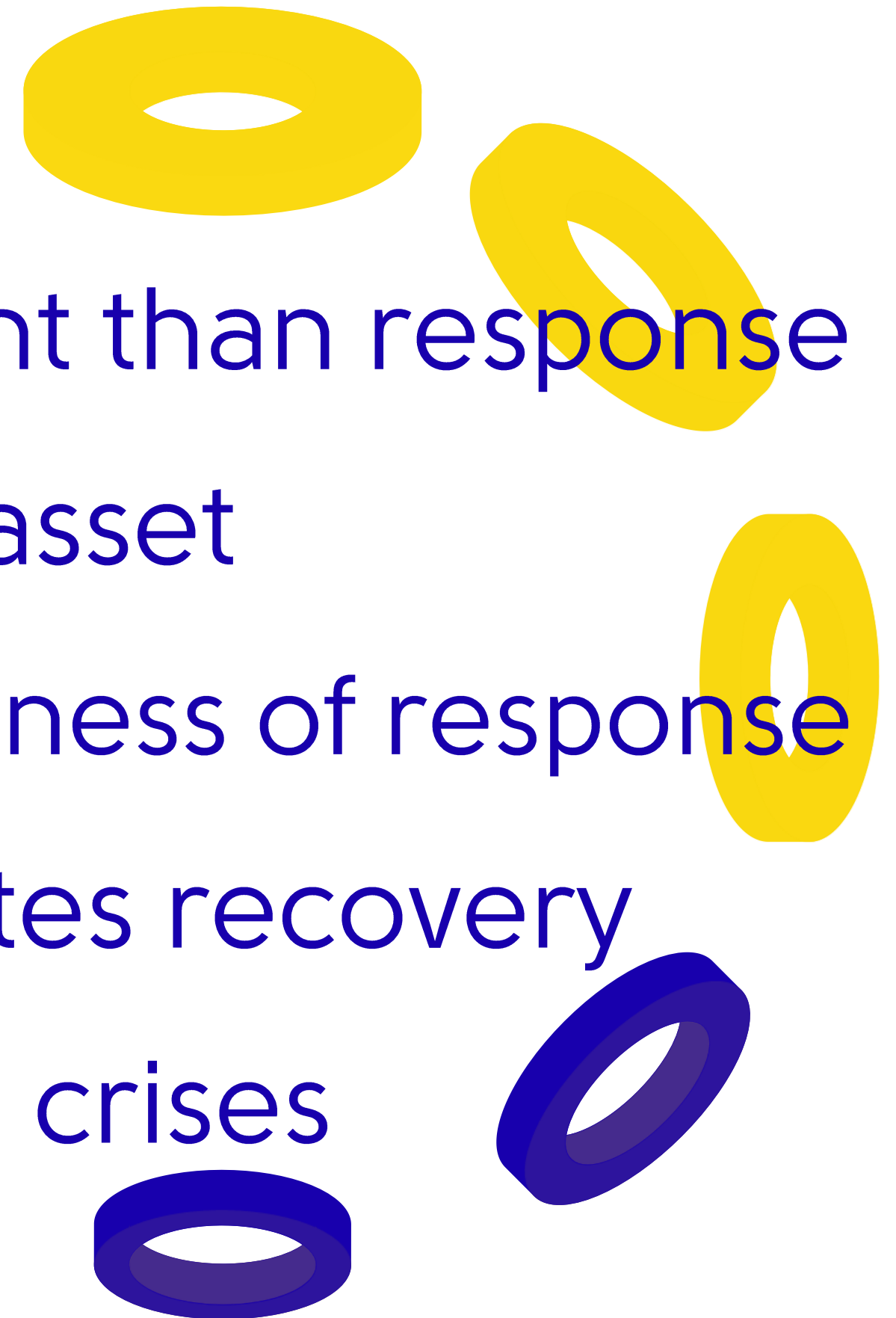
Challenges and Response Strategies

- Limited mobility
- Communication gaps
- Safety risks
- Emotional & Physical Stress
- Resource constraints

- Pre-positioned emergency funds
- Stronger communication channels
- Flexible policies
- LGU/partner coordination
- Staff support measures

KEY LESSONS LEARNED

- Preparedness is more important than response
- Field staff are the most critical asset
- Speed of information = effectiveness of response
- Trust with community accelerates recovery
- Policies must be flexible during crises





In disaster situations,
systems matter but
people on the ground
matter more.

*Field staff are not just implementers
They are:*

LIFELINES OF HOPE, RECOVERY, AND RESILIENCE.



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THANK YOU
FOR LISTENING