



2026 MICROFINANCE OPERATIONS STAFF SUMMIT

April 7–8, 2026

Century Park Hotel, Manila

Plenary Session 3:

ADDRESSING **MENTAL HEALTH** *and* **RESILIENCE OF FIELD STAFF**

*Handling Caseload without Burnout, Maintaining Motivation,
Managing Emotional Fatigue*

WHO WE ARE

ASKI AT A GLANCE

Established in 1987

ASKI is a trusted microfinance institution with **39** years of service to grassroots communities



It operates through

73 branches

strategically located across 11 provinces in Central and Northern Luzon



Delivering services directly to over 100,000

active clients

many of whom reside in remote and rural communities.



Beyond microfinance

ASKI provides comprehensive support services such as value chain development, capacity-building trainings, enterprise development programs, and financial literacy education.

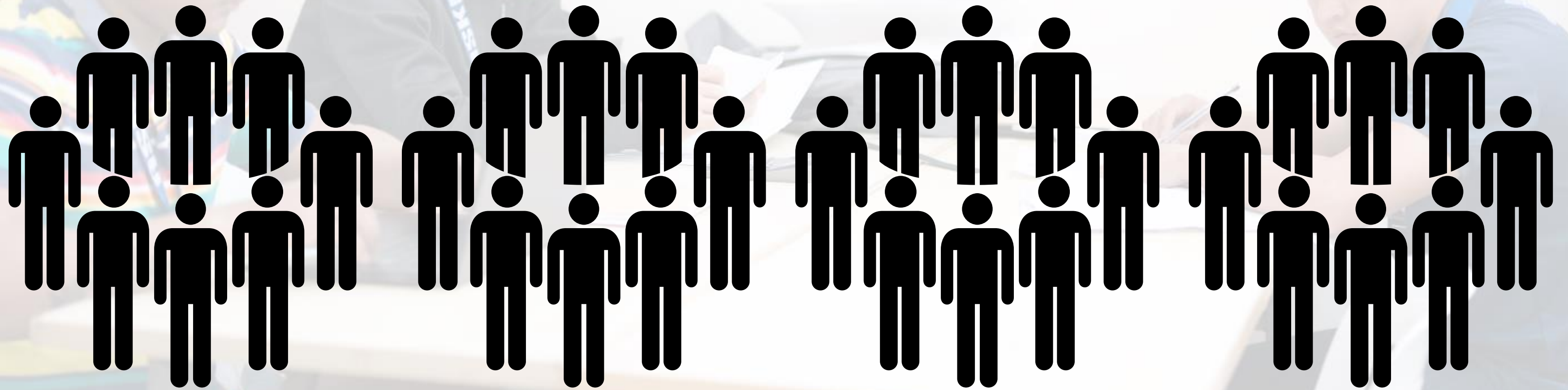


Remains deeply committed to

financial inclusion

empowering clients and helping build resilient, sustainable communities by serving the unbanked and underserved populations.



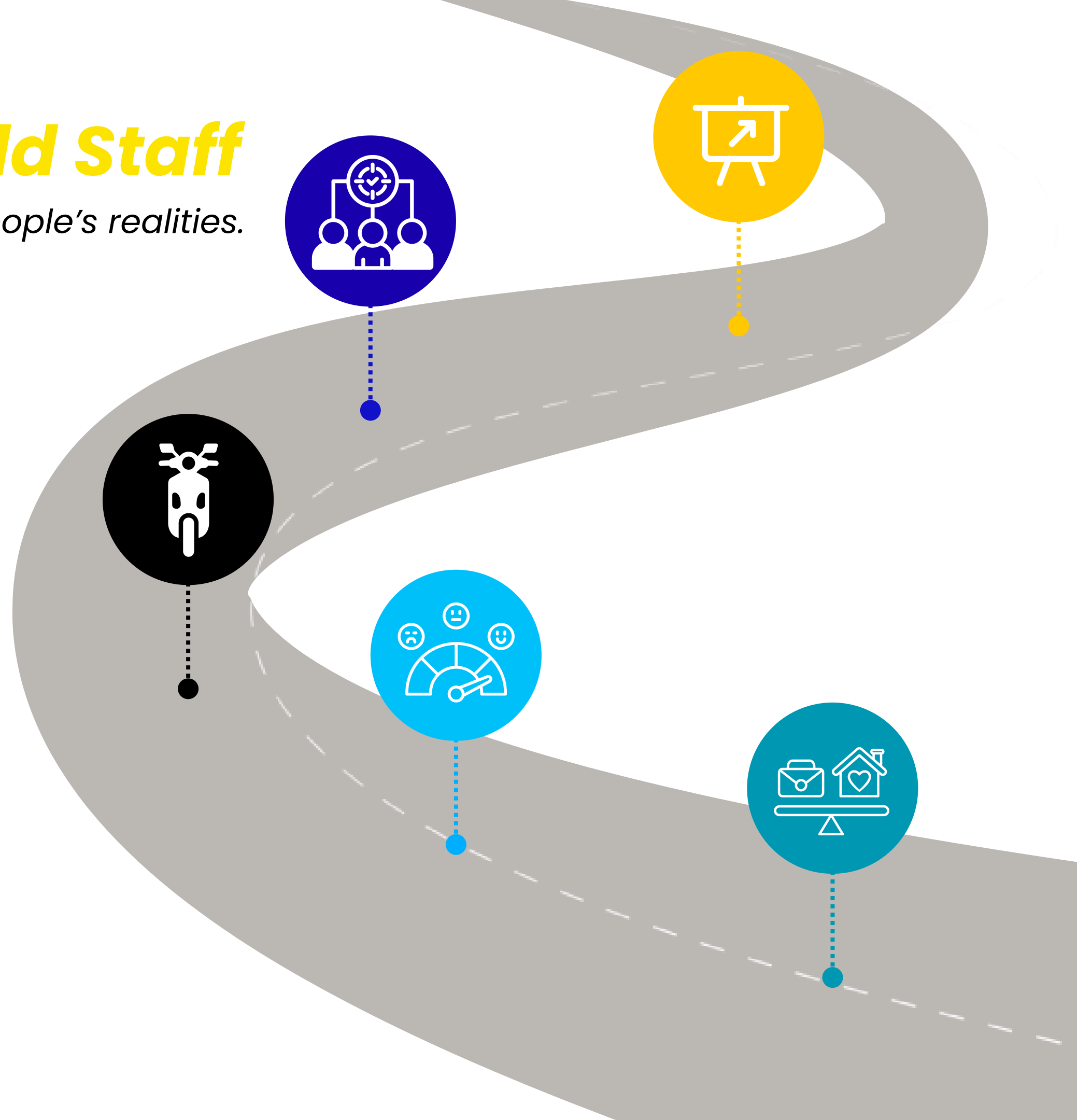


As of March 2026, ASKI Group has a total of 759 employees (392 are **field staff**) serving across different areas. These are our frontliners engaging with clients daily, managing portfolios, and carrying the mission of ASKI on the ground.

Challenges Faced by *Field Staff*

Field staff carry not just targets but the weight of people's realities.

- 01 High caseloads**
Handling many clients and centers with limited time per visit.
- 02 Collection pressure**
Constant pressure to meet targets, especially in high-risk accounts.
- 03 Travel fatigue**
Long and frequent field travel causing physical exhaustion.
- 04 Emotional burden from clients**
Carrying clients' problems and difficult life situations.
- 05 Work-life imbalance**
Limited time for rest and family.



OVERVIEW OF COMMON **STRESSORS**



Stress doesn't come from just one source, but from different areas of work and experience.

**Main Mental
Health
Challenges**

Burnout

Emotional Fatigue

Anxiety

**LOSS OF
MOTIVATION**

QUESTION :

How did ASKI respond to these realities?

THE ASKI EXPERIENCE AND *Best* PRACTICES

- 1 Workload Redesign**
- 2 Developing Supervisors as People Leaders**
- 3 Strengthening Peer Support Systems**
- 4 Recognizing Emotional Labor as Real Work**
- 5 Providing Access to Professional Support**
- 6 Institutionalizing Resilience**
- 7 Leadership Sets the Tone**

1

Workload Redesign

Re designed workloads that are humanly sustainable

PROBLEM ADDRESSED :

Burnout from excessive caseloads and constant field pressure

Burnout is often structural not personal.

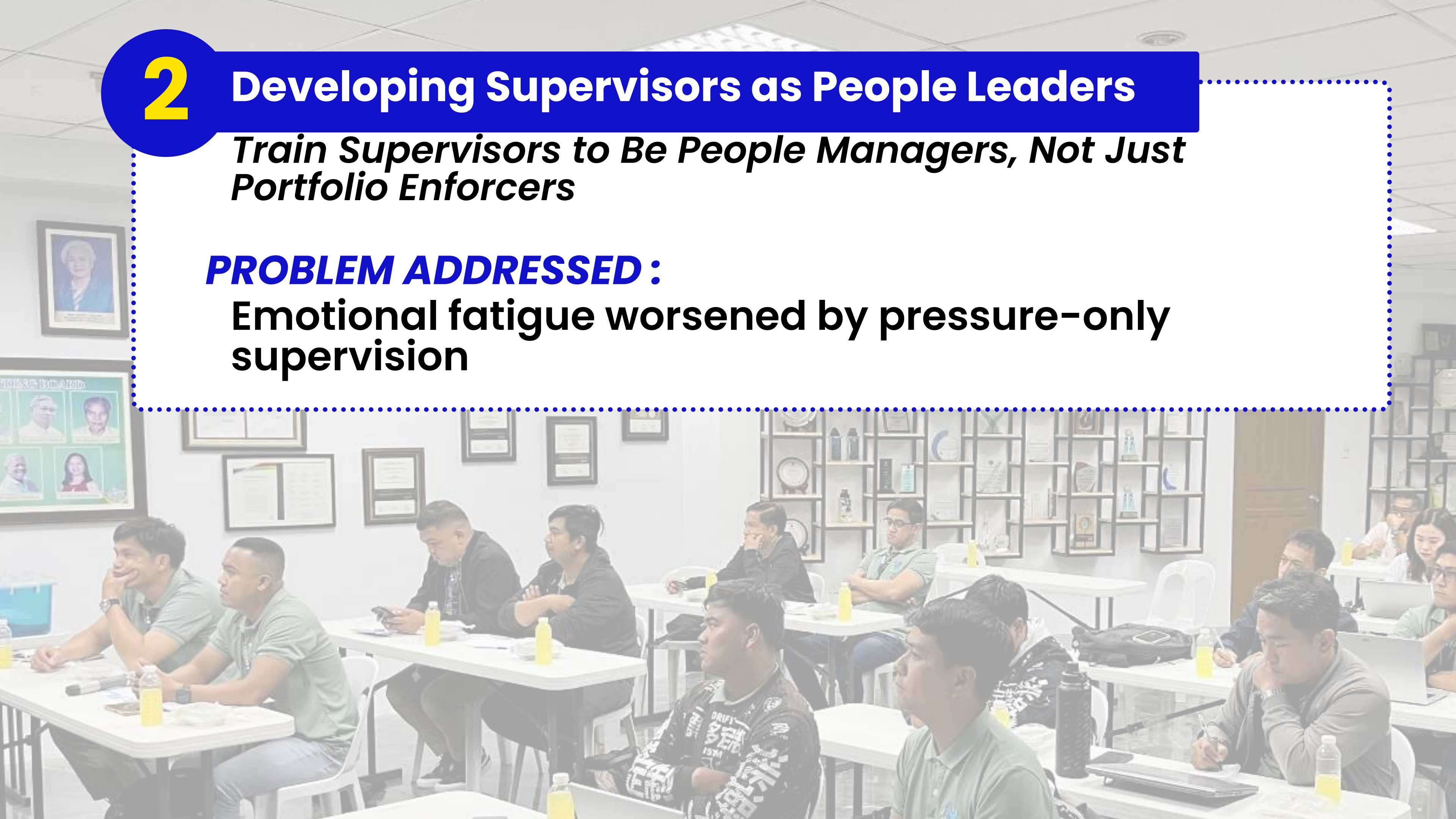
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Developing Supervisors as People Leaders

Train Supervisors to Be People Managers, Not Just Portfolio Enforcers

PROBLEM ADDRESSED :

Emotional fatigue worsened by pressure-only supervision



3 Strengthening Peer Support Systems

*Build Simple, Low-Cost Peer Support Systems (ASKI Care Group, Coffee Break Session every Wednesday)
Appoint "Well-Being Champions"*

PROBLEM ADDRESSED:

Isolation and emotional overload from client stories



4 Recognizing Emotional Labor as Real Work

PROBLEM ADDRESSED :

Loss of motivation and feeling “unseen”

Providing Access to Professional Support

5

Provide Access to Professional Support (Scaled to MFI Reality)

PROBLEM ADDRESSED :

Severe stress, trauma exposure, compassion fatigue

6

Institutionalizing Resilience

Embed Resilience in Policies, Not Just Programs

Why it works?

Policy signals commitment beyond one-off trainings.

7

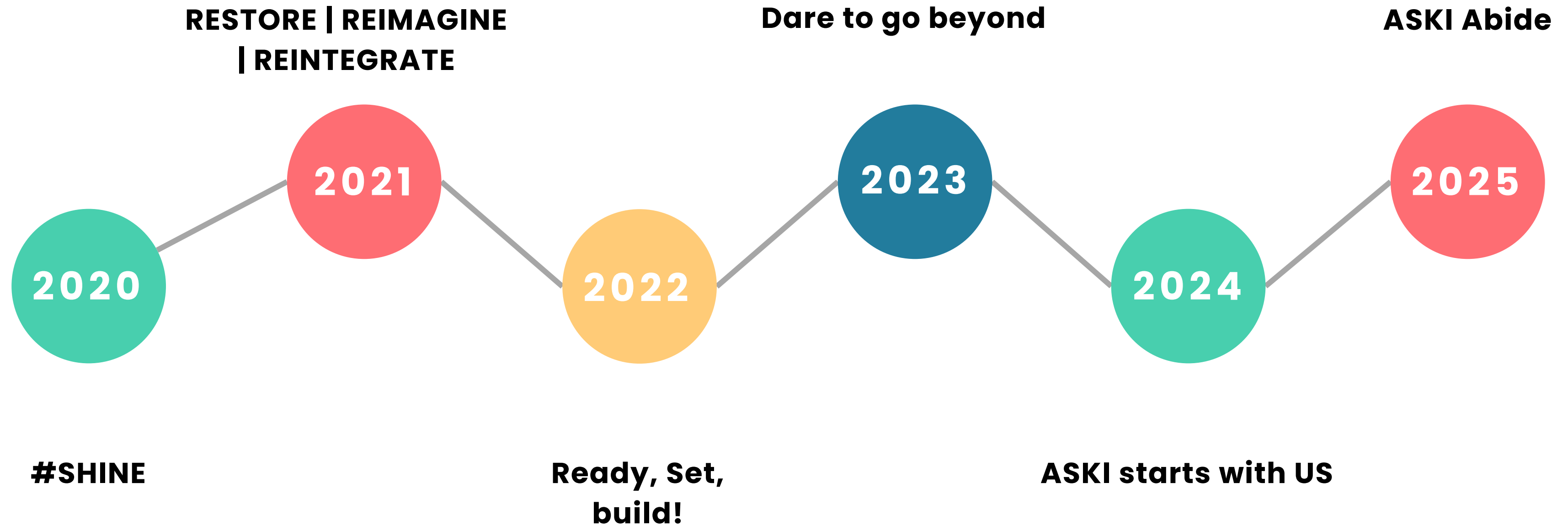
Leadership sets the tone

Utilize strong internal staff as champions

People don't leave work they leave environments.

ANNUAL **CORPORATE** THEME

Approved Theme for the last 6 years



CORPORATE *THEME* for 2026



ASKIunstoppable

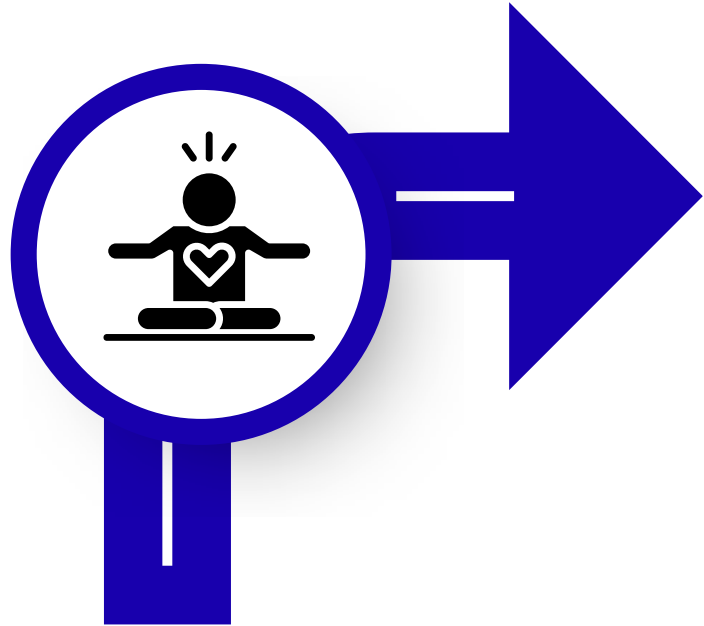
Driven by **Purpose**, United in **Mission**

ASKIUNSTOPPABLE
Driven by Purpose, United in Mission

ASKI has consistently implemented spiritual, leadership, and wellness focused activities over the years to support *staff* development and well-being.

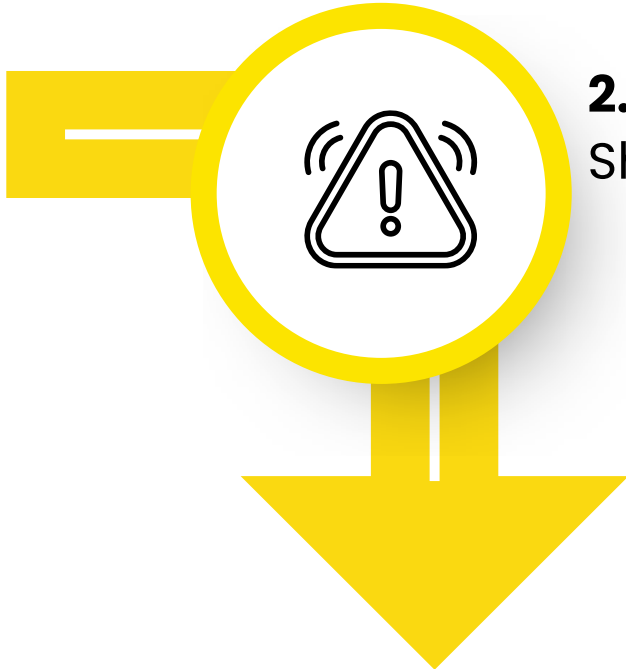
1. Strong Spiritual Foundation (Continuous)

- Devotion implementation every year
- (2020–2025)
- Corporate Mass regularly conducted
- Reflection and faith-based activities



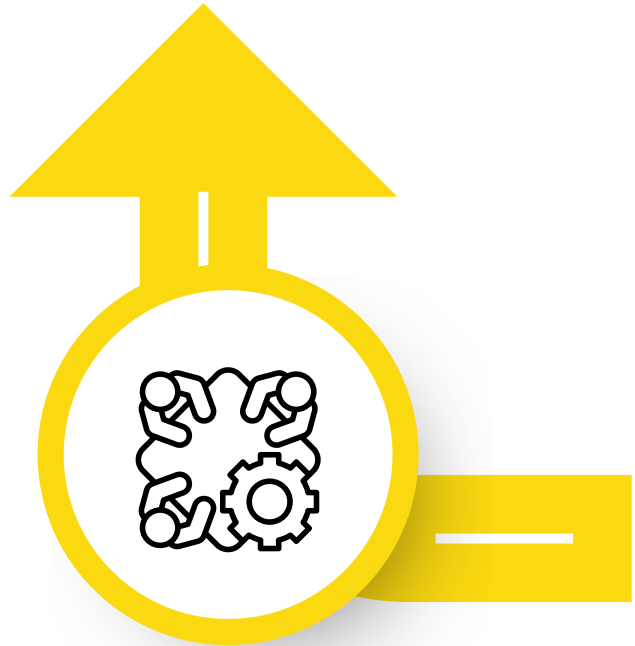
2. Adaptation During Crisis (2021–2022)

- Shift to webinars and online activities:
- Together Through the Storms
 - Family Enrichment Reflection
 - “The Crisis That Shaped Me”



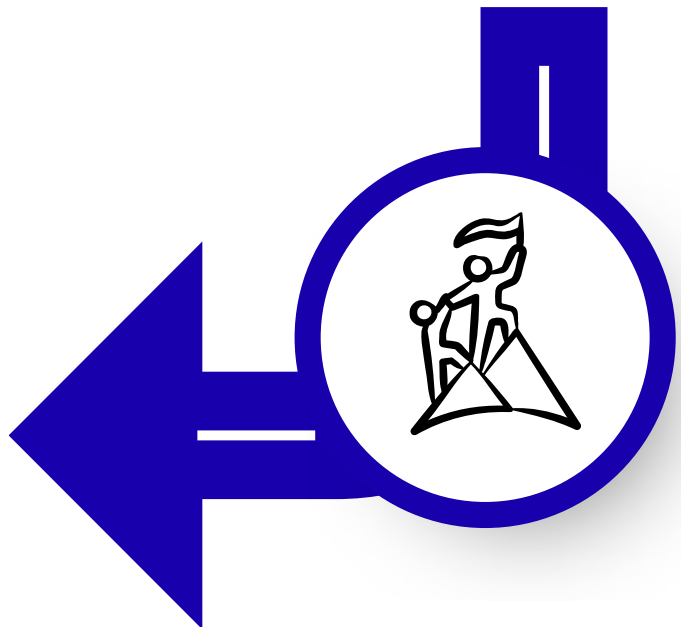
4. Strengthening Team & Organizational Culture

- Regular fellowship and seminars
- Branch visits and staff engagement
- Programs for supervisors and support staff



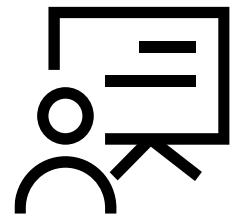
3. Return to In-Person & Leadership Development (2023–2024)

- Leadership Camp
- Journeying Together programs
- Community-building retreats
- Transformation Servants Seminar



From crisis response to culture-building, ASKI has consistently invested in the holistic well-being of its people.

ASKI continues to strengthen staff well-being through a balanced approach of spiritual formation, community building, and mental health support.



Mental Health & Wellness

1. Wellness Wednesday: Calm the Mind, Be Kind
2. Wellness Thursday: Pause, Play, and Stay Okay
3. Wellness Corner
4. Coffee Break (Department Sharing)



Spiritual & Values Formation

1. Daily Devotion Implementation
2. Corporate Mass
3. Staff Recollection
4. Feast Conference

ASKI promotes holistic well-being supporting both the spiritual and mental health of its staff.

ASKI **EXPERIENCES** AND INITIATIVES

To respond to the challenges, ASKI implemented several initiatives focused on staff well-being and resilience.

1. MENTAL HEALTH SEMINAR

- **Well Ka Ba Bilang Leader?**

Equipped key officers with practical Psychological First Aid (PFA) skills
(February 2026)

- **KAMUSTA KA, ASKIAN?**

A mental health check-in for every ASKIAN
*(Virtual Learning Session for all employees-
March 2026)*



ASKI *EXPERIENCES* & INITIATIVES

2. PHYSICAL HEALTH ACTIVITIES



ASKI **EXPERIENCES** AND INITIATIVES

3. LAUNCHED ASKI CARE CORNER

A collaborative program of the Transformation Unit, ASKI Healthcare Unit, and HR and Training Department

4. OTHER INITIATIVES

Journeying Together (Transformation Unit) and the **CARE Program** (HRDD) are ongoing initiatives that continuously support staff well-being and development. (daily info/inspiring update to ASKian Group Chats)

ASKI CARE CORNER

Designated Spaces for Your Mental Care



COMING SOON!

ASKI offices will soon have special **CARE CORNER** areas dedicated to mental well-being!

- ✓ Stress relief & relaxation spaces
- ✓ Mental health resources & materials
- ✓ Quiet and supportive environment



Taking care of our staff, together.

Stay tuned for updates!



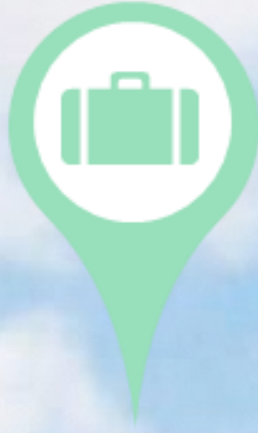
FINAL **MESSAGE** TO ALL LEADERS

Mental health is not an added cost, it is an investment in ensuring we maintain portfolio quality, staff retention, and mission integrity.

Motivation improves when staff feel valued beyond numbers.



THANK YOU



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