

# MENTAL HEALTH AT THE FRONTLINE







## Addressing Mental Health and Resilience of Field Staff

2026 Microfinance Operations Staff Summit | April 8, 2026

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# TOPICS

-  **Burnout and Emotional Fatigue**
-  **Effects of Burnout**
-  **Early Warning Signs**
-  **Risk Factors**
-  **Coping Strategies**
-  **Organizational Strategies**



### DAILY CHALLENGES

- **High Caseload**
  - Number of clients
- **Performance Targets**
  - Quota, collection rate, and deadlines
- **Client Complexity**
  - Varied problems of the client
- **Safety Risks**
  - Field exposure, travel, unpredictable situations
- **Emotional Labor**
  - Need to smile even if tired

### Have you ever felt or thought...

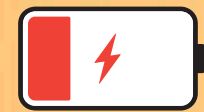
- Gising na agad bago pa mag-6:00am ng may anxiety.
- "Pagod na pagod na ako, pero kailangan kong ngumiti para sa kliyente."
- "Gabi na naman akong uuwi, pero yung isip ko nasa collection pa rin"
- "Para saan pa ba itong ginagawa ko?"



# BURNOUT AND EMOTIONAL FATIGUE 03.

## ***BURNOUT***

- A syndrome – collection of symptoms that results from prolonged and unresolved stress at work.
- An occupational phenomenon (WHO ICD-11, 2019)



### ***Exhaustion***

Depleted strength, energy, and emotions.



### ***Depersonalization***

Negative, cynical, or detached response to other people.



### ***Reduced Personal Accomplishment***

Perceived or actual decline in competence and productivity.

## ***EMOTIONAL FATIGUE***

- A symptom.
- A state of feeling drained, overwhelmed, and worn out due to prolonged stress from work or personal life



### ***Specific scope***

Key sign of burnout



### ***Duration***

Can be easily identified and have a short duration



### ***Recovery***

Can be recovered easily when immediately addressed



### ***Warning Sign***

May lead to burnout if not addressed properly

# **BURNOUT MAY START WITH EMOTIONAL FATIGUE.**

NOT EVERYONE WHO FEELS EMOTIONAL FATIGUE  
EXPERIENCES BURNOUT.

**HOWEVER, ALMOST EVERYONE WHO EXPERIENCES  
BURNOUT ALSO EXPERIENCES EMOTIONAL FATIGUE.**

# EFFECTS OF BURNOUT

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## AT AN INDIVIDUAL LEVEL

- Problems with concentration and memory
- Possible anxiety and depressive symptoms
- Sleep problems
- Low self-esteem
- Higher risk of developing physical or medical concerns

## AT WORK

- Lower quality of service
- Higher rate of absenteeism or tardiness
- Higher turnover rate of staff
- Increased tendency to commit errors at work

## IN RELATIONSHIPS

- Social withdrawal
- Limited or lack of empathy
- Irritability
- Feeling of being alone

*Burnout is not only an individual problem, but a concern of the whole organization (Maslach et al., 2022).*

# EARLY WARNING SIGNS

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## COGNITIVE

- Difficulties with focus or concentration
- Concerns with memory
- Difficulties with decision-making
- Repetitive negative thought

## EMOTIONAL

- Irritability
- Numbness
- Feelings of hopelessness or being trapped
- Crying without knowing the reason why

## BEHAVIORAL

- Frequent absenteeism or tardiness
- Avoiding people or activities
- Increase or decrease in appetite and/or sleep
- Difficulties in completing tasks

## PHYSICAL

- Feels tired even after sleeping
- Body aches and pains
- Lower immune system
- Tensed muscles; palpitations

**If signs are experienced for more than 2 weeks, consider seeking professional help.**

# WHO IS MORE VULNERABLE?

## WORK-RELATED RISK FACTORS

- **Consistently high volume of work / caseload**
  - Consistently linked to higher burnout
- **Lack of autonomy**
  - Workers with low control over their work report higher burnout; while those with autonomy report lower rate of burnout
- **Role ambiguity and conflicting demands**
  - Workload, role conflict, and work pressure are among the strongest predictors of burnout
- **Time pressure**
  - One of the strongest predictors of burnout
- **Emotional labor**
  - Repeated masking of emotions could lead to depletion of emotional resources.



# WHO IS MORE VULNERABLE?

## *PERSONAL / INDIVIDUAL RISK FACTORS*

- **Perfectionist Mindset**
- **Not asking for help**
- **Work-Family Conflict**
- **Lack of or limited social support**



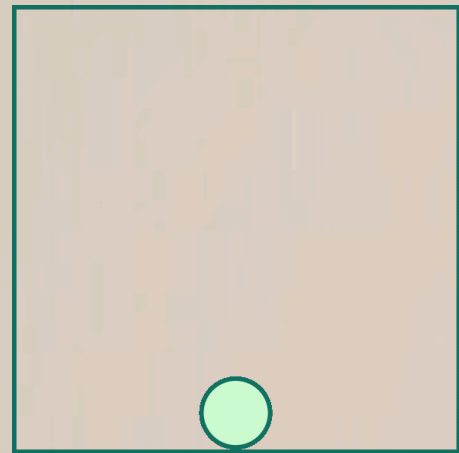
**Burnout does not happen because you are weak.  
It is a result of the demands that are larger than your resources  
– both at work and in your individual life.**

# INDIVIDUAL COPING STRATEGIES

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## BOX BREATHING



## JOURNALING



## SET BOUNDARIES

“Hindi ko pa ito maayos ngayon, pero babalikan ko ito.”

## ASK FOR HELP

- Supervisor
- Colleague
- Mental health professional

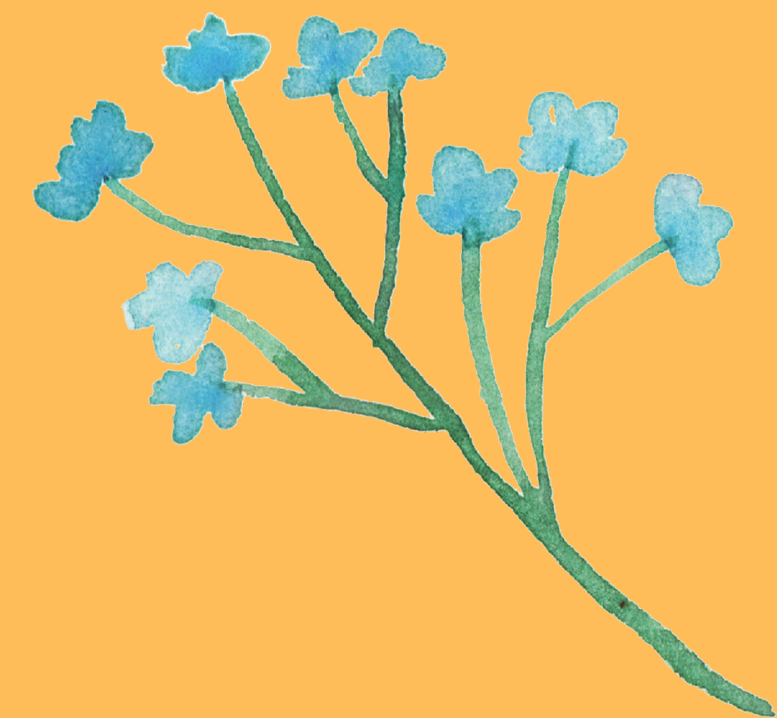
## SELF-CARE BASICS

- Eating habit
- Sleeping habit
- Movement

## MEANINGFUL MICROBREAKS

- Regular breaks

# LET'S TRY BOX BREATHING!



# ORGANIZATIONAL STRATEGIES

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**Regular Mental Health Check-Ins  
and Psychological Safety**

**Clear Role Expectations**

**Periodic Mental Health Screening**

**Access to Support or  
Referral Pathways**

**Mental Health Literacy Training**

**Recognition Culture**

# THANK YOU!

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**Burnout is a real phenomenon. It is not a sign of weakness.**



**Self-care is not selfish.**



**Community matters.**



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