

2026 MICROFINANCE OPERATIONS STAFF SUMMIT

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“ADDRESSING MENTAL HEALTH AND RESILIENCE OF FIELD STAFF”

MOTIVATION, STRESS, WORK SATISFACTION AND
MANAGEMENT PRODUCTIVITY OF GROUND LEVEL
MANAGERS: INSIGHTS FOR A MANAGERIAL PROGRAM



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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.

- C** - Commitment to serve the poor
- H** - Humility
- R** - Respect
- I** - Integrity
- S** - Stewardship
- T** - Transformation

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.

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.

INTRODUCTION

OUTLINE

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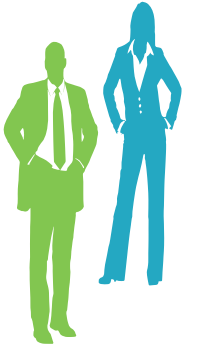
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VI. REFERENCES



- ❑ Microfinance is defined as a "viable and sustainable provision of a broad range of financial services to poor and low-income individuals engaged in livelihood and microenterprise activities" (Republic Act 10692, 2015).
- ❑ As all microfinance institutions (MFI's) need to be managed, it is crucial for the organization to employ sound decision makers and implementers. They are called Branch Managers called in this paper as "ground-level managers"
- ❑ Branch managers are the organizational employees that instruct others on how and what to do (Daci, E. and Zekaj, B., 2022).
- ❑ Branch managers are the most expensive and important resource that MFIs use to make sure they fulfill their primary goals and produce services effectively. **WHY?**
 1. Branch managers coordinate their work efforts through staff to accomplish corporate objectives.
 2. Branch managers create and preserve stability at the ground level and adjust to environmental changes.
 3. Branch managers are the ones who can restore order when unanticipated setbacks occur.
 4. Branch managers bear the burden of being torn between the management's demands, versus the staffs' needs (Ahamad et al. 2022).

INTRODUCTION



CURRENT ISSUES ON MFI GROUND LEVEL MANAGERS

❑ INCREASED PRESSURE IN MAINTAINING PROFITABILITY IN THE BRANCH LEVEL

MFIs must manage their own capital to operate. Consequently, to be competitive, MFIs must prioritize sustainability in addition to profitability. Sustainability therefore is the marching order of per branch and branch managers need to level up to these expectations (Hasanul, et al., 2019)

❑ QUALITY PERSONNEL DEPLOYED FOR MANAGERIAL DUTIES IN BRANCH OPERATIONS

According to Shylendra et al. (2006), majority of microfinance organizations lack qualified personnel to carry out their managerial and other duties in the branch. His study mentions that current employees of microfinance banks and non-government intuitions have extremely low competence levels.

❑ BRANCH MANAGERS' INVOLVEMENT IN THE ORGANIZATIONAL DECISION-MAKING PROCESSES

Lack of voice in the formulation of directed and practical strategies that are important at implementation stages. Such case does not usually happen because of the organization's hierarchical structure. This oftentimes led to common stressors and dissatisfaction among managers in the workplace, thereby affecting productivity (Odera, J., 2014).

RESEARCH OBJECTIVES

This study aimed to investigate the motivation, stress, work satisfaction and management productivity of ground level managers in a microfinance industry. Specifically, the following questions were sought to be answered:

1. What is the **level of motivation** among ground level managers?
2. What is the **level of stress** among ground level managers?
3. What is the **level of work satisfaction** among ground level managers?
4. What is the **level of management productivity** among ground level managers?
5. Is there a **significant relationship** between:
 - Motivation and stress among ground level managers?*
 - Motivation and work satisfaction among ground level managers?*
 - Motivation and management productivity among ground level managers?*
 - Stress and work satisfaction among ground level managers?*
 - Stress and management productivity among ground level managers?*
 - Work satisfaction and management productivity among ground level managers?*
6. Are motivation, stress, and work satisfaction **predictors of management productivity**?

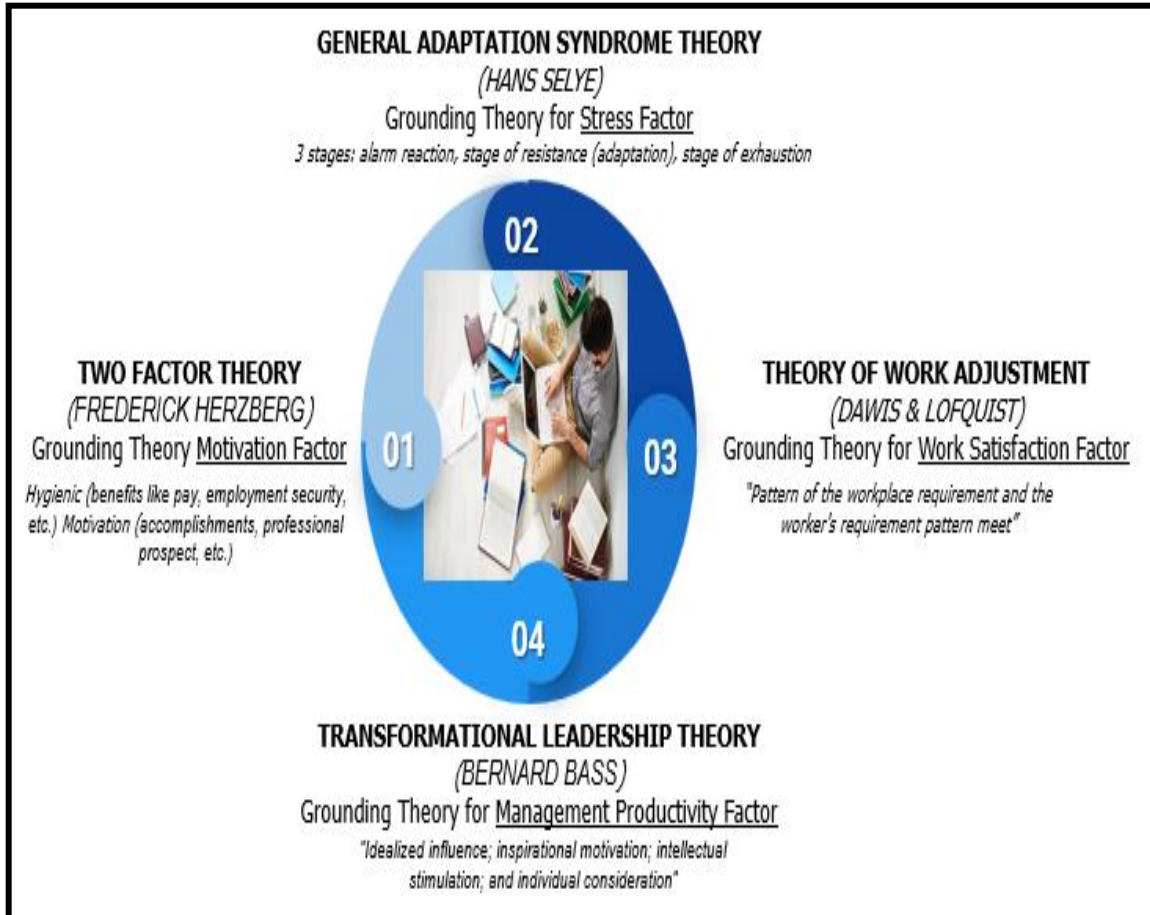


"There are no significant relationships between motivation, stress, work satisfaction and management productivity among ground level managers.

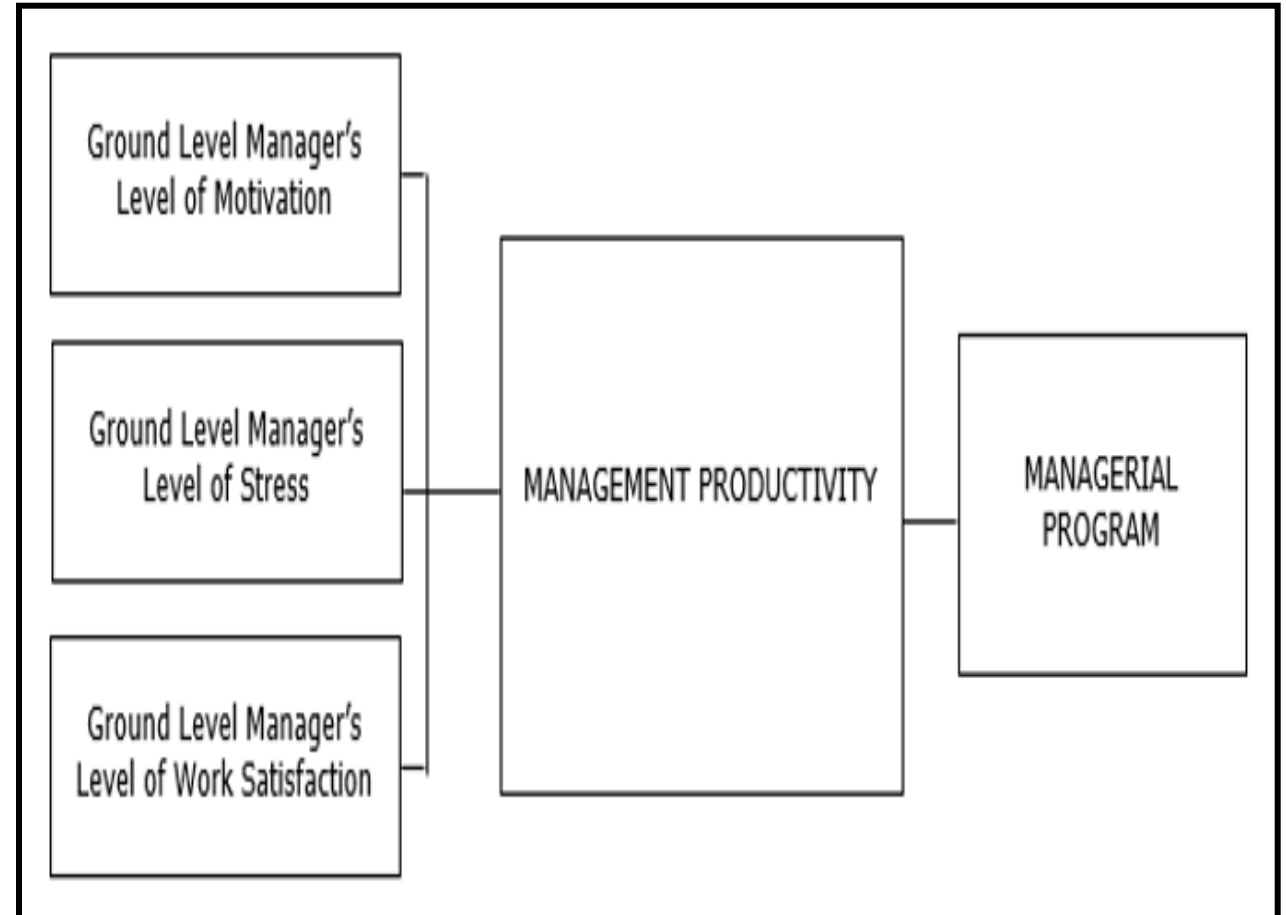


"Motivation, stress and work satisfaction are not predictors of management productivity among ground level managers.

RESEARCH APPROACH



THEORETICAL FRAMEWORK

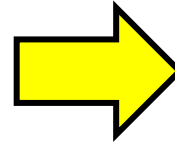


CONCEPTUAL PARADIGM

METHODOLOGY

THEORETICAL FRAMEWORK:

1) GAS THEORY, 2) TWO-FACTOR THEORY, 3) THEORY OF WORK ADJUSTMENT AND 4) TRANSFORMATIONAL LEADERSHIP THEORY



DESCRIPTIVE-CORRELATIONAL RESEARCH DESIGN

Research Instrument

- * 4-Point Likert Scale Researchers-made Questionnaire
- * Validity Tests done by 3 Expert Research Practitioners (4.0 high validity quality)
- * Reliability Test was done using the Cronbach alpha Reliability Test Tool which was pilot tested to 30 NWTF branch managers in Panay (.92 high reliability)

Respondents

- * 93 TSKI Branch Managers
- * Simple Random Sampling Technique was used
- * Rausoft Calculator's Formula to calculate the sample size
- * 95% confidence level and 5% margin of error

Data Gathering Procedure

- * Approval from the WVSU Socio-Behavioral Sciences Research Ethics Review Committee
- * Seeking Approvals from the Heads of the Office
- * Orientation of the respondents and use of Google link in the distribution of Questionnaires
- * Data gathered were inputted at SPSS (Statistical Package For Social Sciences) software for processing, tabulation and analysis

Statistical Treatment of Data

- * DESCRIPTIVE STATISTICS:
Mean and Standard Deviations for the Level of Motivation, Stress, Work Satisfaction and Management Productivity
- * INFERENCE STATISTICS:
Pearson's r procedure and ANOVA were used to determine relationships of the variables to each other
Regression Analysis was also used to test the hypothesis in terms of predictability of the 3 factors to management productivity

RESULTS AND DISCUSSIONS

RESEARCH OBJECTIVES

RESULTS

1. WHAT IS THE LEVEL OF MOTIVATION, STRESS, WORK SATISFACTION AND MANAGEMENT PRODUCTIVITY OF GROUND LEVEL MANAGERS



❑ OVER ALL LEVEL OF MOTIVATION = HIGH MOTIVATION (M = 3.11, SD .55)

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

- Eagerness to work with staff and getting the task done the soonest (M = 3.25, SD .67)
- Working and living each day the core values of the organization (M = 3.22, SD .71)
- Exploration of possibilities that would add value to the branch (M = 3.17, SD .68)
- Enjoying the trust and confidence of staff and management (M = 3.15, SD .64)

❑ OVER ALL LEVEL OF STRESS = LOW STRESS LEVEL (M = 2.08, SD .43)

** Note: 3.50 - 4.00 Very High Stress Level; 2.50 - 3.49 High Stress Level; 1.50 - 2.49 Low Stress Level; 1.00 - 1.49 Very Low Stress Level*

- Sleeping difficulties at night because of various thoughts about work that are disturbing (M = 2.42, SD .84)
- Getting irritated over things that are outside of the manager's control (M = 2.26, SD .71)
- Job nature negatively affecting both the physical and emotional well-being (M = 2.26, SD .76)
- Upset about unexpected things that happen in work like assignment transfers (M = 2.55, SD .81) = HIGH STRESS LEVEL

❑ OVER ALL LEVEL OF WORK SATISFACTION = HIGH SATISFACTION LEVEL (M = 2.99, SD .49)

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

- Being happy with the working relationship with the staff while working as a team (M = 3.22, SD .61)
- Enjoys performing tasks that hone their creativity and innovative skills in managing the branch (M = 3.13, SD .63)
- Grateful for a certain level of autonomy as a leader and decision maker in the branch (M = 3.09, SD .61)
- Being fulfilled of the family & work-life balance the organization provide (M = 1.65, SD .51) = LOW SATISFACTION LEVEL
- Regularity of monitoring by direct supervisors for guidance purposes (M = 2.00, SD .64) = LOW SATISFACTION LEVEL

RESULTS AND DISCUSSIONS

RESEARCH OBJECTIVES

RESULTS

1. WHAT IS THE LEVEL OF MOTIVATION, STRESS, WORK SATISFACTION AND MANAGEMENT PRODUCTIVITY OF GROUND LEVEL MANAGERS

- ❑ **OVER ALL LEVEL OF MANAGEMENT PRODUCTIVITY = VERY PRODUCTIVE** (M = 2.71, SD .52)
**Note: 3.50 - 4.00 Extremely Productive; 2.50 - 3.49 Very Productive; 1.50 - 2.49 Non-Productive; 1.00 - 1.49 Extremely Non-Productive*
 - Zero turn-over among staff for the past 6-month period, due to good leadership style (M = 3.18, SD .87)
 - Regular and on time compliance to monthly reportorial requirements as a branch manager (M = 3.13, SD .69)
 - Considers self as very productive not just in work, but also on taking care of the needs of the family (M = 3.03, SD .68)
 - Lower than 250 branch staff per client ratio during 6-month period (M = 1.89, SD .99) = **LOW PRODUCTIVITY LEVEL**
 - Having less than 100% Operational Self Sustainability, 6-month period (M = 2.35, SD .98) = **LOW PRODUCTIVITY LEVEL**

2. RELATIONSHIP BETWEEN THE MOTIVATION, STRESS, WORK SATISFACTION AND MANAGEMENT PRODUCTIVITY

- ❑ MOTIVATION AND STRESS = **NON-SIGNIFICANT CORRELATION** (r = 0.041, p = .694)
- ❑ MOTIVATION AND WORK SATISFACTION = **MODERATE POSITIVE CORRELATION** (r = 0.570**, p = 0.000)
- ❑ MOTIVATION & MANAGEMENT PRODUCTIVITY = **MODERATE POSITIVE CORRELATION** (r = 0.448**, p = 0.000)
- ❑ STRESS AND WORK SATISFACTION = **NO SIGNIFICANT CORRELATION** (r = -0.430, p = 0.686)
- ❑ STRESS AND MANAGEMENT PRODUCTIVITY = **NON-SIGNIFICANT CORRELATION** (r = -0.004, p = 0.971)
- ❑ WORK SATISFACTION & MANAGEMENT PRODUCTIVITY = **MODERATE POSITIVE CORRELATION** (r = 0.450**, p = 0.000)

*Note: ±1 means perfect positive/negative linear relationship; ±0.8 to ±0.99 very strong positive/negative linear relationship; ±0.6 to ±0.79 strong positive/negative linear relationship; ±0.4 to ±0.59 moderate positive/negative linear relationship; ±0.2 to ±0.39 weak positive/negative linear relationship; 0 means no linear relationship.
 Correlation is not significant at the 0.01 level (2-tailed)*

RESULTS AND DISCUSSIONS

RESEARCH OBJECTIVES

1. WHAT IS THE LEVEL OF MOTIVATION, STRESS, WORK SATISFACTION AND MANAGEMENT PRODUCTIVITY OF GROUND LEVEL MANAGERS

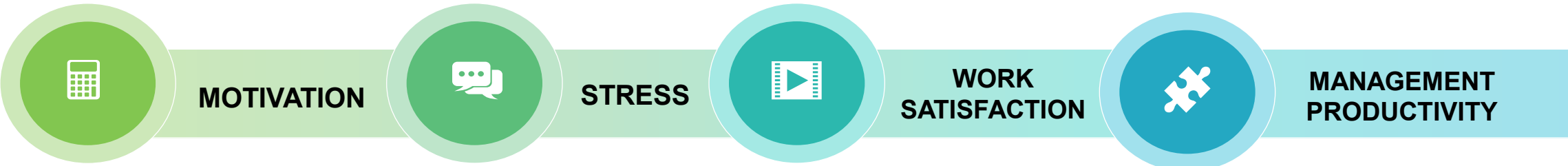


RESULTS







- ❑ Study results had shown that the r^2 or determination coefficient $(.507)^2 = .25$ or 25.7% of the variance of management productivity can be attributed to motivation and work satisfaction ($F = 15.530, p = .000$).
- ❑ Work satisfaction ($B = 0.288, t = 2.599, p = 0.011$) and motivation ($B = 0.270, t = 2.569, p = 0.012$) are predictors of managerial productivity.
- ❑ Stress, on the other hand was excluded, as it does not have any predictive value based on the results. Stress is not a predictor of management productivity.
- ❑ Although motivation and work satisfaction accounts only for 25.7% of the variation in productivity, still they are significant and must be accounted in the organization's planning activities for enhancing productivity.
- ❑ Apparently, the small but significant predictive value at 25.7% is understandable since the productivity of the institution is affected not just by personnel related factors, but also with other non-personnel factors.
- ❑ The remaining 74.3% is due to some unidentified factors such as the economic situation of the country, budget constraints, calamities, etc., which can be determined by future research studies.

CONCLUSIONS

- ❑ Motivation, work satisfaction and management productivity are related to each other, while stress is not.
- ❑ Only motivation and work satisfaction are predictors of management productivity among ground level managers.
- ❑ Stress is not a predictor of management productivity.



RECOMMENDATIONS

-  **1) BRANCH MANAGERS** ❑ Active participation in managerial programs (internal and external) to boost leadership skills and capacities in handling branch operations.
-  **2) HUMAN RESOURCE DEPARTMENT** ❑ Regular research studies/evaluation for branch managers. Introduce managerial training programs to equip ground level managers in handling high degree office routine.
-  **3) BOARD AND MANAGEMENT** ❑ Utilization of this evidence-based results to improve the existing managerial support programs and policies for ground level managers. Localization options.
-  **4) FAMILIES OF BRANCH MANAGERS** ❑ Attend random program invitations/family-based activities initiated by the organization. Be understanding and patient on their manager family members.
-  **5) BRANCH STAFF** ❑ Strengthen communications with their managers to better understand the problems their managers are facing. An open communication to share their needs can help the manager in his/her mentoring tasks.
-  **6) MICROFINANCE INSTITUTIONS AND MCPI** ❑ Conduct similar studies that promote productivity of branch managers. Based on this study results, other MFIs can explore new knowledge that can drive productivity in the workplace.



TO END



“ADDRESSING MENTAL HEALTH AND RESILIENCE OF FIELD STAFF”

K = K NOW YOUR BRANCH MANAGERS

I = I MPROVE BRANCH PROCESSES TO BE EFFICIENT

N = N EVER UNDERESTIMATE “MENTAL HEALTH” RED FLAGS

D = D EVELOP AN ENVIRONMENT WHERE PEOPLE CAN GROW

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