



**OPPORTUNITY**  
EduFinance

# **ENGAGING FIELD STAFF REMOTELY**

Education Finance Technical Assistance

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## OVERVIEW

### REMOTE ENGAGEMENT WITH FIELD STAFF: MOTIVATION & PRODUCTIVITY

This module aims to advise leadership, training teams, and human resource departments of Financial Institutions (FIs) on:

1. Identifying key messages to field staff to increase motivation and improve productivity during crisis
2. Develop an “insider narrative” around the identified key messages
3. Communication strategies to remotely deliver the “insider narrative” in an efficient and cost-effective manner
4. Leverage existing cultural and social symbols (stories, metaphors) to increase adoption, retention and action
5. Establish the “insider narrative” as an anchor for detailed instructions, process and operational strategies
6. Establish feedback loop for better coordination and communication

**Hypothesis:** The Opportunity EduFinance team has identified the following two hypotheses to increase motivation and productivity of field staff during crisis situations. This is a huge subject and based on research and discussions with industry leaders, we have identified core drivers to increase staff motivation and productivity.

**Motivation.** The endgame of an insider narrative is to provide a “compass” to field staff. This helps them to see how they contribute in their own operating domain as an individual/team with their actions. The assurance that together we are moving in the right direction is a fundamental motivation driver. This art of independently thinking together brings motivation to field staff. Motivation, once established, can be sustained by internal processes and systems of the FIs.

**Productivity.** Its key drivers are management of existing resources. For FIs key underlying resources are time, attention and **creative problem-solving** by field staff. On this base, FIs can further improve productivity by setting broad work-context, guidelines on deliverables, setting timelines, supervision, monitoring, feedback loops and setting benchmarks.

Opportunity EduFinance will work with interested FIs to improve motivation and productivity of field staff at a fundamental human level.

**Objective:** Opportunity EduFinance will work with FI to develop and deliver an “insider narrative” to establish motivation of field staff by designing a compass to navigate crises and help field staff learn, reinforce, re-discover and share “attention” and “problem-solving” hacks.

**Action steps:**

	<b>Steps</b>	<b>Time</b>	<b>During</b>
1.	Workshop with senior management to identify key messages	2-4 hours	1-2 days
2.	EduFinance to propose 2-3 insider narratives and finalise these with FI	2-4 hours	1-2 days
3.	To facilitate 1 video-conferencing enabled discussion sessions with field staff	4-6 hours	2-3 days
4.	Incorporate feedback from this workshop in a debrief session with FI team	8 hours	1 day
5.	EduFinance team to share “summary report” with FI management on this workshop with staff feedback	8 hours	1 day

**Timeline:**

Quick turn-around in 2 weeks engagement

**INTRODUCTION**

The COVID-19 crisis has crippled economies worldwide and the low-income segment has been badly hit. This very segment is the constituency of microfinance. Lockdowns have been imposed across various geographies and economic activities have come to a grinding halt. Field staff are the foundation on which the financial inclusion sector rests. However, they are currently very worried and often get limited information about the changed context. This makes them prone to making assumptions, confusion, unclear expectations and sharing rumors among colleagues. At the same time, field staff are the ones that remain at the forefront of tackling the crisis.

Opportunity EduFinance has been in contact with its FI-partners and understood that there is a need to engage with field staff. The following concerns emerged:

1. **Staff motivation:** Management feels that there is a need to address motivation of field staff. Operations are already difficult during normal operating circumstances. For many staff, maintaining the motivation to work, help clients or even fight the crisis is a challenge.
2. **Staff productivity:** During crises there is a call to go beyond the call of duty. The crisis needs to be tackled with speed, but directions also need to be right. Field staff need to come out with a creative problem-solving attitude, backed by hard work and a good understanding of the situation. Many staff have been asked to work from home and there are challenges with regards to supervision, which limits productivity.

**PROBLEM STATEMENTS**

1. Field staff need to **understand** the changed context of their work
2. Field staff should find **reason, hope and strength** to work in this changed context
3. Field staff as individuals need to take **ownership** of their actions and take care of their **physical and mental well-being**.

## SOLUTION APPROACH: MOTIVATE THE ELEPHANT<sup>1</sup>

During the normal course of affairs, when most of the variables under consideration are quite clear, field staff are supposed to deliver on designated tasks with performance standards. In this situation, the  **rider mind**  of field staff can direct the  **elephant** , with its emotions, motivations and ambitions down a certain  **laid down path**  paved by the management. However, during crises or during times with huge opportunities, previously  **laid down paths**  are no longer useful, reliable, or sufficient condition to desired destination. Hence, during such circumstances the  **rider mind**  of field staff needs to guide the elephant via new pathways; however, the  **elephant**  may be overwhelmed and runs amok. In this scenario, management needs to engage directly with the elephant's emotions and motivate the elephant.

**A crisis often contains the seeds of huge opportunities.** Crises can create a powerful organisation culture by a shared understanding of the issues at hand. Crises create stories that circulate in the organization for eternity. Crises also help change existing processes, or make change mandatory, and create contexts to bring heroes out of individuals.

The key to create a solution-oriented culture is in how we create the “insider narrative” for our colleagues. Leadership might do better by restricting the habitual urge of controlling all outcomes and instead explore developing a narrative that drives bottom-up solutions.

The objective of this inside narrative is to raise the pressure skilfully. The goal is to create mild claustrophobia. The team will know that they are captive of a crisis but there is an opening, a light at the end of the tunnel. The team will also feel that there is a seed of opportunity in this crisis. Collectively, there will be a feeling of interconnectedness and a belief that together we can explore different courses of action and achieve our desired goal. We suggest that the insider narrative should include the following key messages:

- 1. Context of the situation and goals:** this addresses the known reality of information, processes and structures. This part of the insider narrative shares understanding with the team about the new work context and establish agreement on how we collectively view the new context. These inputs are objective facts, and therefore credible pieces of information.
- 2. Challenge:** to address the strategic and deliberate part of the insider narrative. The approach is to inform the team about the solution/answers/options that are not available. The team needs to know what they cannot do and why in the given context.
- 3. Circumstances:** to inform the field staff about the response from the leadership. It is to share with the team what we are doing and what others are doing. This helps the team to see that everyone has skin in the game and is making an honest effort.
- 4. Consensus:** the domain of “elephant emotions”. Leadership normally engages with field staff to orchestrate a narrow band of actions. This discovery and validation of narrow bands of actions are necessary because with stressed minds, the team can magnify the problem and feel overwhelmed. This part of the narrative connects at the level of feeling and helps bringing agreement and motivation.
- 5. Competencies:** once we find the feeling among the team, we provide opportunities to “grow our people”. We create context and possibilities for heroes to emerge.

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<sup>1</sup> <https://twentythirty.com/see-bigger-picture/>

## INITIATIVE – “बैठक”<sup>i</sup>

बैठक is a Hindi word which means that people are sitting together to discuss an issue or problem at hand. But no one is leading it, there are few respected elderly people who are facilitating and maintaining the decorum. Everyone first establishes agreement on how they are collectively viewing the situation and inform each other on facts around the real problem. The key is that there is no one who is supposed to provide answers. Answers emerge from conversation in a very gradual manner and in which the answer is owned by everyone. The success of this kind of meeting lies in the co-creation part; no one can tell you exactly who is the one who developed the answer. This kind of answers transcend the boundaries of ego, argument and are usually adopted by the whole group.

Different cultures have different words for this kind of community meetings and the title of the videoconferencing itself will evoke those feelings among attendees.

Opportunity EduFinance found the motivation of creating this initiative in “**Theory U**”<sup>2</sup> and the potential it has for people and organizations interested in a co-creating a solution-oriented approach. Theory U is a theoretical framework developed by MIT researcher, Otto Scharmer, who brought together diverse knowledge from different areas in a methodology that proposes processes of change and transformation in any system, such as organizations, institutions, communities and families.

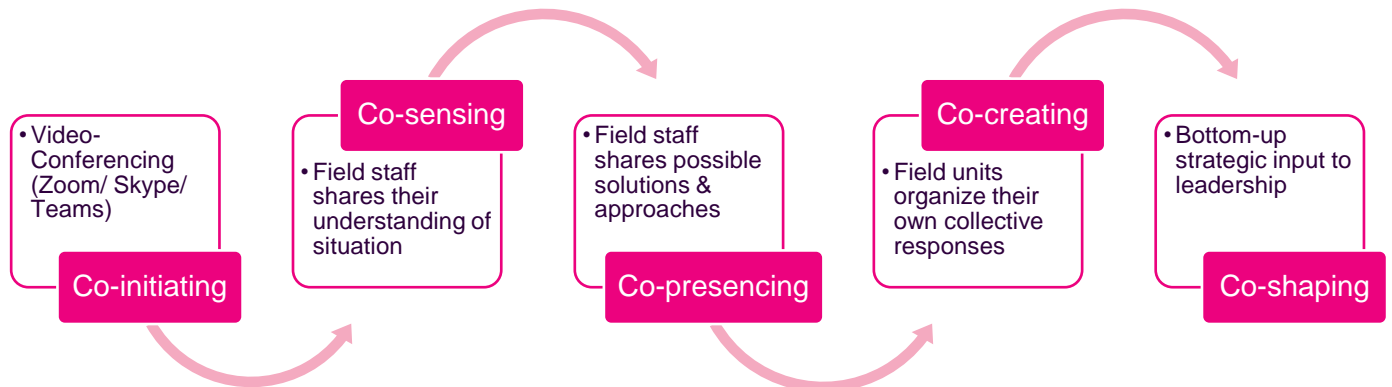
His starting point is that we live in a system that limits us as individuals, but also collectively. This generates negative results for all of us. This happens because we only have the perception of the tip of the iceberg. And that to really understand the situation we need to receive and reflect on each other perspectives because individually we might miss out on certain blind-spots.

Theory U is the methodology that allows for this reflection together. Doing it involves the five movements of the Theory U process:

1. **Co-initiating:** uncovering shared intention—building a first level of intention and holding that intention as “container” in which all further discussion will happen.
2. **Co-sensing:** seeing reality from the edges of the system— establishing the horizontal connection
3. **Co-presencing:** connecting to your highest future potential— establishing the vertical connection
4. **Co-creating:** prototyping to learn by doing—bringing the new into reality
5. **Co-shaping:** embodying and institutionalizing the new— evolving the larger eco-system.

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<sup>2</sup> <https://www.youtube.com/watch?v=GMJefS7s3lc#action=share>



## DELIVERY

Based on our experience, it takes about 30 minutes of facilitated discussion to find feelings and emotions among field staff for the intended key message. And management should identify not more than 3-5 key messages to be communicated to the field staff. It is better to do at least 2-3 sessions on consecutive days so that during a single session of around one hour, 1-2 messages get rooted in the feelings of field staff.

EduFinance will work with FIs to deliver 1-2 such sessions and be part of the discussion. Based on the feedback received, EduFinance will streamline the module and hand it over to the partner-FI who can then scale the module across the organisation.

## PROCESS & LOGISTICS

1. **FI senior management will share a hypothetical “management message” to field staff** with EduFinance. This will give EduFinance understanding of how the FI wants to orient their field staff.
2. **A deep dive session with EduFinance** so that we finalize key messages (not more than 4) to be delivered during these sessions and develop insider narratives and delivery mechanisms.
3. **Video conferencing with the field staff.** EduFinance will suggest and support the FI with the most appropriate conferencing solutions. EduFinance will also join the conversations.
4. **EduFinance will work with FI to develop and share meeting notes** so that field staff can revise and reflect.
5. EduFinance team will work with FI to **further develop modules** based on feedback from the sessions.
6. **FI internal teams to scale-up the initiative inside the institution.**

## DISCUSSION FORMAT

Based on our experience in India, the following format worked to our expectation. This is an indicative format. EduFinance and FI teams will work together to deliver region specific discussion format.

#	Methodology	Details
1.	<b>Opening by facilitator</b> (5 mins)	<ul style="list-style-type: none"> <li>- Highlight top 3 points you want to convey</li> <li>- Reinforce these points with stories and metaphors<sup>3</sup></li> <li>- Use voice modulation</li> </ul>
2.	<b>Reflections</b> (10 mins)	<ul style="list-style-type: none"> <li>- Ask participants to reflect on the message</li> </ul>
3.	<b>Group discussions</b> (20 mins)	<ul style="list-style-type: none"> <li>- Create opportunities for group discussion (e.g. break-out rooms in zoom) so that participants can share their understanding with each other, listen and come up with shared understanding</li> </ul>
4.	<b>Reflections</b> (20 mins)	<ul style="list-style-type: none"> <li>- Groups share their perspectives and listen to each other</li> </ul>
<b>BREAK for 5-10 min if needed</b>		
3.	<b>Reinforcement - Story telling or metaphors by facilitator</b> (10 mins)	<ul style="list-style-type: none"> <li>- Human minds use stories to find feeling. We have evolved with stories and some stories survive for thousands of years and still hold relevance. Find stories from your culture and context that reinforce the shared understanding after reflections.</li> <li>- Explore internet, books, and friends to get relevant stories and practice story telling with web resources.</li> </ul>
4.	<b>Reflection time</b> (10 mins)	<ul style="list-style-type: none"> <li>- Give participant enough time to think</li> <li>- Be comfortable with waiting and silent period</li> </ul>
5.	<b>Sharing time</b>	<ul style="list-style-type: none"> <li>- Ask for few volunteers to share their insights</li> <li>- Give confidence to the volunteers</li> <li>- Get her/him applause</li> <li>- Support his/her arguments</li> <li>- Thank for the sharing</li> </ul>
6.	<b>Summary Talk</b>	<ul style="list-style-type: none"> <li>- Make audience excited with some powerful visuals, one-line messages or poems or idioms</li> </ul>
7.	<b>Prayer</b>	<ul style="list-style-type: none"> <li>- Reinforce the faith and power of prayer.</li> <li>- Share serenity prayer<sup>4</sup> at the end</li> <li>- Ask everyone to close their eyes at end for 1 minute for collective prayer to fellow brothers and sisters who are troubled, ill or have left us in this crisis.</li> </ul>
8.	<b>Meeting minutes</b>	<ul style="list-style-type: none"> <li>- Share meeting minutes with the team within 24 hours of the session in the form of small brief or audio/video message or power point presentation. Detail enough so everyone can recollect the discussion</li> </ul>

<sup>3</sup> <https://theimaginativeconservative.org/2019/07/the-power-of-metaphor.html>

<sup>4</sup> [https://en.wikipedia.org/wiki/Serenity\\_Prayer](https://en.wikipedia.org/wiki/Serenity_Prayer)