OPPORTUNITY
EduFinance

ENGAGING FIELD STAFF REMOTELY

Education Finance Technical Assistance

TABLE OF CONTENTS

OVERVIEW
REMOTE ENGAGEMENT WITH FIELD STAFF: MOTIVATION & PRODUCTIVITY

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

1. Identifying key messages to field staff so as to increase motivation and improve productivity during times of 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 on use of existing cultural and social symbols (stories, metaphors) to increase adoption, retention and action.
5. Establish the "inside narrative" as an anchor / baseline for detailed instructions, process and operational strategies
6. Establish feedback loop for better coordination, engagement and communication

Hypothesis: The Opportunity EduFinance team has identified the following two hypotheses to increase motivation and productivity of field staff during crisis situations. 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 "direction" to field staff. This helps them to see how they contribute as an individual and ultimately as part of a wider team with their actions. The assurance that together we are moving in the right direction is a fundamental motivation driver. Once established, this can be sustained by internal processes and systems of the Financial Institution (FIs).

Productivity. A key driver for productivity is the management of **existing resources**. Some of the key resources for any financial institution is time, problem identification and creative resolution and thereafter execution of such a solution.

A financial institution can improve productivity by setting up broad work-context, guidelines on deliverables, setting meaningful timelines, improved supervision, monitoring, feedback loops and setting benchmarks once established.

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 the FI to develop and deliver an "insider narrative" to establish motivation of field staff by designing a compass to navigate through any crises and help field staff learn, reinforce, re-discover and share "attention" and "problem-solving" hacks.

Action steps:

	Steps	Time	During
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 the same with FI	2-4 hours	1-2 days
3.	To facilitate 1video-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 many economies worldwide and the low-income segment has been most affected and yet this is the very foundation of microfinance.

The implementation of lock-downs across various geographies and economic activities has brought key activities to a halt. Field staff who are at the centre and are a key foundation on which the financial inclusion sector rests have been left badly exposed as a result of limited information about a number of key areas.

Many times, these front-line staff are also at the forefront of tackling the crisis.

Opportunity EduFinance, in collaboration with its FI partners, agreed and understood the need to engage with field staff. In our discussions the following concerns emerged:

1. **Staff motivation:** Management feels that there is a need to address motivation of field staff. Operations have already been tested during normal times and everyone knows what to do. However, for many staff, maintaining the motivation to work remotely or even the ability to help clients during the crisis is a challenge.

2. **Staff productivity:** The ability to go beyond the call of duty has been a major challenge as there is need to act with speed and initiative. The challenge of working remotely and with minimum supervision has seen the need for more concise and consistent directives, a very creative attitude to problem solving and a god understanding of each environment in the situation. The absence of these has had an impact on 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 need to take ownership of all their action and take care of their physical and mental well-being.

SOLUTION APPROACH

A good crisis should not be wasted because they may contain the seeds of huge opportunities. **Crises can create a powerful organization culture by a shared understanding of the issues at hand.** Crises create stories that circulate in the organization for eternity. Crisis also help change existing processes or make it mandatory and create contexts to bring heroes out of individuals.

As leadership, it is key to focus on a solution-oriented culture through creating an **"inside narrative"** approach for our colleagues as opposed to controlling all outcomes.

The desire to explore and develop insider narratives drives bottom-up solutions.

The objective of this inside narrative is to raise the pressure skilfully. The goal is to create mild claustrophobia; extreme or irrational fear of confined places. 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 faith that together we can explore different courses of actions and can 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 establishes 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 they cannot do so 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 role of Leadership here is to engage with field staff to discover and validate a given set of actions so as to bring about cohesion, agreement and motivation.

5. **Competencies:** Based on each individual's strength we are able to provide opportunities to "grow our people" and provide the needed support for heroes to emerge.

INITIATIVE

"It takes a whole Village to raise a Child" is an African Proverb that can be used to explain this initiative.

In modern times, Opportunity EduFinance found the motivation of creating this initiative in **"Theory U"**[1] 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.

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[1] https://www.youtube.com/watch?v=GMJefS7s3lc#action=share

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.
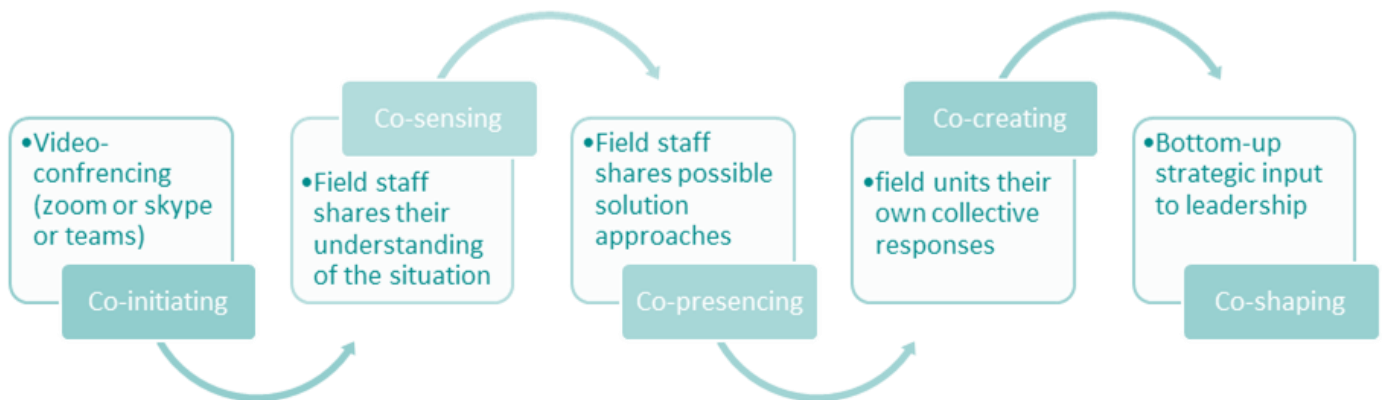
Should read- field units share collective responses

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.

Management should identify not more than 3 key messages to be communicated to the field staff.

A minimum of 2-3 sessions on consecutive days is recommended each session lasting about an hour to ensure better reception of the message.

EduFinance will work with the FI 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 (build internal capacity through internal processes and for business continuity).

PROCESS & LOGISTICS

1. **FI Senior management will share a hypothetical "management message" to field staff** with EduFinance*(example here).* 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 Customise further and scale-up the initiative inside the institution.**

DISCUSSION FORMAT

- Proposed class of 25 participants so as to have a good discussion
- Maximum of 2-hour session per day

#	Methodology	Details
1.	**Opening by Lead Facilitator** (10 Minutes)	- Introduction of facilitator (s) - Briefly introduce, "why we are here". - Highlight the 3 points that you would want to convey - Ask for an opening prayer led by a volunteer participant - Guide participants on the format of the session and the use of the conferencing medium adopted.
2.	**Knowing the Participants** (15 Minutes)	- Ask for self-introduction by Participants (to include name, role in organisation, location (state/district), - Each Member to give at least one expectation - Each member to state any worries which should be responded to before the engagement in 3 - During introductions, video to be active and can be switched off thereafter. - Agree on housekeeping Rules including; - Mute/Raise Hand - Respect for one another's opinion - Time to complete the session - Active Participation
3.	**Facilitator Initial Engagements** (5 minutes)	- Reinforce the 3 points with teasers, wise sayings, stories and African Proverbs relating to such situations and metaphors[2]
4.	**Reflections** (5 minutes)	- Ask participants to reflect on the message

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[2]https://theimaginativeconservative.org/2019/07/the-power-of-metaphor.html

5.	**Group discussions** (20 minutes)	- Create opportunities for group discussion (e.g. Break-out rooms in zoom) so that participants can share their understanding with each other, - Since there was a breakout in groups, a group leader should be identified to present on behalf of the group - Give confidence to the Leader - Listen and come up with shared understanding
6.	**Reflections** (20 minutes)	- Groups shares their perspectives and listen to each other
	BREAK for 5-10 min if needed	
7.	**Reinforcement - Story telling or metaphors by facilitator** (10 minutes)	- Human minds use stories to find the feeling. We have evolved with stories and stories less exceptionally low entropy. Some stories survive for 1000s of years and stay relevant. Find stories from your culture and context that reinforce the shared understanding after reflections. - Explore internet, books, and friends to get relevant stories and practice story telling with web resources.
9.	**Reflection time** (5mins)	- Give participant enough time to think - Be comfortable with waiting and silent period
10.	**Sharing time (25 minutes)**	- This is a wrap up session - It is preferable that each individual shares their take home - Give confidence to the persons - Get her/him applause - Support his/her arguments - Thank for the sharing - Handle or request if expectations have been met and what other key areas for the future,
6.	**Summary Talk (3 minutes)**	- Lead Facilitator wraps up the session with reference to the first 3 messages, the engagements with the participants.
7.	**Prayer (2 Minutes)**	- 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. (By one of the participants) - Share serenity prayer[3] at the end
8.	**Meeting minutes**	- 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 - Propose a next steps (say, as Q&A for 30 -60 minutes) a week after

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[3]https://en.wikipedia.org/wiki/Serenity_Prayer