Grameen Foundation, a global nonprofit organization, helps the world’s poorest people – especially women – lift themselves out of poverty by providing appropriate financial services, life-changing information and unique business opportunities. Founded in 1997, Grameen Foundation has offices in Washington, DC; Seattle, WA; Colombia; Ghana; Hong Kong; Indonesia; Kenya; the Philippines; and Uganda. Microfinance pioneer Dr. Muhammad Yunus, founder of Grameen Bank and winner of the 2006 Nobel Peace Prize, is a founding member of its Board of Directors, and now serves as director emeritus. For more information, please visit grameenfoundation.org.

This case study is a product of Grameen Foundation. We would like to acknowledge Kimberly Davies and Maria Luque as the writers of this case study; Debbie Dean and Peg Ross for their technical support; and Jess Watje, Julie Peachey, Luis Sasuman, and Santosh Daniel for additional support. We would like to further acknowledge Amhara Credit and Savings Institute, CARD Bank, and CASHPOR Microcredit for their partnership and collaboration.
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Introduction

“Change is the only permanent thing in this world. We need to change, especially for our betterment, so we need to build up the habit of change if we are striving for excellence,” says Irma Nuevo at a monthly meeting with CARD Bank’s savings pilot team.

Irma is the Human Resources consultant at CARD Bank, a leading microfinance institution (MFI) based in the Philippines and one of the three MFIs participating in the Microsavings Initiative.

Grameen Foundation’s Microsavings Initiative follows a holistic approach to microsavings. It provides the framework and tools to develop and offer convenient, accessible, and secure poverty-focused savings programs while building sound financial, organizational and operational practices that help transform MFIs from credit-led to demand-driven institutions. One important component of the holistic approach is the management of process and systems changes and the impact they have on the organization and its people; we call this change leadership.

Successful change can be difficult to achieve, as organizations that desire change may unconsciously resist it. For instance, in one of our savings mobilization programs we helped create new functional positions in the organization such as Marketing and IT Project Managers. Over time, however, the individuals in those positions were being pulled back into their operational roles and had a hard time fulfilling all the responsibilities of the new functional roles. We deduced that the organization itself was simply pulling those people back into roles that it was comfortable with, roles that the organization knew.

Hanging on to old habits creates unconscious resistance to change. However, effective change leadership can help an organization and its individual staff members embrace and effect change. This case study highlights our approach including strategies, challenges, lessons learned and best practices associated with change leadership.
What is Change Leadership?

We define change leadership as the process of guiding organizations and individuals through significant institutional change to ensure the change can be successfully implemented and sustained.

At Grameen Foundation, our Human Capital Center guides the change leadership process for our transformational Microsavings Initiative with a two-pronged approach; we focus on both the operational and psychological aspects of change. Many organizations, particularly MFIs, tend to focus on the operational changes needed to support a large scale project such as our Microsavings Initiative. The operational side often consists of updated manuals, process maps, systems and technology, and metrics. However, we believe that the psychological side of change and the mental stages employees go through are largely underestimated. These stages include awareness, understanding, acceptance, commitment and action.

Both aspects of change need to be addressed simultaneously to ensure the successful implementation and sustainability of any large scale transformational change an organization undertakes.

An MFI’s transformation to a demand-driven institution that offers a full suite of financial products to their customers completely changes the way the organization does business. This transformation, especially when implementing a portfolio of savings products, requires a strong customer service focus within the MFI. Adding or expanding savings products and services requires a new type of relationship and a greater level of trust between an institution and its clients. The MFI must make the transition from a lender to a deposit-taker, which entails a shift from lending to trusted clients to asking customers for their trust.

The adoption of savings is not just a mere addition of a product line. Rather, it is a major change that will dramatically affect the way the organization does business, including the type of employee it hires, how staff is trained, the profile of its target customers, the way products are
marketed, as well as its organizational structure. Our experience with the Microsavings Initiative demonstrates that success can be enhanced through the use of a robust change leadership strategy.

**Project Background**

Grameen Foundation is currently engaged in a three-year Microsavings Initiative funded by the Bill & Melinda Gates Foundation aimed to reach 1.45 million new savers across three institutions in the Philippines, India, and Ethiopia. We work with The Center for Agriculture and Rural Development’s CARD Bank, a microfinance oriented rural bank in the Philippines; Amhara Credit and Savings Institution (ACSI), an MFI in Ethiopia; and CASHPOR Micro Credit, a poverty focused, not for profit company in India.

Both CARD Bank and ACSI have historically offered voluntary savings products but have not had the impact they had originally expected. CASHPOR is new to savings and is working as an agent on behalf of a regulated bank (known as the Business Correspondent model in India) as Indian MFIs are not allowed to collect deposits. At all three projects, change leadership is important to enable these MFIs to fully integrate the change needed for their savings transformation to be successful.
Our Process

Grameen Foundation worked closely with the MFI’s leadership teams to design a change leadership process that took into account the organization’s capacity and current human capital management capabilities. The common essential components in each of the three projects were to establish expectations, complete a Human Capital Management (HCM) Assessment, create a communication plan, and implement an action plan that supports change.

This section outlines the importance of each component, how we implemented these components in this project, and the lessons we derived.

1. Establish Expectations

To ensure alignment around the desired outcomes for a transformational project, it is important to discuss and establish roles, responsibilities and expectations from the start with the MFI’s senior leaders. These initial discussions are critical to help key executives understand the transformative nature of the undertaking, its impact on the way the organization does business, and the importance of strong organizational support in achieving success. Equally important, these discussions should address what has been shared about the project across the organization as the goals and anticipated benefits must be clearly communicated prior to the formal kick-off.

An internal project champion, preferably someone from the senior management team, should be identified at the beginning of the project to be the primary spokesperson for the rest of the management team. This person should have enough influence in the organization to communicate the strategic importance of the project to key stakeholders and help them overcome organizational roadblocks as they arise. The project champion should own the communication plan and ensure that the entire organization is receiving the intended messages.

While we discussed change leadership in our initial project kick-off meetings, we later realized that we would have benefited greatly from also having an initial change leadership workshop for both the senior management team and the microsavings project team. This would have given senior managers a better understanding of what change leadership means and the importance of establishing and following a formal plan.

The right time to engage other stakeholders in this work depends on the culture of the institution and how it embraces the psychological side of change. When the stakeholders experience the transformation firsthand, they can fully grasp the impact that it may have on an organization.

For example, CASHPOR transitioned from a single product (credit) to a multi-product strategy (credit and savings). The senior management team wanted the organization to experience what this change really meant for a few months in the pilot phase. After two months, the rest of the management team truly understood what their teams were facing and how much of a shift in mindset was required for them to be successful.
Leveraging participants’ experiences and their need to more effectively lead their staff through these changes meant that people were “ready” to consider how important it was to plan and communicate these changes. In fact, immediately after the change workshop at CARD Bank, managers wanted to develop a communication plan covering the significant transformational change taking place at the organization.

Support for this process is needed from all key stakeholders, from the senior management team through all staff levels. We found that, in several of our partner organizations, the work culture requires explicit senior management agreement before lower-level staff will consider following as well.

It’s important to note, however, that a successful change leadership plan must engage all levels of staff to achieve project objectives.

Lessons Learned:

A change leadership workshop with senior managers during kick-off activities is important to introduce the change leadership concept.

A project champion and change leader should be identified in the very beginning of the project; often these two roles are filled by the same person.

The best time to hold change leadership workshops for other key stakeholders depends on initial experiences by the stakeholders in order for them to truly understand the impact.
2. **HCM Baseline Assessment**

Before an organization undergoes any major transformational change, it is essential to determine whether it has the current capability and capacity to do so. While many may take this for granted, it is often a missed step in organizations with many competing priorities. Our initial activities with each MFI focused on understanding their current human capital practices and capabilities. This baseline assessment then formed the basis for identifying changes needed to support the Microsavings Initiative.

We assessed each MFI’s current HR practices through our Human Capital Management Assessment with three goals in mind:

1. To understand the current state of HR systems and processes
2. To determine where gaps existed
3. To provide recommendations to close such gaps, especially in those systems and processes that were critical to the Microsavings Initiative

To conduct the assessment, HR experts requested background documentation and met with staff to discuss seven broad areas of Human Capital Management: strategic planning, leadership practices, culture, talent attraction, talent development, compensation and rewards, and a review of the HR function.

The findings and recommendations from the HCM baseline assessment were presented to the MFI’s senior management team to identify priorities for action, and develop a plan to support the Microsavings Initiative.

Understanding an organization’s style of decision-making and working within this framework is critical when providing support for the change that this type of project requires.

Some key questions to ask are:

- *Is the MFI leadership and decision-making centralized at the top of the organization?*
- *Are most decisions made by a single individual, or is consensus among senior managers the norm?*

Answering these questions will facilitate efforts to obtain support from the appropriate stakeholders and identify areas of focus for the change leadership plan. Obtaining this clarity during the initial baseline assessment process can positively impact the adoption of a change leadership plan and the implementation of recommendations. This will shape the nature of future interactions with the MFI, how recommendations are presented to leadership, how the communication plan is built, and how the general change leadership plan is created.

Also, we found it necessary to initially focus on the “low-hanging fruit” or easy to adopt changes to demonstrate the value of allocating resources to them. These easy to adopt changes
often have a more evident relationship with the final objective of the project and the leadership team’s organizational priorities. When these aspects of change are addressed first, the institution is able to see the value in the HR and change leadership work.

Once the organization sees positive results, there is then a better chance for full institutional support for the harder to address gaps, allowing the team to dive deeper into other HR and change leadership areas.

Lessons Learned:

*Management style, particularly how decisions are made within the organization, needs to be understood from the beginning.*

*Addressing “low-hanging fruit” recommendations first can help build credibility with the senior management and allows for full support of harder to address issues.*
3. Create a Communication Plan

A robust communication plan is at the base of a successful change strategy and is the best tool leaders of an institution have to help employees understand and accept the importance of change, build commitment to the process, and optimize performance. Communication is the key to address both the psychological and operational aspects of change, which is why a clear communication strategy must be in place throughout the entire change process.

Two main objectives of a communication strategy are:

1. Help senior management understand the importance of change leadership.
2. Enable senior managers and change agents to communicate regularly and consistently with the rest of staff throughout the process to help them understand the reasons for the change and how work will be done differently.

The HCM Assessment helped us design these communication strategies and determine how to best deliver structured messages to senior management and throughout the entire organization.

Questions to Address throughout the Psychological Stages of Organizational Change:

- **Awareness**
  - Why Savings?
  - How does it relate to my organization's vision?

- **Understanding**
  - What will this mean for me, my department, and the organization?
  - What are the risks and challenges?
  - Will there be resistance?

- **Acceptance**
  - What should my immediate goals and priorities be?

- **Commitment**
  - What should my immediate goals and priorities be?

- **Action**
  - How should I implement my goals and priorities?
Resistance is inevitable at any stage of the process. Employees at any level are apt to resist some portion of the change; some will be open or overt about their resistance, others may not openly acknowledge it, and many may not even be conscious of it.

A strong communication plan with opportunities for two-way discussion will better equip the change leader and senior management to understand at what stage of the process employees are, where the resistance is, and how to appropriately address it.

**Communicating with Senior Management:**

Once the leadership style of the institution has been identified, the change leader along with key stakeholders should design a communication strategy that will maximize support from senior managers.

This communication plan should take into account the institution’s organizational culture to be able to make recommendations in a style that is familiar to the organization and in a tone that is culturally acceptable. The decision-making style of the organization will also shape the communication strategy as it will help identify those stakeholders that the communications should reach first, as well as the most appropriate timing and frequency of those communications.

**Communicating with All Staff:**

Staff at all levels will need guidance and support throughout the change process. The change leader needs to own the communication plan to ensure continual focus. However, many individuals and teams are involved in the communication plan, and must have a clear understanding of its importance.

While it is critical to have senior management endorsement, obtaining the support and trust of the rest of the staff is just as important. If the MFI has a centralized decision-making structure, and if cultural traits make it rare for staff to openly challenge decisions made at the top, there might be an inclination to assume that the entire organization is automatically on board once there is senior management support. However, much of the change is ultimately in the hands of field officers and middle managers as they regularly interact with clients.

The success of implementation will depend heavily on field officers and middle managers. They need to understand how their roles are changing and be committed to the new or expanded line of business. It is these people who carry out new procedures, so they must understand how and why to implement them.

An effective communication plan is one that clearly outlines the frequency, forms of, and the owner of communications in the organization. We learned that this enables active engagement.
of all staff. Potential forms of communication range from memos, emails, and project newsletters (with FAQs), to town hall-type meetings, quizzes, and more.

We also learned that it is important to allocate an internal HR staff member that can dedicate at least fifty percent of his or her time to the project. This will ensure that HR recommendations are acted upon and that they are culturally and organizationally relevant. The involvement of an internal HR change leader will help ensure that the desired change can be achieved and sustained in the organization beyond Grameen Foundation’s involvement in the project.

Lessons Learned:

The communications plan should clearly articulate the various forms, frequency, and owner of communications and engage all levels of staff.

An internal HR person should be dedicated to change leadership and communication in a transformational project such as savings.
4. Implement Supporting Mechanisms

This section explores the common human capital management supporting mechanisms, the challenges we faced implementing them throughout the Microsavings Initiative, and the learnings we derived.

In a project such as the Microsavings Initiative, the MFI’s HR function supports the entire transformational journey. This includes both the efforts to ensure employees understand and embrace the change, as well as the efforts to redesign and implement the core human resources processes in support of the change. The processes that support wide-scale transformational change often include determining the number and types of new positions needed, selecting employees with the appropriate skills to fill these new roles, revising the organizational structure, building capacity, and aligning performance management and rewards to the project’s objectives.

The results of the HCM Assessment allow organizations to prioritize and address the most critical areas: job descriptions, skills gap analysis, recruitment and selection, learning and development, performance targets, and rewards and incentives.
A. Job Descriptions

When an institution transforms from a credit-led institution to a demand-driven institution offering a full suite of financial products, it may need to adopt a new organizational structure. New roles will need to be created and existing roles will need to be revised to support the necessary changes.

An organizational transformation of this scale will have an impact on the role of virtually all employees and their respective job descriptions. While updating job descriptions early on speeds up the transition period, we learned that this is a very iterative process.

For example, at CARD Bank, we first updated job descriptions of savings officers and other staff who directly offer savings products to clients. This later resulted in a need to shift the roles of branch managers, and a more evident need to engage them even further in leadership and marketing strategies.

Also, we found that during the planning stages of change leadership it can be difficult to predict all the support needs, role changes, and new tasks that will be required to sustain the change. Therefore, MFIs might only be able to fully adopt all job descriptions after the new systems and processes have been rolled out and tested. This was the case in CASHPOR, where job descriptions were made early in anticipation of the new savings program and processes. In reality, the model changed and required different roles than originally anticipated and subsequently, job descriptions had to be updated again.

We recommend preparing the initial job descriptions with the best information known at the beginning, but plan to reevaluate throughout the pilot stage. Current employees can add their input and make needed adjustments if business processes have shifted throughout the project.

Lessons Learned:

Updating job descriptions for positions that are directly related to the new product will most likely result in the need to shift other related positions.

Job descriptions should be developed early in the process, but staff should later have input into revising the job descriptions to ensure that staff take ownership of their roles.

Actions to Take:

1. Identify the responsibilities and targets for which the position is accountable, along with competencies required for someone to be successful in the role.
2. Create or update job descriptions to reflect the new behaviors in support of the change.
3. Reevaluate the job descriptions after a period of time.
4. Communications approach: Listen to employees’ concerns, acknowledge feelings, be patient, and clarify issues and barriers.
B. Skills Gap Analysis

Whether an organization is adding a new line of business, such as savings, or creating a new operational model, like having dedicated savings officers, it will mean staff may require new skills that might not be fully matured internally. This gap in skills can be closed through a comprehensive learning and development strategy and/or by recruiting new staff. A skills gap analysis will clarify which approach will be most effective.

This analysis begins with a review of the necessary competencies and skills required for the new and changed roles. Often, there are new competencies required to be successful in the role. Then, this is compared to the competencies and skills that the current employees hold. Once the gaps are identified, the organization can determine how to best address the needs.

When offering savings products, it is extremely important for new or existing staff to gain skills in marketing, sales, and customer service. These skills are critical to help gain and retain clients’ trust and to help them understand how each product can help them meet various financial needs or goals. Across our projects, these skills were not properly developed and, like many MFIs, our partners did not have dedicated marketing departments where this competency typically exists. To address this gap, we recommended that one of the MFI’s establish a centralized marketing function with a strategic approach to building demand-driven products. We also recommended training to enable staff to provide proper customer service to their clients.

Another example where new skills were needed was in understanding the savings behavior of existing customers and client acceptance of existing products. In order to effectively develop demand-driven products, the MFI must build the analytical skills to evaluate and understand their customers, the interrelationships of the products they use, and how new products can be developed to support new market segments. Once we identified this gap in our partner MFIs, we began training them on data analytics to improve their marketing and product development efforts.

Lessons Learned:

Marketing, sales and customer service skills are extremely important when providing savings, as clients must understand and trust the savings product.

Actions to Take:

1. Review necessary competencies.
2. Compare existing competencies to those needed and identify the gaps.
3. Communications Approach: Provide information, be clear and concise, be honest, and be available to answer questions.
C. Recruitment and Selection

Adopting a consistent approach to recruitment and selection and identifying candidates that will be most successful in new roles is crucial for an institution to maximize the uptake of the change process. Recruitment and selection may include both internal and external efforts.

In our projects, we focused on streamlining internal recruitment and selection. We defined the criteria for nominations and competencies derived from the job descriptions. Then, we designed and performed candidate evaluation activities, using group exercises and other role-playing activities that can often demonstrate more about a candidate’s qualities than a verbal interview alone.

Following these guidelines, CARD Bank piloted this new internal recruitment process and found it to be more rigorous than the selection process most staff members went through when joining the organization. CARD Bank found this enhanced process to be beneficial, and will be using some of the new techniques they learned for other recruiting needs.

Lessons Learned:

When assessing your recruitment and selection needs, it is important to take into account the existing turnover rate for the organization and plan accordingly.

The MFI may not realize that strong recruitment practices are not reserved for external candidates, but also applies to internal recruitment.

Actions to Take:

1. Define competencies for roles.
2. Invite nominations for internal candidates.
3. Evaluate the selection process to ensure it aligns with the needs for the new roles.
4. Communications Approach: Candidates should have a thorough briefing before the selection process so that they are comfortable and prepared.
D. Learning and Development

The purpose of learning and development efforts in the context of a major change is for employees to quickly start performing their jobs in a way that maintains the desired behaviors of the change. Behavior change rarely happens simply from a download of information in a classroom, which is unfortunately a common approach to training.

Effective learning begins with identifying who needs to learn and what type of information is needed, understanding why certain content is important to the change required, and then carefully creating material to address the stated needs. Content is most effective if delivered in an interactive way using various tools and techniques that respond to the audience’s learning style and allows the learner to understand how to put the new skills to use in his/her job. To round out the experience, it is critical to follow up on in-person training and assess what knowledge was understood and reinforce the application through on-the-job experiences. Classroom training sessions are just one part of a comprehensive training program, and practical applications to its content must be demonstrated.

In all three of our projects, we have learned that even though we understood the need for training from the beginning, the challenge of meeting the need was even greater than we originally anticipated. If, prior to a transformational project, employees lack the knowledge necessary to meet the requirements for their existing jobs, the implementation of a demanding initiative like microsavings will only increase learning and development requirements. The organization may have to back up and start with some basics first. Most employees want and need clear direction; however, learning is more effective if the employees understand why they need to follow certain processes. If employees don’t understand why they need to do something in a certain way, they may modify the process or create a work-around when a problem occurs. This can lead to internal control issues. For these reasons, layers of training will be necessary throughout the change process.

We also discovered that we couldn’t assume that field teams at branches selected to be our initial pilots would remain intact. In one organization we learned that twenty percent of the employees who completed extensive training for the pilot were transferred to non-pilot branches during the MFIs annual reassignment process. To avoid this movement, there should be a communication to all relevant staff that no employees participating in the pilot be transferred during the pilot period.

While training must be thorough, change leaders within an organization must be conscious of the trainees’ workload, especially when the new roles are being filled internally. These trainees, in particular, require the right type of support to balance their existing and new responsibilities.

Change leaders must also understand that training is not always the appropriate tool to respond to change challenges. Deep gaps in institutional capacity require other strategies, such as redefining leadership roles, hiring for new positions, redesigning the organization’s targets and rewards systems, among other actions.
**Actions to Take:**

1. Identify the learning goal, determine skills gaps to be addressed, match needs with the corresponding modules, and follow up to reinforce the application of the learning on the job.
2. Communicate to management and staff the critical nature of a pilot and the level of training required, so employee transfers are prevented.
3. Train more people than necessary so there are trained replacements when attrition occurs.
4. Communication approach: Create a channel for feedback from trainees on their ability to manage workload during training, on content and on the delivery method used.
5. Communication approach: Encourage initiative, capitalize on motivation, reinforce a focus on the future to help employees accept and embrace change.

**Lessons Learned:**

*Don’t assume that field officers already know the existing products well enough to market them.*

*A comprehensive learning and development approach with relevant content, hands-on experience, and follow-up is critical for success in the new roles.*

*It is important to carefully balance the workload of employees during these times and allow for follow-up and reflection of the new skills on the job.*
E. Performance Targets

As new roles are created and existing jobs updated, it is important to define the key performance targets or markers of success for the role to enable the organization’s transformation. Performance targets must be adjusted to reinforce the desired behavior change and better position employees to sustain the change.

An organization-wide transformation such as a savings program requires setting savings targets for every staff member. Performance targets provide a strong foundation for communication, training, rewards, and incentives to support the savings program. It is important to involve employees at different levels of the organization in this target setting process so that they have understanding and ownership of their targets. This deep level of commitment helps sustain behavioral change.

For example, one of the MFI’s in our project was not achieving their desired savings targets, despite their field officers having received the proper training to service the new savings products. This was because the existing performance targets were largely based on credit products. As a result, from the field officers’ perspective, there was no compelling need to focus on savings since their incentives were aligned with credit. While performance targets could later change, they should support the institution’s objectives during the pilot period and be made clear to all involved in the pilot. A complete set of financial projections for the new product or the pilot is likely needed in order to be able to set realistic targets.

Due to the influence performance targets may have, it is important to carefully set the appropriate targets. While the number of new accounts is often the measure of product success, dormant accounts do not benefit the client or the institution. Targets must be set not only for new accounts, but also for accounts with regular transactions. Dormant account numbers should also be tracked to understand the true use of the savings product.

It is also important to consider the balance between individual targets and group targets. We have found that incorporating group targets by branch can be helpful, as the entire branch will work together to ensure that targets are met.
**Lessons Learned:**

*Setting new performance targets is critical to achieving an organizational shift and for true adoption of new products.*

*Setting the right targets can be an iterative process, and must reflect true organizational goals.*

*Much care and thought needs to go into the assumptions being used for the projections in order for them to be realistic.*

**Actions to Take:**

1. Identify individual and group performance targets to support the desired change.
2. Consider project based targets for the pilot stages of the change.
3. **Communications Approach:** The change leader ensures that overall organization targets are established and shared across the organization. Field management then ensures field officer and branch employee targets are linked with and support organizational goals. Area or regional managers ensure new targets are cascaded to all staff.
F. Rewards/Incentives

Rewards and incentives are an important step in reinforcing the desired changes expected of employees. It is important not to simply replicate an existing incentive plan under the assumption that any incentives will drive the right behaviors. Just as performance targets need to align with the organization’s goals and each individual or team’s new positions, updated rewards and incentives need to accompany targets.

In one of our projects, we used the existing compensation structure for the new roles. However, slotting new savings positions into an existing compensation structure before positions were properly evaluated meant that we actually over-hired for the positions. In fact, some internal hires would have been at a higher salary level if they had stayed in their old jobs.

We believe rewards systems should not be designed before analyzing results from the full pilot. However, to compensate employees for juggling existing responsibilities with a new pilot, we recommend adopting a special project bonus program. These are typically cash bonuses that are paid at the completion of the project, but can be paid out incrementally as major milestones are hit. These could be provided in the form of non-cash recognition, such as exposure visits to other MFIs or special development opportunities, to name just a few. One great way to do this is by using project bonuses during the initial development and pilot phases.

It is also important to identify appropriate rewards and recognition for the project team to acknowledge the efforts required and results achieved. Throughout large transformational changes, it can be challenging to recognize the progress made.

Lessons Learned:

Temporary incentive structures may be needed for the project pilot phase.

The pilot phase and newly created positions should be evaluated before salary ranges and incentives are assigned.

Actions to Take:

1. Implement a bonus system during the pilot phase.
2. Roll out the new incentive structure only during full implementation.
**Conclusion**

Both the operational and psychological sides of change leadership need to be addressed to successfully manage a transformational change such as the Microsavings Initiative. It is much easier to plan for and address the operational changes, as those changes feel more concrete to the MFI.

The organization may struggle to understand new processes related to treasury and risk management or internal controls, but typically the operational side of change is more concrete. However, the psychological side of change can be much more complex and requires supporting mechanisms such as new job descriptions and organizational structure, learning and development, appropriate performance targets, a focus on customer service, along with constant communication throughout the organization for these changes to be truly adopted.
# Summary of Key Lessons Learned

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