

  
Southern New Hampshire University  
**School of Community Economic Development**

Knowledge Sharing and Management in CARE's Village Savings  
and Loans Programs

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## List of Symbols, Abbreviations and Nomenclature

<b>AMAP</b>	Accelerated Microfinance Advancement Program
<b>ASCA</b>	Accumulated Savings and Credit Associations
<b>BELO</b>	Building an Effective Learning Organization
<b>CARE</b>	Cooperative for Assistance and Relief Everywhere
<b>CED</b>	Community Economic Development
<b>CGAP</b>	Consultative Group to Assist the Poor
<b>CoP</b>	Community of Practice
<b>ED</b>	Economic Development
<b>EDU</b>	Economic Development Unit
<b>IMLT</b>	Impact Measurement and Learning Team
<b>IOP</b>	Individual Operating Plan
<b>IT</b>	Information Technology
<b>KM</b>	Knowledge Management
<b>KS</b>	Knowledge Sharing
<b>MAQ</b>	Maximizing Access and Quality
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MICROLINKS</b>	Microenterprise Learning Information and Knowledge Sharing
<b>MF</b>	Microfinance
<b>SC</b>	Steering Committee
<b>SII</b>	Strategic Impact Inquiry
<b>SWARMU</b>	Southern and West Africa Regional Management Unit
<b>TA</b>	Technical Advisor
<b>USAID</b>	US Agency for International Development
<b>VS&amp;L</b>	Village Savings and Loans

# **Knowledge Sharing and Management in CARE's Village Savings and Loans Programs**

**Sybil Chidiac**

## **Abstract**

CARE's Savings-Led Microfinance methodology (also widely known within CARE as the Village Savings and Loans - VS&L - methodology) enables the poor to save and access their savings in order to increase the ability to partake in economic opportunities that present themselves as viable ways to better their lives as well as their families. Upon examination of a variety of VS&L programming within CARE, no one specific methodology is utilized but rather a multitude of appropriate practices based on a combination of country specific situations, people's varying needs and sector wide best practices. Innovations in the methodology have evolved in some of the more long standing programs and even can be seen in the nascent methodologies. Based on this evolving nature of program design, it is vital that CARE maintains knowledge on current and past programming methodologies and is able to disseminate pertinent information to internal practitioners as well as global practitioners wishing to implement similar programs. The lack of infrastructure and culture to support this knowledge sharing disables the vital link needed to carry out good economic development program design and implementation. Consequently, the lack of knowledge of best practices and current innovations lead ideas and interventions to be constantly reinvented. The time and energy spent in reinventing the same projects is time consuming and unnecessary. If economic development practitioners were able to access a library or database or just have thematic/sector ready information and or guidelines readily available and accessible, this waste of time and energy could be eliminated and VS&L methodologies that target the poor, marginalized and vulnerable could be designed. Through this pilot project entitled Knowledge Sharing and Management in VS&L Programs, CARE intends to enhance the cross-country learning and availability of VS&L programmatic

knowledge through the creation of an information platform and database for its Southern African (Angola, Malawi, Mozambique, South Africa\ Lesotho, Zambia and Zimbabwe) Village Savings and Loans practitioners as well as practitioners external to the organization and researchers.

## **Executive Summary**

CARE has one of the largest facilitated village savings and loan portfolios in sub-Saharan Africa and has developed a unique methodology for these programs. Concurrently, over the past three years, CARE has invested in improving its global programmatic knowledge management, sharing, and learning processes and is currently in the process of developing a long-term strategy for knowledge management for the wider organization. Crucial components of the organization's existing approach to sharing and learning from programs and the work of others are the use of communities of practice, internal list serves and email groups, a focus on translation of key conceptual and practical program tools, building coalitions with other NGOs in order to pool resources intended to improve knowledge management and learning for all, an annual collection and analysis of data from all projects, using storytelling to help focus on crucial successes and challenges, along with more traditional mechanisms such as conferences, trainings, on-line document storage, etc.

The Knowledge Sharing and Management in CARE's Village Savings and Loans pilot project seeks, therefore, to build on and complement this series of investments. The project aims to identify and share best practices for program design for multi-sectoral approaches to village savings and loan programs by focusing on six southern African countries: Angola, Malawi, Mozambique, Zambia, Zimbabwe and South Africa\ Lesotho which currently demonstrate significant barriers to sharing.

The project also aims to join and build on an existing, organization-wide effort in CARE's Strategic plan that seeks to explicitly strengthen knowledge sharing practices by eliciting lessons learned from a wide variety of knowledge management pilots currently running across CARE as well as an organization-wide commitment to invest in a global learning project around the theme of gender inequity and women's empowerment. These current efforts promise to produce a wealth of internal CARE learning and lessons about

knowledge sharing and organizational learning that will inform the proposed project from its inception.

The overall goal of the project is to facilitate more rapid, accurate, and reiterative knowledge exchange among six southern Africa microfinance programs in CARE, between these programs and the broader microfinance industry in the sub-region, and between the southern Africa microfinance community and global knowledge sources.

The initiative has a particular focus on cross-sectoral linkages between village savings and loan programs and HIV/AIDS, education, and water and the synergies that can be attained for livelihood security. The learning will be pointed towards generating knowledge and wide uptake of better program design methods and approaches. Over the course of 12 months, the learning initiative will take CARE staff in six countries through a cycle of learning and reflective practice designed to identify best practice, communicate it, embed it in programs and establish a system for continuous learning into the future. CARE USA, however, intends to use this pilot effort to identify best practices in knowledge management and organizational learning that it can replicate across its programming portfolio.

The key project objectives include:

1. Improved capacity to learn from field operations and to incorporate that learning into operations in other countries both in CARE and partner organizations.
2. Enhanced and sustainable capacity in CARE and partner organizations to integrate industry learning and innovation into program designs.
3. Improved ability to document and replicate innovations in program design
4. Better ability to design and implement common Monitoring and Evaluation frameworks across countries and programs, thus generating more comparative data about program successes and impacts that are otherwise unavailable to CARE but also the wider microfinance community

5. Increased ability to design cross-sectoral microfinance programming with the goal of enhancing livelihood security, and document those lessons learned in ways that others can easily grasp.

# **1. Problem Statement**

This project deals with a fundamental need raised by CARE Country Office Village Savings and Loan Practitioners and external stakeholders to CARE. Due to the absence of a cross-country communication platform, information database, and systematic mechanism to collect programmatic data (both quantitative and qualitative) economic development practitioners are not uniformly able to access guidelines, documents and publications and provide information on CARE's Village Savings and Loans programs for the greater good of all programming and program development. This knowledge management gap thus results in the loss of competitive and also unsolicited bids, staff working in "silos," practitioners learning from outside rather than from within and practitioners and researchers internal and external to CARE obtaining limited knowledge of the VS&L's methodology (best) practices.

Currently, CARE's economic development programming practitioners tend to have limited knowledge of the programming practices being implemented in neighboring countries. Consequently, the lack of knowledge of best practices and current innovations lead ideas and interventions to be constantly reinvented. The time and energy spent in reinventing the same projects is fruitless and unnecessary. If economic development practitioners were able to access a library, database or just know which neighboring practitioner to be able to contact, this waste of time and energy can be eliminated and better projects that reach the poor could be designed using sound programmatic past experiences.

## **1.1 Overview of CARE Economic Development Programs**

Founded in 1945, CARE is an international humanitarian organization with a mission to serve individuals and families in the poorest communities in the world. Working in 66 countries, CARE facilitates lasting change through strengthening the capacity for self-help; providing economic opportunity; delivering relief in emergencies; influencing policy decisions at all levels and addressing discrimination in all its forms. Taking an explicit focus on women and girls, CARE's programming utilizes a community based approach to sustainable development.

The Economic Development Unit at CARE works in 43 countries and has a portfolio of 76 projects intervening in multiple areas. Of most fame, is the VS&L methodology of which CARE is the originator and global leader. In CARE the term VS&L is the most widely utilized. In the industry, Savings Led Financial Services, Savings Led Microfinance and Community Based Microfinance, and Community Managed Loan Funds are other terms utilized. Due to the varying contexts in which this methodology is currently being implemented, the Village aspect is sometimes contentious. In 1991 under the MMD or Mata Masu Dubara project, the first savings-led microfinance project was born. Initiated 15 years ago in Maradi, Niger through the CARE office, the Mata Masu Dubara project, translated to 'Women on the Move' challenged the way development projects assisted women towards the path of empowerment. Soon it was seen that a new way to look at empowering women was to provide them the tools to overcome financial barriers. Microfinance was seen as one tool to address some of the inequalities seen in the women of Niger. Instead of creating a microfinance institution, savings and credit associations were seen as a viable means of disbursing loans through the initial collection of savings that would later be disbursed as credit to members of the association. The technique of savings and credit associations quickly became popular and was expanded to other regions within Niger as well as outside Niger in other CARE countries. The project strategy became such a powerful force that the focus objective grew to lie on economic and social empowerment.

The basic principle of the methodology is based on the ASCA model where a group of people voluntarily form an association in which funds are accumulated and saved to be later loaned out. The groups have twenty to thirty members. A CARE staff member trains group members and helps them elect officers and write their constitution. After the twelve-month training and initial savings period, the group becomes autonomous and self-sufficient. Members can save as little as \$0.10 per week. Any member can borrow from the group savings fund and must repay the loan with interest, allowing the fund to grow so that more and larger loans may be made. The groups receive no outside funding; all of the money used for loans comes from the members' own pooled savings. Village Savings & Loans groups often continue for years after they are founded and members continue to save regularly and take repeated internal loans. While adhering to the principles of the ASCA model, the self-managed adaptive system enables the members to respond to economic opportunities that present themselves as well as unforeseen shocks that may typically drive them into a cycle of uncontrollable and un-payable debt thus causing the sale of productive and household assets.

## **2. Literature Review**

The project implemented in the six Southern and West African Country Office Village Savings and Loans programs seeks to change the manner in which information is accessed, stored and utilized both by the VS&L practitioners to improve the quality of their VS&L program design and implementation. In addition, the Economic Development Unit based out of CARE USA's headquarters aims to leverage program information to scale VS&L programs to populations who desire to implement this type of financial service. CARE has recently placed a concerted effort in addressing inconsistencies in the past regarding knowledge dissemination and exchange to reinforce better programming and enable accurate and timely understanding of current initiatives across the organization instead of being kept in 'technical silos.'

CARE is committed to developing a customized, sustainable knowledge management strategy and the steps needed to bring harmony to ongoing knowledge management activities and the creation of new initiatives to support the strategy. Knowledge management activities are looking to become steadfast to supporting sharing within CARE, between CARE and partners, between CARE and communities we work and among the communities themselves. As we look forward to Knowledge management as part of CARE's core business rather than a one off initiative, it is valuable to CARE only if knowledge can be successfully used to alleviate poverty in keeping with CARE's vision. (Glenzer, 2006)

An example of this organizational wide commitment can be seen through a recently launched long-term Strategic Impact Inquiries (SII) which is implemented by CARE's newly created Impact Measurement and Learning Team (IMLT). First before explaining the SII, it is worth noting CARE's commitment as demonstrated through the creation of a team dedicated to measuring program effectiveness. The IMLT decided to focus the first SII on Women's Empowerment due to the overall organizational focus "on working alongside poor women because, equipped with the proper resources, women have the

power to help whole families and entire communities escape poverty (CARE).” Through this three-year inquiry, “an important research question across all of CARE [is put forth based]... on the promise explicit in the CARE International vision and programming principles: sustainable impact on underlying causes of poverty (Glenzer, 2005).” The SII is a direct mechanism for CARE to understand its programming effectiveness. In addition to contributing to internal CARE audiences, the inquiry informs the greater community about CARE’s programming, impacts on women’s empowerment and opens the door for scrutiny. At the end of the SII, it is certain that more information will be gained (through specific programs) on whether CARE contributed to its overall vision and mission.

As an important donor to CARE and other development initiatives, USAID has recognized knowledge management as a crucial part of conducting good business. USAID currently supports an internal initiative called Knowledge for Development. Through this initiative, knowledge is considered “a critical asset [which allows for the improvement of] strategy, operations, and results (USAID 2004).” With this notion, this group, equipped with a website, serves as a reference for practitioners, organizations, businesses and others who wish to further their work through sharing and learning. In the *Knowledge for Development Strategy: FY 2004 – 2008*, the mission of the program is to “get the right knowledge to the right people at the right time.”

Through this the strategy developed, USAID has identified two types of knowledge which exist in general along with three elements necessary to address most knowledge management issues. First, the two types of knowledge that exist are explicit and tacit knowledge. Explicit knowledge is the type of knowledge that is known, can be written down and shared with others. Tacit knowledge implies the type of knowledge that is not known by others, is not written down or shared with but rather kept at the individual level.

It is widely agreed that good knowledge management addresses three core elements: people, process and technology. Through the people element, knowledge management is strengthened and developed through organizational behavior which adopts supports and communicates the flow of knowledge making tacit knowledge explicit. This is an important element, as without champions in the organization, an agenda will never go forward. The second element is process. Through this element, a strategy is set forth detailing the way groups should organize around specific initiatives. The key to enabling processes to support the other two elements of people and technology is to ensure that there is enough space for new people to join, job descriptions include space for focusing on knowledge sharing and functions incorporate the transfer of knowledge outside people's heads. Lastly is technology. The technology element calls for the system that will support the people and the process and is set up within the organization wishing to collect and share information. The drawback is that sometimes these databases or repository centers end up being just that; a place where too much information is left and with information overload no one is motivated to access and use the information.

The MAQ initiative of the USAID is an excellent example of strengthening a technical area (reproductive health in this case) within an organization through knowledge management in order to enhance the quality of programming and implementation. This initiative was created in 1994 "to identify and implement practical, cost-effective, and evidence-based interventions aimed at improving both the access to and quality of family planning and reproductive health services. The MAQ initiative is based on the understanding that removing barriers, promoting access and improving quality by focusing on specific practical interventions can serve the needs of clients and thereby markedly improve programs (USAID, MAQ, 2004)." Through this initiative, a series of papers, technical briefs and other publications are available to practitioners around the globe to advance planning and service delivery as well as facilitating the application of the best practices learned to further programming. In addition, the MAQ site is linked to the Global eLearning Center hosted by USAID to advance the education of practitioners free of cost through online courses. The fifth MAQ paper explores the basic concepts of knowledge management and details steps needed to be taken to ensure proper

development of a knowledge management initiative or incorporation into normal business operations. Lastly, in USAID's outstanding model of commitment to knowledge management, USAID is a partner in the "Implementing Best Practices Consortium", a global initiative with the World Health Organization.

Sites such as Microlinks and CGAP are well placed and where most practitioners turn to for general donor, institutional, enabling environment, business development services, microfinance, financial and non financial services information. While the majority of the briefs and documents are sourced from organizations like CARE, it is of benefit to learn from within and also maximize the resources CARE has to contribute to the industry. Throughout the implementation of this pilot project, it was key to note that "using knowledge management tools, [economic development] program managers can systematically increase the creativity and empowerment of an organization's staff members and the efficiency and effectiveness of its operations. Better organizational performance can, in turn lead to better health for clients (MAQ, 2004, adapted to fit the economic development perspective)."

### **3. Community Needs Assessment**

#### **3.1. Research Purpose**

The needs assessment aims to understand the current state of VS&L Knowledge Sharing, in six CARE Southern African Country Offices, identifying key successes and strengths, unmet needs and capability gaps, and key barriers. In addition, the assessment will answer the question on whether there is an internal need for the creation of a CARE focused VS&L information platform and database accessible by both internal and external audiences to CARE. Due to the nature of this agency, organization and systems focused project, a modified needs assessment will be used to reflect the research that will be conducted prior to the project implementation. The modified needs assessment is shown below in Table 1.

The needs assessment sought to:

- understand current state of key capabilities related to knowledge sharing and learning by conducting VS&L field visits, understand where geographical overlap enables VS&L to synergize with other programs and interventions (CARE or external) and, identify key VS&L themes and methodologies that can be shared;
- identify key successes and strengths with respect to knowledge sharing;
- identification of key unmet needs and capability gaps – for example with respect to staff (i.e., skills, incentives, time), program design, and technology; understand key barriers to addressing the identified needs, and
- summarize and gain agreement on findings and proposed pilot options

**Table 1: Knowledge Sharing in CARE's VS&L Programs Needs Assessment**

<b>Information Required</b>	<b>Source of Information</b>	<b>Means of gathering Information</b>	<b>How do we use the Information</b>
<i>Models of knowledge resource that currently exist within organization</i>	Internal CARE document Internal CARE KM Staff	Literature review Informal interviews	Understand the strengths and weaknesses of the models which currently exist.
<i>Whether databases/ knowledge repositories that exist are known and being used</i>	Internal CARE KMs CARE KM Staff/ ED Practitioners	Informal interviews Review of data – regarding website 'hits'	Understand what CARE staff are exposed to and where they currently turn to for information
<i>The type of information available on the current repositories</i>	Current models/ databases CARE KM Staff/ ED Practitioners	Database review Informal interviews	Understand what information is available
<i>The type of information lacking on these repositories</i>	Current models/ databases	Database review Informal interviews	Understand what information is sought and is unavailable
<i>Alternate sources specifically on economic development</i>	Websites Journals CARE KM Staff/ ED Practitioners	Web search Journal reviews Informal interviews	Understand what specific ED information is needed
<i>The effective format to share information</i>	CARE KM Staff/ ED Practitioners Journals/ publications on KM Websites	Website reviews Informal interviews Key informant interviews Journal/ publication reviews	Understand what type of knowledge repository is needed and what has worked (for other organizations or CARE)
<i>Whether KM is viewed as an important function of any CARE ED position</i>	CARE KM Staff/ ED Practitioners	Informal interviews	Understand importance of knowledge sharing culture at CARE

### **3.2. Research Methodology**

The needs assessment sought to understand the current state of knowledge sharing in VS&L programming by:

- Conducting interviews with people at Southern and Western Africa Regional Management Unit, and stakeholders in 6 Country Offices (COs).
- Documenting common problem areas and prioritize
- Identifying gaps and which were synthesized into pilot and long-term recommendations

The assessment team interviewed approximately 50 individuals from different levels and divisions across SWARMU to understand the uses and value of Knowledge Sharing with regards to VS&L in the CARE organization. Many of the interviews at the country level focused on VS&L, but interviews from individuals in the other programs were also conducted.

Below includes:

- Workplan tasks which indicate key planned tasks for each country visit carried-out between July and August, 2006
- Needs Assessment components which provide tools utilized during the preparation, execution, and follow-up of the knowledge sharing needs assessment phase

### **3.3. Workplan Tasks**

The following table details the tasks defined in the Project Workplan that were carried-out for each country visit.

**Table 2: Project Workplan Tasks**

#	Tasks
1	Prepare and customize presentation and assessment questions based on local country's stakeholder participation and organization.
2	Communicate visit to Country Director and obtain local primary contact with <i>communications</i> component.
3	Communicate in-country general agenda and confirm kick-off date with primary contact with <i>communications</i> component.
4	Complete travel logistics, if applicable.
5	Complete translation logistics, if applicable.
6	Travel To Location
7	Conduct kick-off using <i>country assessment presentation</i> component.
8	Confirm individual stakeholder meetings / interviews using <i>interview schedule template</i> component.
9	Conduct individual stakeholder meetings / interviews using <i>assessment questions</i> and <i>data collection tool</i> components.
10	Conduct field assessment using <i>assessment questions</i> and <i>data collection tool</i> components.
11	Refine data populated in data collection tool.
12	Validate local findings with country leadership (CD or ACD) and stakeholders in wrap up meeting.
13	Discuss KS Needs Assessment Approach to Build Internal Capability (Zimbabwe)
14	Travel From Location
15	Communicate follow-up with <i>communications</i> component.
16	Continued data analysis and refinement of country-specific findings and population of <i>Summary Findings</i> using <i>data collection tool</i> and <i>KS leading practices</i> components.
17	Refine <i>assessment questions</i> component and <i>country assessment presentation</i> components based on lessons-learned.

## **3.4. Needs Assessment Components**

### **3.4.1. Communications**

The purpose of communications during the needs assessment is to provide awareness to the project community about the knowledge sharing assessment phase. Each communications component should be customized for the specific country. The following bulleted list details the components of the communications during the assessment phase<sup>1</sup>.

- Assessment Team Introduction Email
- BELO Project Introduction Email
- Country Visit Introduction Email
- Local Logistics Email
- Follow-up Communications

### **3.4.2. Country Assessment Presentation**

The Country Assessment Presentation provided the community being assessed an introduction to the Knowledge Sharing project by presenting the key project activities and timeline. This presentation was done through Microsoft Power Point. Additionally, the presentation detailed the country visit's specific goals, general agenda, expectations, and a knowledge sharing group activity. The regional workshop general agenda,

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<sup>1</sup> See Appendix 9.3 for a snapshot of the Standard Country Assessment Agenda.

knowledge sharing framework<sup>2</sup> and general interview / meeting pointers on knowledge sharing are also provided as cursory information.

### 3.4.3. Interview Schedule Template

The purpose of the Interview Schedule Template is to provide the ability to confirm interviewees to specific interview times. A VS&L Country Interview Schedule template was created in a generic format to be used across all countries.

### 3.4.4. Assessment Questions

The VS&L Assessment Questionnaire is a list of questions designed from best practices and CARE leadership interventions. The specific questions were asked to stakeholders during the country visit to assess the current situation, successes, unmet needs and capability gaps, and barriers to knowledge sharing within the CARE offices in the SWARMU region. The assessment questions will be refined based on lesson-learned after each assessment. A VS&L Questionnaire was created for each of the components noted below in Table 3:

**Table 3: VS&L KS Framework Components**

<b>Component Number</b>	<b>Framework Component</b>	<b>Description</b>
1.0	<i>Strategy</i>	Questions relating to the overall strategy of CARE, VS&L and knowledge sharing
2.0	<i>Governance</i>	Questions associated with the governance and setting the direction of knowledge sharing within the VS&L Programming
3.0	<i>Monitoring and Evaluation</i>	Questions concerning how Knowledge Sharing is measured and assessed within the VS&L

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<sup>2</sup> See Appendix 9.2 for an overview of the KS Framework.

		Programming
4.0	<i>Human Performance - Culture and behaviour</i>	Determining the norms and attitudes towards Knowledge Sharing within the country office
5.0	<i>Human Performance - Policy and Incentives</i>	Questions to determine any existing links between performance management, incentives and knowledge sharing
6.0	<i>Knowledge Sharing Processes &amp; Capabilities – Content</i>	Questions to assess what good practice and lessons learned could be shared with other country offices and how existing knowledge is currently shared
7.0	<i>Knowledge Sharing Processes &amp; Capabilities – Communication and Dissemination</i>	Questions associated with what channels of communications are currently used to share knowledge, the effectiveness of this as well as preferred channels of communication
8.0	<i>Knowledge Sharing Processes &amp; Capabilities – Collaboration and Learning</i>	Questions to determine what learning frameworks are in place to support knowledge sharing
9.0	<i>Stakeholders</i>	Questions relating to the key external stakeholders within the VS&L programme
10.0	<i>Technology / Tools</i>	Questions related to the existing technology available and its effectiveness for knowledge sharing

### 3.5. Data Collection Tools

The Data Collection Tools provide the specific framework components from the assessment with the ability to populate the specific interview answers. The two data collection tools utilized during the assessment phase are the Interview form and the VS&L field visit form.

Additionally, open text will capture the following high-level items:

- Group activity results

- VS&L programming methods and organization (i.e., reporting structure, personnel ratios)
- Themes (Knowledge sharing and VS&L)
- Country-specific pilot options
- Country-specific long-term options

### **3.6. Summary Findings**

The Country Summary Finding Presentation provides an overview of the individual country visit. It includes a schedule of knowledge sharing interviews / discussions, country evaluation overview (whereas specific assessment is compared against baseline “good” KS leading practices using Harvey balls), current state assessment lists with future state desires, and a field visit recap, if applicable. This presentation was made at the sub-regional launch workshop held in Johannesburg. Further details of this workshop are noted in section 4.15.

### **3.7. Knowledge Sharing Leading Practices**

From the individual country assessment, a high level overall analysis of the KS framework across all six countries was compiled into a presentation. The Knowledge Sharing Leading Practices presentation provides a simple overview of practices relative to the nine knowledge sharing components identified in the framework. Each practice is classified as “good”, “better”, or “best”. The goal of the subsequent phase which is the regional workshop is to identify / establish the specific practices to pilot, bringing participating country offices to a KS baseline relative to VS&L activities.

### **3.8. Results and Analysis of Findings Obtained**

At the conclusion of the country assessments, the next phase of the project was to hold the sub-regional synthesis and launch workshop. The workshop, held in Johannesburg, South Africa from September 14 until 15, 2006 brought together the 6 participating

country office VS&L practitioners to understand the current state in the knowledge sharing needs assessment across all nine knowledge sharing components. The current state was assessed across nine components by defining the key successes and strengths, unmet needs and capability gaps, key barriers to addressing the identified need and desired future state<sup>3</sup>.

Of the nine framework components, four components were highlighted out of the assessment where the largest areas for opportunity exist between VS&L knowledge sharing practices and baseline knowledge sharing practices:

1. Governance – 60%
2. Monitoring and Evaluation – 55%
3. Technology and Tools – 75%
4. Process – 50%

Given these four framework components where the greatest potential for change can be seen, the regional workshop participants decided to keep the focus for the pilot practices on the four framework components adding only two other leading components. The two additional components were deemed important and necessary in order to drive pilot phase of the project; practices that needed to be in place from the beginning in order to set the stage for the changes needed to advance the knowledge sharing in the southern African country offices. The leading practices to be implemented during the project are defined further in this report under the Project Design section.

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<sup>3</sup> See Appendix 9.2 for a detailed overview of the KS Framework.

## **4. Project Design**

The project will undertake the investigative and executive role to increase the knowledge sharing of CARE economic programs by creating a practitioner led knowledge center. The end product of the project is the creation and use of a knowledge resource website available to internal and external economic development practitioners. The duration of this project will last twelve months. Funds and resources to support this initiative will come from CARE's Economic Development Unit, CARE's Informational Technology departments and through a BELO, AMAP fund. During the twelve months the initial start up and launch of the knowledge resource website will take place along with the population and implementation of knowledge sharing practices identified by the project VS&L practitioners. The site usage and content will be monitored throughout the duration of the project. Midway through project implementation a survey will be conducted to validate the program monitoring data received thus far. At the end of the twelve months an evaluation will take place to assess whether the site has proved useful primarily to internal CARE economic development practitioners and whether the goals defined have been achieved.

### **4.1. Project Target Community**

The target communities are the Southern African Village Savings and Loans practitioners internal and external to CARE, students, researchers and the greater development community.

### **4.2. Project Goal in CED Terms**

More concretely and specifically, this is a Community Economic Development project because it focuses on the learning and knowledge that rests within the communities implementing the savings-led microfinance approach. With improved capacity to learn

from field operations and to incorporate that learning into operations in other countries both in CARE and partner organizations, the beneficiaries of current and future economic development programs will benefit. In addition, CARE and partner organizations will have enhanced their capacity to integrate industry learning and innovation into program designs; better ability to design and implement common M&E frameworks across countries and programs, thus generating more comparative data about program successes and impacts that are otherwise unavailable to CARE but also the wider savings-led microfinance community; increased ability to design cross-sectoral savings-led microfinance programming with the goal of enhancing livelihood security, and document those lessons learned in ways that others can easily grasp.

### **4.3. Project Objectives**

The broad objectives that this project will target are:

- Improvement of cross-program contact and coordination, both within CARE and between CARE, and its partners;
- Increased skills built around CARE Village Savings and Loan programming;
- Improved quality in program design and implementation;
- Improved identification and dissemination pathways of best practice standards in Village Savings and Loans from the bigger programs;
- Increased awareness of economic development resource site

### **4.4. Project Conceptual Framework**

In order to fully understand the flow of logic of the project, the AIMS conceptual framework tool can be used to understand the pathways of impact. “The AIMS conceptual framework places the family/household at the center of its analysis, thus placing the CARE Country Offices at the center of impact in this project. Because the microenterprise is firmly embedded in the family/household, especially among poorer

families, searching for impacts requires an examination of the full range of family/household economic activities. In this case, since the Country Offices are the implementors of the VS&L methodology and hire the staff to train the VS&L associations, searching for impacts will require an examination of the full range of Country Office KS activities.

To assess change within these pathways or relationships, the framework defines “domains of impact” at each level, which are portrayed below in Table 4 (Sebstad, Neill, Barnes, Chen). Within each domain, markers of change, or indicators, are identified to measure impact. Monitoring and evaluation markers will look to the indicators noted below and serve as the basis of determining whether the project has reached some level of impact.

**Table 4: Project Conceptual Framework**

<p><b><u>Community Level – (VS&amp;L Community of Practice)</u></b></p> <p>Domains of Development</p> <ul style="list-style-type: none"> <li>• Knowledge Sharing and Learning</li> <li>• Program Implementation and Design Guidelines</li> <li>• Participation of Village Savings and Loans Community of Practice</li> </ul>	<p><b><u>Household Level – (CARE Country Offices)</u></b></p> <p>Domains of Development</p> <ul style="list-style-type: none"> <li>• CARE Country Office engagement</li> <li>• National VS&amp;L program</li> <li>• Program Portfolio</li> </ul>
<p><b><u>Enterprise Level – (Economic Development Practitioners)</u></b></p> <p>Domains of Development</p> <ul style="list-style-type: none"> <li>• Knowledgeable on a variety of VS&amp;L programming themes</li> <li>• Proposal Development</li> <li>• Project Management</li> <li>• Resource Center Site</li> </ul>	<p><b><u>Individual Level – (Individual VS&amp;L Practitioners)</u></b></p> <p>Domains of Development</p> <ul style="list-style-type: none"> <li>• Personal engagement in knowledge sharing</li> <li>• Personal engagement in providing TA to neighboring country projects</li> </ul>

#### **4.5. Project Focus**

The overall focus of this project is to develop the KS practices and processes to facilitate more rapid, accurate, and reiterative knowledge exchange among six CARE Southern African Country Office Village Savings and Loans programming and projects, between these projects and the broader savings-led microfinance programming within CARE.

#### **4.6. Project Participants**

The participants of the project will include the CARE Economic Development Unit staff (4), Accenture Consultants (2), Southern African CARE Village Savings and Loans practitioners (12), CARE IT staff and other CARE VS&L practitioners from larger and long standing VS&L programs in the region.

#### **4.7. Project Community Role**

The target community of the project is the CARE Southern African Village Savings and Loans practitioners, who are involved at all stages of the project design and implementation. The community members are consulted during the preliminary needs assessment, then again during the start up phase and throughout the duration of the project. Through the preliminary assessment, the community will have the first opportunity to identify the appropriate content and themes sought. From the expressed content and themes sought, as well as the overall assessment, key practices will be formulated which will shape the project implementation.

#### **4.8. Project Host Organization**

CARE USA will host the knowledge resource website through their web server. The Technical Advisor housed within the Economic Development Unit will serve as the Project Manager to moderate and manage the site with help from four leading practitioners in specific sub-sectors, IT Leadership and the Economic Development Unit Director. CARE's internal Information Technology department in CARE along with two Accenture consultants will assist with the design concept and will create the final concept into a site. The IT department will also provide technical support throughout the duration of the project.

#### **4.9. Project Methodology**

This project seeks to create a platform for the storage, retrieval and exchange of information regarding CARE Economic Development programming. The creation of a knowledge resource center will be developed with the consultation of the Information Technology department at CARE after the initial assessment of the knowledge needs of the six Southern African VS&L practicing countries conducted by the Accenture consultants. The resource center site will enable practitioners to focus on the learning and knowledge that rests within the communities of VS&L programming implementation through the use and population of the site with sector relevant content and performance reporting documents. The creation, design, initial population and creation of data collection tools will be the responsibility of the Technical Advisor/ Project Manager of the Economic Development Unit. The subsequent population of project and program related data, both qualitative and quantitative, will ultimately be the responsibility of the project identified CARE Southern African VS&L practitioners, otherwise known as the

CoP. The Technical Advisor will ensure that the data collection tools are simple and request collection of information pertinent to the needs of global practitioners, donors and researchers.

#### **4.10. Implementation Plan**

The activities necessary to accomplish each objective are detailed below in Table 5, grouped by three project phases: Initial Start Up; Implementation and lastly, Monitoring and Evaluation.

**Table 5: Knowledge Sharing in CARE's VS&L Programs Project Implementation Plan**

1. Initial Start Up/ Assessment Phase	Responsibility	Resources	Year One			
			Q1	Q2	Q3	Q4
1.1 Conduct Needs Assessment to determine what the needs are amongst the CARE practitioners, and external economic development practitioners	Technical Advisor	CARE ED Practitioners, CARE EDU Staff, Time				
1.2 Meetings with IT staff to design the resource center site according to the needs identified by the internal and external economic development practitioners Produce preliminary list of resource center site structure	Technical Advisor	Global CARE ED Practitioners				
1.3 Creation and initial population of resource center site with documents collected over the years from Headquarter files	Technical Advisor	CARE IT Staff, Technology, Materials, Time, Money				
1.4 Design and insertion on the site of a tutorial for users	Technical Advisor	Intern				
1.5 Launch resource center site, disseminate trainings (CDs and online)	Technical Advisor	Intern, Materials, Technology				
<b>2. Implementation Phase: Achieve Practitioner buy-in to resource center use and importance</b>						
2.1 Conduct an online training tutorial (available and sent out on CD)	Technical Advisor	Materials, Technology				
2.2 Invite guest moderators to be featured in the "Technical Corner"	Technical Advisor	EDU, CARE and global practitioners, Technology				
2.3 Hold project innovations contest with prize	Technical Advisor	EDU, Money, Time				
2.4 Create and post pertinent publications on center site	Technical Advisor	Technology				
2.5 Creation of guidelines for ED reporting format posted	Technical	EDU, Global CARE				

	Advisor	Practitioners				
2.6 Creation and launch of discussions on communities of practice	Technical Advisor	EDU, Global CARE Practitioners, Identified Practitioners as moderators				
2.7 Creation of guidelines for specific qualitative and separate quantitative data collection mechanisms initially linked to themes of discussion on CoPs	Technical Advisor	EDU, Global CARE Practitioners				
2.8 Consolidation and posting/ dissemination of learning from discussions on the communities of practices	Technical Advisor	EDU, Global CARE Practitioners				
2.9 Formalization of guidelines and reports dissemination postings on site	Technical Advisor	EDU, Global CARE Practitioners				
2.10 Creation and posting of other unit publications created by information gathered on site (newsletter, focus on innovations, project profile briefs,	Technical Advisor	Intern, Global CARE Practitioners				
<b>3. Monitoring and Evaluation Phase</b>						
3.1 Thematic surveys	Technical Advisor	Technology, Materials				
3.2 Monitoring set performance and impact indicators	Technical Advisor	Technology				

#### **4.11. Staffing and Budget**

Table 6 below details the budget, staff and resources necessary to implement this project over a 12 month period. The total budget needed is \$347,458 of which \$221,617 will come from CARE USA's Economic Development Unit and the Information Technology department as in-kind contribution. The remaining amount, \$125,841 will be contributed through USAID's BELO AMAP grant.

Of most importance is the resource recruitment of the Project Manager/ Knowledge Manager. The Knowledge Manager for the project has been created and filled by the Technical Advisor for CARE's Economic Development Knowledge Sharing and Learning. The Technical Advisor's role is to develop and implement a strategy for analyzing, documenting and sharing economic development programs and fostering ways for these approaches to be replicated and/or scaled-up. The Technical Advisor works closely with the Economic Development global team to identify the key program innovation areas, document and share lessons learned across CARE and the greater Economic Development community. In addition, the TA is responsible for managing critical Economic Development offerings, curriculum and skill development, and operations related to economic development programming. The Project Manager has the primary responsibility in the Economic Development Unit for implementing, reporting, monitoring and evaluating of Building More Effective Learning Organization grant.

The Project Manager/ Knowledge Manager is an integral part of CARE's Economic Development team and the overall BELO pilot project. The position will be responsible for managing critical Economic Development Unit offerings, curriculum and skill development, and operations related to the BELO Pilot phase. In addition, the Knowledge Manager will be responsible for ongoing maintenance and improvements of the knowledge assets stored on the Knowledge Sharing Application and providing support to VS&L practitioners around the globe.

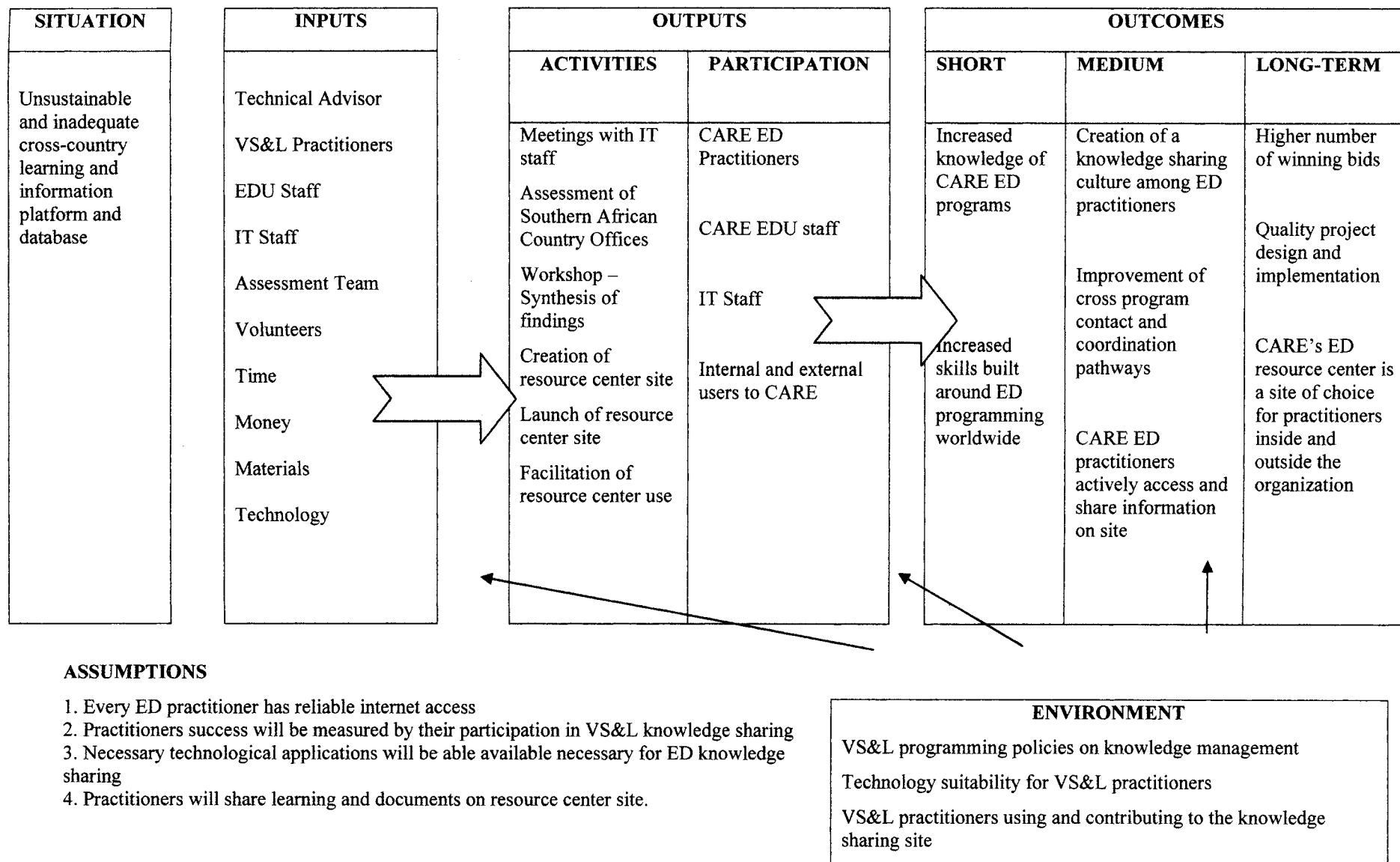
**Table 6: Knowledge Sharing in Village Savings and Loans Programming Budget**

Cost Elements	Rate	/Units	USAID Costs		Cost Share		Total
			Units	Total	Units	Total	
<b>I. Salaries and Wages</b>							
Accenture Team	3,500	/week	10.00	35,000	18.00	63,000	98,000
Translation - Oral - Country Assessments	1,000	/month	1.00	1,000	-	-	1,000
Translation - Oral Workshop	3,150	/conference	1.00	3,150	-	-	3,150
Sector Coordinator - Angola	1,000	/week	1.00	1,000	-	-	1,000
Sector Coordinator - Lesotho/South Africa	1,000	/week	1.00	1,000	-	-	1,000
Sector Coordinator - Malawi	1,000	/week	1.00	1,000	-	-	1,000
Sector Coordinator - Mozambique	1,000	/week	1.00	1,000	-	-	1,000
CARE IT Specialist	8,000	/month	-	-	8.00	64,000	64,000
Global Knowledge Management Consultant	1,000	/day	-	-	10.00	10,000	10,000
Global Director of Learning and Organizational Development	9,583	/month	-	-	2.00	19,167	19,167
Global Director of Economic Development Unit	7,000	/month	1.00	7,000	2.00	14,000	21,000
Program Assistant -- Economic Development Unit	4,750	/month	1.00	4,750	3.00	14,250	19,000
<b>Total Salaries and Wages</b>				<b>54,900</b>	<b>0.00</b>	<b>184,417</b>	<b>239,317</b>
<b>II. Fringe Benefits</b>							
	35.00%	/salaries	11,750	4,113	64,000	22,400	26,513
<b>Total Fringe Benefits</b>				<b>4,113</b>		<b>22,400</b>	<b>26,513</b>
<b>III. Travel and Transportation</b>							
<b>Regional Travel</b>							
Airfare	500	/rt	0.00	-	0.00	3,000	3,000
<b>Accenture Team Travel</b>							
Airfare to Jo'burg	2,000	/rt	2.00	4,000	0.00	-	4,000
Regional Airfare	500	/rt	6.00	3,000	0.00	3,000	6,000
Housing	700	/week	28.00	19,600	0.00	-	19,600
Per Diem	15	/day	196.00	2,940	0.00	-	2,940
Airport transfers, visas, medevac etc.	500	/trip	2.00	1,000	0.00	-	1,000
<b>Training Workshop</b>							
CARE HQ Staff Airfare	1,900	/rt	1.00	1,900	2.00	3,800	5,700
CARE Regional Staff Airfare	500	/rt	10.00	5,000	10.00	5,000	10,000
Accenture Team Travel	2,000	/rt	0.00	-	0.00	-	-
Per Diem	150	/day	50.00	7,500	0.00	-	7,500
<b>Total Travel and Transportation</b>				<b>44,940</b>		<b>14,800</b>	<b>59,740</b>
<b>IV. Other Direct Costs</b>							
Communications	100	/month	12.00	1,200	-	-	1,200
Office Supplies	150	/month	12.00	1,800	-	-	1,800
Document Translation	5,000	lump sum	1.00	5,000	-	-	5,000
Computer Equipment	1,250	lump sum	1.00	1,250	-	-	1,250
<b>Training Workshop</b>							
Conference Facilities	1500	lump sum	1.00	1,500	0.00	-	1,500
Conference Supplies	2000	lump sum	1.00	2,000	0.00	-	2,000
<b>Total Other Direct Costs</b>				<b>12,750</b>		<b>-</b>	
<b>SUBTOTAL</b>				<b>116,703</b>		<b>221,617</b>	
<b>Indirect Cost Rate</b>	7.83%			9,138			
<b>VIII. TOTAL BUDGET</b>				<b>\$125,841</b>		<b>\$ 221,617</b>	<b>\$ 347,458</b>

#### **4.12. Product and Outputs**

The project has basically three main outputs as detailed below in the Knowledge Sharing in Village Savings and Loans Programming Logic Model labeled Figure 1. First, a knowledge resource website will be created and accessible on the World Wide Web. Subsequently, the resource website will be formally publicized online and through CDs sent out to country offices. The official launch will consist of a training module developed to help guide users. Lastly, the resource center will be populated with a communications calendar adverting practitioners in advance of the type of knowledge sought and content desired for the site.

Underlying the project logic model are four assumptions. There are 4 project assumptions for the project. First that every VS&L practitioner has reliable internet access; second that practitioners success will be measured by their participation in VS&L KS; third necessary technological applications will be available for VS&L sharing and lastly that practitioners will share learning and documents on the knowledge management tool known as the website.



**Figure 1: Knowledge Sharing in Village Savings and Loans Programming Logic Model**

## **4.13. Activities and Initiatives**

### **Activities and Initiatives**

Out of Needs Assessment identified and defined above in the Community Needs Assessment section, unique practices and processes have been crafted to be implemented during the pilot project phase. The processes and practices are defined throughout this section and organized into the Project Implementation Plan (Microsoft Project) as tasks which are carried out by the project Knowledge Manager with support from the rotating Steering Committee and the greater VS&L Community of Practice.

The implementation of the leading practices and processes falls into the responsibility of the project Knowledge Manager. A strategy document describes the overall approach to improving knowledge sharing with respect to the VS&L program, and a specific set of activities and recommendations to carry out during the course of the pilot project. This document supports the tasks outlined in the Pilot Implementation Plan and would be referenced on an ongoing basis while carrying out the plan.

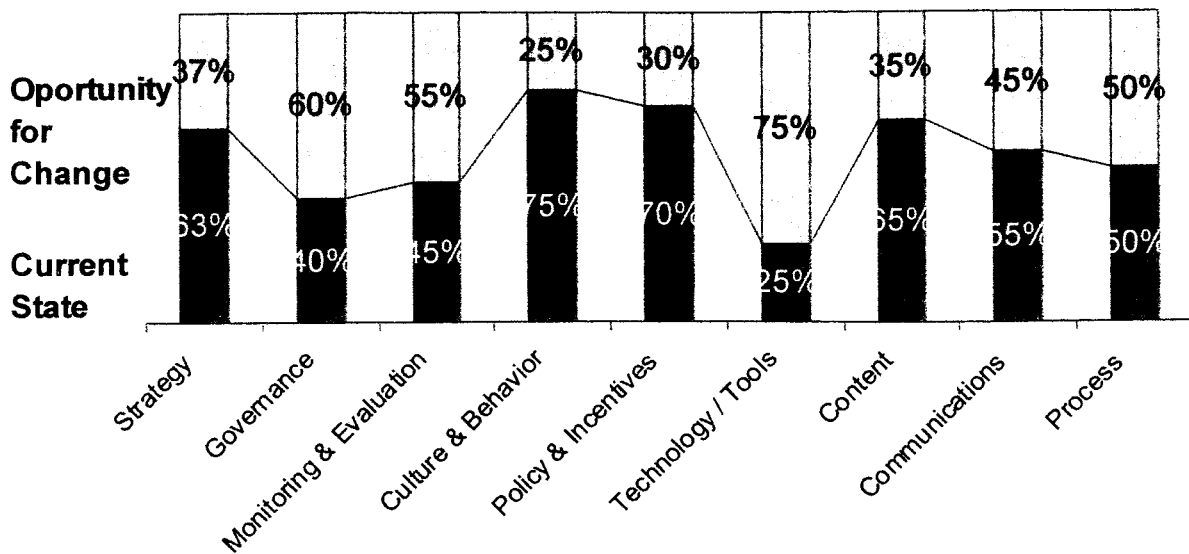
The activities noted below were carried out during the initial pilot assessment phase which was used to identify leading practices in knowledge management and organizational learning that already existed within the six Southern African pilot project countries. These identified practices were then prioritized at a regional synthesis conference and were replicated across the programming portfolio in all of the County Offices over the next several months during the project implementation phase.

The following primary activities were the crucial first steps carried out during the assessment phase:

**4.13.1 The assessment plan and framework** was developed in Atlanta by the Accenture staff with input from the Economic Development Unit, other CARE units and individuals engaged in knowledge sharing throughout CARE. The assessment framework and plan was used as the guiding document while conducting the needs assessment in the six country offices. The Knowledge Sharing Framework is focused on assessing the knowledge sharing needs across an organization / program<sup>4</sup>. The nine components of the framework include: Strategy, Governance, Monitoring and Evaluation, Culture and Behaviors, Policy and Incentives, Technology and Tools, Content, Communications and Process. Nine framework components are not only used in the assessment, they serve as the framework for the implementation strategy as well. The Assessment revealed that the six evaluated country offices grouped together had the greatest opportunity for change along five of the nine framework components: governance, monitoring and evaluation, culture and behavior, technology/ tools and process, as seen in Figure 2 below. Given this opportunity, the pilot project will focus its activities on narrowing the gap for change and contributing to strengthening the five identified weaker scoring components.

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<sup>4</sup> Please see Appendices 9.1 and 9.2 for the Assessment Overview and Goals and Assessment Framework.



**Figure 2: Opportunity for Change Framework Components**

**4.13.2** The **Official project initiation** took place in Atlanta and CARE South Africa where the Regional Office of the Southern and West Africa Regional Management Unit is based. Through the official initiation in both locations, the project goal, objectives and activities were introduced to the relevant stakeholders.

**4.13.3** An **assessment of the technological possibilities** in each of the six countries took place between July and August 2006. The Assessment was conducted by 2 Accenture consultants along with a CARE website staff. The assessment looked at systematic, cultural, and policy driven barriers that currently exist in CARE that inhibits effective learning, including the lack of reward and recognition processes and norms<sup>5</sup>.

<sup>5</sup> Appendices 9.1 and 9.2 detail more information on the Assessment plan and framework.

**4.13.4 Development of a Knowledge Sharing and Learning Strategy.** The learning strategy permits the sharing of lessons learned about cross-sectoral approaches in microfinance and their impacts on livelihood security taking into consideration a) the technological marginalization of the countries in the project and b) the issue of staff incentives to actively participating and contributing to such learning systems<sup>6</sup>.

**4.13.5 A Sub-regional launch workshop** was held on September 14-15, 2006 to a) share and agree on core best practices with regards to multisectoral approaches to microfinance that have emerged in CARE and partner programs, and b) to be oriented to the learning strategy mechanism that will be implemented over the course of the remaining project period<sup>7</sup>. In addition, Appendix 9.6 is the learning strategy created and utilized in the implementation phase of the project.

**4.13.6 An Implementation plan** was developed and is being used by the BELO Knowledge Manager and BELO project practitioners<sup>8</sup>.

The project implementation plan and phase was carried out under the direction of the Project Knowledge Manager. The plan will be carried out over a period of approximately 195 days, with the start date commencing October 3, 2006.

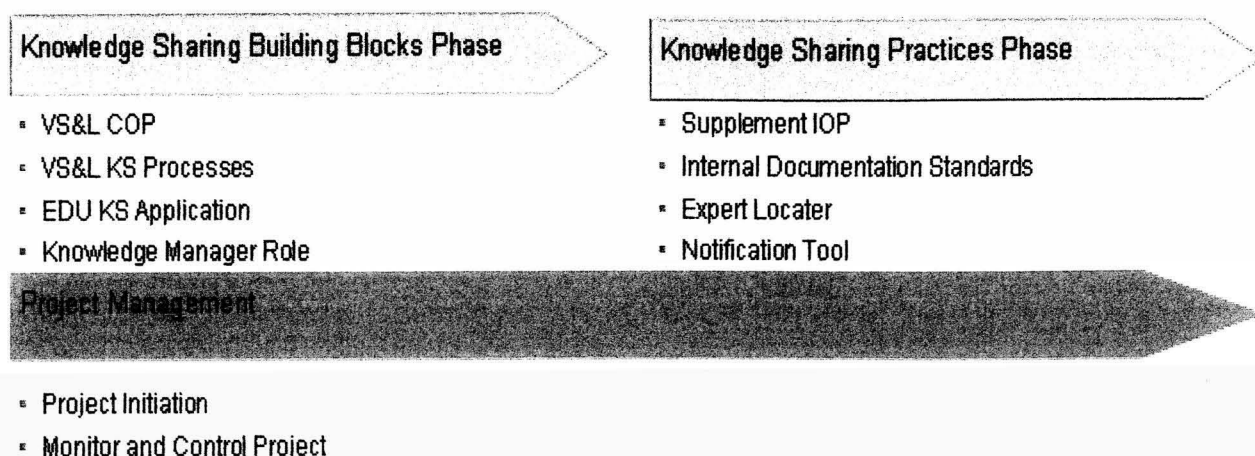
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<sup>6</sup> Please see Appendix 9.6 for the complete strategy.

<sup>7</sup> Please see Appendix 9.7 for The Notes From the Field Technical document detailing the major events of the assessment phase.

<sup>8</sup> Please see Appendices 9.8, 9.9, and 9.10 for the three detailed technical notes on Communications Planning, Knowledge Sharing Processes and the Knowledge Sharing Application.

Below is a high-level illustration of the Pilot Implementation Plan:



**Figure 3: Knowledge Sharing and Management in VS&L Programs Pilot Implementation Plan**

The following activity descriptions further detail the implementation phase activities:

**4.13.7** The creation of a *VS&L Community of Practice*, formalized the group of Village Savings and Loans practitioners into the project. These practitioners attended the Sub-regional launch workshop held September 14-15, 2006 officially representing the six Southern African project countries of Angola, Malawi, Mozambique, Zambia and Zimbabwe. New members to the VS&L programming in these countries will be added onto the CoP and be formally introduced to the rest of the community. Specific guidelines on how to introduce new members is found in the established guiding Rules and Responsibilities document of the Community of Practice<sup>9</sup>. In addition to the practitioners from the six country offices, other countries may join the CoP as deemed by the Steering Committee. Burundi,

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<sup>9</sup> Attached as Appendix 9.11.

Niger, Rwanda and Uganda are countries that were added to the CoP from the Johannesburg launch workshop.

The VS&L Community of Practice (CoP) members interact with each other on a regular basis led by the Steering Committee who works directly with the Project Manager. The role of the Community of Practice members is to contribute knowledge deemed necessary for the advancement of Village Savings and Loan programming. The responsibilities of the Community of Practice members are to share concerns, problems, documents, deliverables and a passion about the Savings Led Microfinance methodology through four building blocks :

1. Establishment of VS&L Community of Practice (CoP)
2. Establishment of Knowledge Sharing Processes
3. Establishment of Knowledge Sharing Application (VS&L site [edu.care.org](http://edu.care.org))
4. Establishment of Knowledge Manager

Some of the key responsibilities of the CoP include:

- Share ongoing written information and practical experience regarding VS&L (by providing content as identified on the communications plan/ calendar and contributing perspectives to discussion forums)
- Assist fellow CoP members to resolve problems
- Champion knowledge sharing practices in respective country offices/ programs/ projects
- Demonstrate how knowledge resources are being leveraged
- Define format of e-conferences
- Coordinate, mainstream and synergize program innovations or lessons learned across countries

The Community of Practice will be an ongoing and ever growing community. The committee will last through the duration of the project and plans to expand after the project period.

4.13.8 The creation of a VS&L Pilot *Communication Plan* to share required information at timely intervals provides an overview of communication activities for period of the pilot. It includes information such as date / time of communication, audience, destination, content / required input, leadership involvement, responsibility for EDU, SWARMU and individuals from CO. The calendar provides a high-level outline of when input is required for communications and when to expect to receive communications. The communication plan document defines the approach for effective communication in the project. The objective is to ensure the conveyance of the right message, by appropriate sender(s), to necessary audience(s), through appropriate channels and vehicles. Successful implementation will positively affect the work environment and relationships with sponsoring organizations, employees and other stakeholders. The plan includes communication owners, responsibility definitions, and detailed strategies for execution<sup>10</sup>. The VS&L communications plan provides the following specific benefits:

- Explains the objective / purpose of the communications program.
- Establishes target audiences for all communications
- Allows all VS&L staff to plan for required information and to avoid last minute requests for urgent information
- Facilitates sharing of key VS&L information at regular intervals
- Ensures that those responsible for creating the communications receive timely inputs

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<sup>10</sup> Turn to Appendix 9.8 for further information regarding the communication plan within the CARE BELO project.

- Ascertains understanding of current realities
- Captures clear Key Messages to be reinforced across all communications.

**4.13.9** A *Steering Committee* was created in order to provide authoritative support to the project through the review of key communications, processes and the VS&L SharePoint site. The steering committee members provide this support, review and validation of knowledge sharing processes and practices to the Knowledge Manager. The members of the Steering Committee represent the Community of Practice.

The responsibilities of the steering committee members are captured in the following points:

- Assess the impact of key program issues uncovered through the communication process
- Provide authoritative support for key communication initiatives
- Review and approve key action items resulting from program communication effectiveness assessments
- Seek program synergy by validating the projects and program deliver consistent, well-timed program messages and results.
- Review the VS&L SharePoint site
- Assess, monitor and validate relevant content for VS&L SharePoint site
- Assess, monitor and validate the relevant knowledge content themes for VS&L SharePoint site.
- Attend virtual meetings on a monthly basis

The Steering Committee is comprised of seven members. Three of the members will remain throughout the duration of the committee:

- EDU Director,

- EDU Knowledge Manager and
- IT Leadership.

The remaining four members will be comprised of participating BELO pilot project Country Offices.

The Steering Committee represents the VS&L practitioners of the project. When possible, equal male and female members will be elected to serve on the committee. Practitioners will be nominated or should self select themselves to the committee when their experiences meet the relevance of the project's current focus.

The Steering Committee will meet virtually (through MSN chat, Skype or conference call) once a month. Three will be the minimum number of rotating members that need to be present at every monthly meeting to constitute quorum. If two or more rotating members are unable to attend the meeting, the meeting will need to be rescheduled at the committee's earliest convenience.

The Steering Committee will be a rotating committee. The committee will last through the duration of the project. The term of each committee member will last for four months except for the initial two months where two members will serve two months. Every two months, two new members will be added to the committee. Practitioners will not be able to serve two consecutive terms<sup>11</sup>.

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<sup>11</sup> Please see Appendix 9.12 for a full description of the Steering Committee's Rules and Responsibilities guiding document.

4.13.10. The set up of an online *Knowledge Management Application* was developed in order to enable the collection and sharing of relevant knowledge. This Knowledge Resource Center website was created off the Microsoft SharePoint software by the help and support of CARE's Information Technology department. The website is housed in CARE's server and enables Village Savings and Loans knowledge and information to be accessed from one central location. The website's address is <http://edu.care.org/vsl> . Please see Appendix 9.10 for further information regarding the Knowledge Management Application and Appendix 9.13 for a snapshot of the website.

4.13.11. Establishment of core *Knowledge Sharing Processes* by the Accenture Consultants and the Knowledge Manager enabled a structure for systematic knowledge sharing behavior to be carried out on the knowledge resource site and by the CoP members. During the implementation period the following processes have been put in place<sup>12</sup>:

- a. Contribution of VS&L Content & Expertise. Through the addition of VS&L content, tacit and explicit knowledge has been added to the knowledge sharing application ;
- b. A process for accepting knowledge contributions has been created. The Knowledge Manager reviews knowledge contributions for data integrity, clarity and relevant content ;

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<sup>12</sup> Please see Appendix 9.9 for a full list and description of all the Knowledge Sharing processes to be carried out during the life of the project.

- c. A request for knowledge form has been created and housed on the knowledge sharing application (website). This form allows the user to request for new data or other EDU, Regional or other expert assistance ;
- d. An Archive Knowledge form has been created and housed on the knowledge sharing application (website). This review and monitoring of knowledge contributions allows for the users and Knowledge Manager to review and monitor expired knowledge contributions to move to archival 'holding' area ;
- e. A Retire Knowledge form has been created and housed on the knowledge sharing application (website). This allows the users and the Knowledge Manager to review and request the removal of material from the knowledge application.

**4.13.12.** In conjunction to the Knowledge Sharing processes noted above, there are many *Knowledge Sharing Practices* that have been developed and serve as the main activities during the project implementation period. The practices not only enable the sharing of information on certain themes such as linking to MFIs, Integrating with HIV/AIDS programming but also for the CoP to strengthen their commitment to sharing by reinforcing certain knowledge sharing focused behaviors.

**4.13.13.** The Integration of knowledge sharing objectives into the project participating VS&L practitioners' *Individual Operating Plans*, is one of the project practices that set the pace for better integration of tangible knowledge sharing actions into an individual's work and to facilitate its measurement.

The BELO practitioners supplemented their ongoing Individual Operating Plans (IOPs) with suggested knowledge sharing and learning objectives specific to the pilot project. Through this practice, core knowledge sharing and learning objectives and measurements of success are designed for use in the VS&L practitioner's IOP, promoting those behaviors and aligning them with CARE's performance management practice. Please see Annex B for example IOPs.

Integrating knowledge sharing objectives into the IOP process provides the following key benefits/ value to the VS&L CoP:

- Increased individual incentive to participate in ongoing knowledge sharing and learning practices
- Facilitates integration of tangible knowledge sharing actions into an individual's work
- Ability for supervisors and other stakeholders to effectively measure individual knowledge sharing and learning practices
- Very easy way to supervise KS process
- Best way to focus CARE staff on KS
- Integrates with existing systems
- Guarantees staff commitment

**4.13.14.** From December 9 -18<sup>th</sup>, the first *Virtual Community of Practice Discussion* was conducted. This virtual discussion focused on the integration of VS&L and HIV/AIDS programming. The forum was successfully led and moderated by two Community of Practice members who currently or previously worked on projects in their respective countries (South Africa and Zimbabwe) focusing on this cross sectoral programming. From March 19<sup>th</sup> to April 6<sup>th</sup>, the second *Virtual Community of Practice Discussion* was conducted. This discussion forum

focused on Providing Technical Assistance to Partner Organizations for the Scale up of VS&L activities to lead to developing a Nation-wide program.

It is important to note that the virtual discussions take place in a structured format. Each interaction starts with a basic timeframe of 2 weeks. Both interactions that have taken place during the project period were extended to 3 weeks due to the sheer enthusiasm and discussions taking place. Basically, the discussions take place through email exchanges. The project knowledge manager opens up the discussions with an agenda and parameters but each discussion is facilitated by two practitioners within the CoP that have the most experience in the theme being discussed. The first interaction focusing on the integration of VS&L and HIV/AIDS programming was facilitated by a South African and Zimbabwean practitioner. The subsequent discussion with the theme of Scaling up VS&L to Nationwide programming was facilitated by two females, a Ugandan and a Malawian, both from country offices who have scaled up their VS&L programming or who are looking to scale up.

The way the discussion works is quite simple. Each time a comment, response or feedback is posted, it is translated into French, Portuguese or into English. This enabled the discussions to take place simultaneously and elicit the participation of non English speakers. There has been quite some enthusiasm about the virtual discussions. Lots of tacit and explicit knowledge has been shared through these discussions including the sharing of documents such as VS&L specific project Memorandums of Understanding and the sharing of innovative VS&L strategies.

Cecily Bryant, Country Director for CARE Malawi wrote an unprompted comment on the virtual interactions as Malawi faces the task of creating a national VS&L training center. She wrote: “we are excited at the energy coming out of this current correspondence – we are working hard now to build up our resources here and it is great to get support as this builds. Also I am VERY impressed at the

speed and consistency in translating everything – having worked before in both French and Portuguese speaking countries where we constantly battled to keep the non-English speakers involved and not become progressively excluded this is a completely underestimated need. CONGRATULATIONS!”

From the discussions, tacit knowledge content is created in order to benefit future practitioners and those not able to participate in the discussions. The following outputs represent a variety of options of knowledge content that can be created from the virtual discussions.

- Summary of Discussions (Available in English, French and Portuguese)
- One page document on Lessons Learned Challenges in HIV/AIDS and VS&L programming
- Key document guiding practitioners on how to best integrate the sectors according to best practices and CARE’s Unifying Framework. This document was compiled not only from the discussions held amongst the Community of Practice but also gathered from the HIV&AIDS and Economic Security Briefing Paper, a joint initiative between CARE’s HIV/AIDS and Economic Development Units.
- Table summarizing the different scaling up VS&L methodologies employed throughout CARE (Mozambique, Uganda, and Malawi; adding non BELO project countries: Niger, Tanzania, Kenya, Mali, Ethiopia and Bénin). This table will be formulated from the discussions held amongst the Community of Practice but also gathered from the VS&L program strategy documents collected from the above noted country offices.

In addition to the discussion outputs/ knowledge content described above, the documents were added to the VS&L SharePoint site library for CARE practitioners to view and utilize at their convenience.

**4.13.15.** Establishment of the *Expert Locator* tool to the Microsoft SharePoint based site.

The Expert Locator captures the profiles and details on the expertise of VS&L practitioners and stores this information on the VS&L knowledge sharing application (SharePoint based site). All VS&L practitioners can then search for people who are knowledgeable in certain areas of practice, to provide them with insight and advice as required. It is essential to keep this information up to date<sup>13</sup>. The “expert locator” functionally provides the following benefits/ value to the VS&L Community of Practice:

- Simple method to locate other VS&L practitioners
- Simple method to share expertise with other VS&L practitioners
- Makes VS&L Practitioners marketable across other countries
- Facilitates interaction - a two-way process of people getting to know each other within the VS&L Community of Practice
- Provides cost savings if you are able to get the expertise you need within the organization, instead of paying a consultant to provide the same information
- Helps develop the career path of VS&L practitioners

**4.13.16.** The creation of *Standard Internal VS&L documentation and project orientation and close out templates* for core VS&L documentation, e.g. case studies, project plans, proposal documents, are created using existing examples. These are shared with all VS&L practitioners and used as a guideline when creating new documentation

Documentation standards provide the specific benefits:

- More common documentation across VS&L programs

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<sup>13</sup> Please see Appendix 9.14 for a snapshot of the Expert Locator.

- Acts as a training tool - aids new VS&L practitioners when creating documents for the first time
- Reduces time for creating documentation

Having a standard process for when a VS&L program finishes will: Prevent knowledge flight - ensures that if the program is restarted at a later date, knowledge is retained even if the staff are no longer around.

#### **4.13.17. BELO Organization Wide Team Meetings and Knowledge Sharing**

Through this one year funding of the project, USAID is supporting activities that will continue to build CARE and three other organizations' capacities in becoming 'learning organizations', to share new experiences and knowledge with colleagues within the grant mechanism, and ultimately to develop best practices to advance the state of practices within the broader MF/MED community. Through the work of a hired facilitator (hired by PACT), a process of mutual learning through targeted learning activities each quarter, individual follow up, quarterly group discussions to share finding and experiences has taken place on a quarterly basis. The greater BELO organization wide team in addition to CARE includes: Practical Action, Freedom From Hunger and WOCCU.

#### **4.13.18. SharePoint Site Troubleshoot**

Various user aspects of the SharePoint site were revisited by the BELO Knowledge Manager and IT specialist. During project implementation, multiple emails were received by the project Knowledge Manager from the CoP regarding the connectivity of the site and the lack of being able to access the site due to username/ password difficulties. Due to these above mentioned username/

password issues, it was deemed that the best solution was to remove initial login requirements to the site. The site is now open to the public, with secure libraries and required username/ password for document upload, and secure document retrieval. In addition, the BELO Knowledge Manager resent the user name and passwords for all BELO CoP members to access the site.

## **5. Monitoring and Evaluation**

### **5.1. Objectives of Monitoring**

The knowledge resource center monitoring process assesses the results of the project in order to ensure the quality of outputs and outcomes. Part of the monitoring process requires feedback and input by CARE VS&L practitioners into the resource center site. The knowledge resource website monitoring and evaluation process will assess the results of the project in order to ensure the quality of outputs and outcomes. Part of the monitoring and evaluation process requires feedback and input by CARE VS&L practitioners into the resource site. This information sharing and learning will allow the Project Manager to make important adjustments in the resource website structure and available information. At the end of the twelve months, the resource center site will be reviewed and evaluated to capture lessons learned, and to assess impacts.

### **5.2. Methodology utilized in monitoring, data sources techniques and tools**

The project success will be assessed through a set of indicators based on the project phases which will be monitored throughout the project cycle. The monitoring and evaluation (M&E) approach focuses on the specific metrics and overall governance structure for the project. The approach is built on leading practices to gain project efficiency and maximize communications, hence greater acceptance from the VS&L Community of Practice (CoP) and the broader CARE and Microfinance community.

The indicators that will be measured are divided into 4 categories: individual value, innovations, operational and knowledge sharing practice<sup>14</sup>.

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<sup>14</sup> Please see Appendix 9.15, CARE KS in VS&L Programming Monitoring Plan for details of indicators.

The monitoring information will be gathered on a monthly basis through the resource center site. Feedback mechanisms, comment boards as well as site visit counters will be in place to allow the user easy access to the site manager. On a quarterly basis, a survey will be sent out to assess the overall progress of the site. More frequently, small surveys will be housed on the site home page to assess specific programming initiatives. The response from these surveys based on the indicators to be measured will help determine the overall progress of the site and the progress related to certain technical themes. Changes to the site will be made as monitoring data point to the areas that work and the areas that need to be adapted to function properly and be user friendly.

### **5.3. Performance Indicators**

The project success will be assessed through a set of indicators based on the project phases which will be monitored throughout the project cycle. The monitoring and evaluation (M&E) approach focuses on the specific metrics and overall governance structure for the project. The approach is built on leading practices to gain project efficiency and maximize communications, hence greater acceptance from the VS&L Community of Practice (CoP) and the broader CARE and Microfinance community.

The indicators that will be measured are divided into 4 categories as seen in Table 7 below: individual value, innovations, operational and knowledge sharing practice.

**Table 7: Performance Indicators' Metrics and Descriptions**

*Individual Value indicators:*

Metrics	Description
Individual Frequency	Profile of individual interaction with KS Application (frequency, # of docs per session, document rankings)

Individual Access	#/ % of VS&L practitioners with KS Application access
Frequency/ Quality of Contribution	Frequency/ quality of individual contributions, VS&L CoP-wide and/ or by document

*Innovation indicators:*

Metric	Description
Contributions	Number of lessons learned contributions to the VS&L CoP (including both programming successes and failures) that resulted in improved outputs
Increased Quality	Increased quality from new ideas enabled by BELO KS initiatives (survey)
VS&L programming performance	Specific VS&L programming innovations that can be traced to project knowledge sharing initiatives
VS&L proposals	#/ % of proposals that leverage “best practice” VS&L knowledge content
New VS&L programming	#/% of start-ups VS&L programs that employ “best practice” VS&L practices

*Operational Indicators (possible):*

Metrics	Description
Labor cost/ proposal	Decrease labor cost per proposal <i>Requires current estimated benchmark</i>
Expenses/ proposal	Decrease expenses per proposal (ex. Travel costs) <i>Requires current estimated benchmark</i>
Start-up cost	Decreased VS&L project start-up cost <i>Requires current estimated benchmark</i>

#### Knowledge Sharing Practice Indicators:

Metric	Description
Communications Planning	#/% of project communications that are received without the need for greater clarification from target audience
Supplementing Individual Operating Plans	#/ % of VS&L practitioners with identified knowledge sharing objectives in their IOPs #/ % of VS&L practitioners who have met identified knowledge sharing objectives in their IOPs
Standard internal documentation templates	#/ % of VS&L projects that leverage the standard, internal documentation templates
Expert locator	#/ % of VS&L practitioners that leverage the expert locator
Notification of knowledge use	#/ % of VS&L practitioners that respond and utilize the feedback form/ respond to EDU requests

#### 5.4. Formal Monitoring Streams

Ongoing monitoring has been implemented since project start up. The SC serves its role by contributing valuable feedback regarding the implementation of project practices and processes. In addition the SC actively engages in guiding certain aspects of the project given certain situations. For example, when KS objectives on Individual Operating Plans were not being shared by the project practitioners, the SC suggested that the knowledge manager contact each practitioner and even send an email to their supervisor reminding them of their commitment.

Through the SharePoint site there is an internal tool that allows for the knowledge manager to see who has accessed the site. In addition, any document uploaded to the site or accessed on the site contains the practitioners screen name.

In addition to the four formal streams of monitoring data bulleted below, the knowledge manager receives ad hoc emails regarding the performance of the practices and processes.

- Steering Committee input
- Survey was recently conducted
- End of project evaluation is scheduled. Aims of bringing in Accenture staff again
- Website monitoring

Abovementioned as one of the formal streams of monitoring data, a survey was used to collect mid-project evaluation data. This survey was created through the online tool called Survey Monkey. The survey was sent through email to all the CoP members and the data was collected anonymously through the site. Of a total of 12 official VS&L CoP project practitioners<sup>15</sup> 8 have responded to the survey.

Below is a table of the survey questions and results.

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<sup>15</sup> This only includes the six originally planned project countries of Angola, Malawi, Mozambique, Zambia, Zimbabwe and South Africa Lesotho.

**Table 8: Pilot Project CoP Satisfaction Survey**

Question	Strongly Disagree	Moderately Disagree	Neutral	Moderately Agree	Strongly Agree	Unable to Rate	Total
1. The BELO Pilot supports an environment where individual motivation flourishes and staff feel inspired to do their best work	11% (1)	0%	0%	11% (1)	<b>67% (6)</b>	11% (1)	9
2. I consistently share learning and transfer knowledge to other work groups and functions within the VS&L COP	0%	13% (1)	25% (2)	25% (2)	<b>38% (3)</b>	0%	8
3. In CARE, developmental experiences are part of the job rather than additional duties or training simulations	13% (1)	0%	0%	0%	<b>88% (7)</b>	0%	8
4. In CARE, people actively seek out feedback regarding their performance and behavior	0%	25% (2)	13% (1)	13% (1)	<b>38% (3)</b>	13% (1)	8
5. Immediately following a significant event for VS&L programming (project completion, new target groups, etc.), we identify successes, failures and implications for future improvements	0%	0%	13% (1)	25% (2)	<b>50% (4)</b>	13% (1)	8
6. We have a systematic process to identify critical future VS&L positions in CARE	13% (1)	13% (1)	13% (1)	<b>25% (2)</b>	<b>25% (2)</b>	13% (1)	8
7. We effectively engage people nearing retirement to maintain their motivation and sustain their contribution to CARE and VS&L programming	0%	38% (3)	13% (1)	0%	0%	<b>50% (4)</b>	8
8. We assign our next generation leaders to key VS&L initiatives	0%	0%	38% (3)	13% (1)	13% (1)	<b>38% (3)</b>	8

9. In CARE, we do an outstanding job of building on VS&L methodology strengths and unique capabilities	0%	13% (1)	13% (1)	25% (2)	<b>50% (4)</b>	0%	8
10. Given the opportunity, I would tell others great things about participating in the BELO Pilot	13% (1)	0%	0%	13% (1)	<b>75% (6)</b>	0%	8
11. We have effective methods of communicating VS&L core methodology to partners, the community and participants	0%	25% (2)	0%	<b>38% (3)</b>	<b>38% (3)</b>	0%	8
12. We have an effective measurement system that reflects the many different things that contribute to VS&L programming performance	0%	<b>25% (2)</b>	<b>25% (2)</b>	<b>25% (2)</b>	<b>25% (2)</b>	0%	8
13. We regularly improve our VS&L methodology based on careful review of participant and partner organization feedback	0%	0%	13% (1)	25% (2)	<b>50% (4)</b>	13% (1)	8
14. We continually challenge, document and share assumptions about the VS&L Methodology	0%	13% (1)	13% (1)	13% (1)	<b>50% (4)</b>	13% (1)	8
15. CARE remove barriers that impede improvement in VS&L methodology and project performance (e.g. bureaucracy, stress and silo mentality)	0%	<b>50% (4)</b>	0%	13% (1)	38% (3)	0%	8
16. EDU make decisions that include the needs and interests of VS&L practitioners	0%	0%	14% (1)	<b>43% (3)</b>	29% (2)	14% (1)	7
17. We continually renew our VS&L methodology to make it even better	0%	13% (1)	13% (1)	25% (2)	<b>50% (4)</b>	0%	8
18. The BELO Pilot provides effective methods for improving and streamlining our VS&L programming	13% (1)	0%	0%	25% (2)	<b>50% (4)</b>	13% (1)	8

19. We are flexible in our ability to let go of old patterns, models and successes	0%	25% (2)	<b>38% (3)</b>	13% (1)	25% (2)	0%	8
20. The BELO Pilot encourage staff to stretch and grow personally and professionally	13% (1)	13% (1)	0%	13% (1)	<b>63% (5)</b>	0%	8
21. EDU provides useful information regarding what is happening in all parts of the organization, relative to VS&L programming	13% (1)	13% (1)	0%	13% (1)	<b>63% (5)</b>	0%	8
22. EDU seeks the input of those VS&L practitioners whom are closest to day-to-day VS&L programming	13% (1)	0%	0%	0%	<b>88% (7)</b>	0%	8

## **6. Lessons Learned**

### **6.1. Results and Interpretation**

Initial results from monitoring have shown that much progress has been made on the creation and utilization of a Village Savings and Loan focused knowledge resource center site. The established Community of Practice (practitioners from the six Southern African countries implementing VS&L programs) have engaged and started using the site for communication and a resource for knowledge and information.

As with any project, there are unforeseen constraints that have been experienced. These unforeseen constraints have only surfaced due to the monitoring plan and efforts in place. Below I have noted some of the lessons learned from experiences faced:

- Connectivity challenges are faced at times, attempts are made to contribute and participate in the knowledge sharing practices through the project manager;
- Data collection from monitoring results need to be systematically stored and analyzed in a transparent fashion;
- Steering Committee members should participate in the monitoring efforts to instill greater ownership;
- Efforts to discuss with practitioner supervisors and program managers can help obtain ownership/ greater project participation;
- Bi-monthly efforts to engage the Community of Practice are needed to
- Frequent emails/communications are necessary and needed to keep Community of Practice aware of project implementation efforts and next steps;
- Engagement with key practitioners who regularly participate in project activities and the steering committee is key.

## **6.2. Essential elements learned from monitoring**

So far many lessons have been gained during the pilot phase. For one, it is clear that behaviors are hard to change unless there is an incentive attached. Many practitioners do not have the time to share knowledge and still don't understand what is valuable and what is even considered knowledge. In addition, there are some practitioners who understand the value of their knowledge and prefer to keep it for themselves in order to strengthen their knowledge assets. We see this as staffs are sometimes forced to leave CARE due to funding constraints. With the knowledge they guarded, they are now a valuable asset that can be marketed for another position possibly in another organization.

Another important lesson gained so far is the role of the Knowledge Manager. Since culture and behavior was a framework component that also needed attention, the role of the Knowledge Manager is to build up the behaviors for better knowledge sharing. In the beginning since new practices and processes are being rolled out a person needs to be there in order to push them through.

With CARE USA currently going through a strategic planning process better KS and Management has been highlighted as an essential element to the strategic plan. Since this problem has strategic importance, resources will be allocated to better implement ideas to further strengthen KS and Management.

Within the CoP, there are about a half dozen who have already started changing their behaviors and actively share knowledge. With the advent of formal knowledge sharing processes and practices for the first time in VS&L programs, other country offices'

interest were sparked and several other non-assessed country office VS&L practitioners joined the CoP.

## 7. Recommendations

The practices and processes developed and implemented for the project have pushed forward many recommendations to light. In addition, the findings from the assessment have demonstrated exactly where the proper emphasis should be taken during implementation highlighting what is feasible and what cannot be accomplished without other elements, ultimately feeding into some of the six recommendations detailed below. These recommendations come not at the end of the project but at a time when most of the practices and processes have been implemented and the mid-term survey was complete.

When approaching a knowledge sharing within any organization, the role of a knowledge manager is crucial to uphold all the knowledge sharing framework components but most importantly, the culture and behavior of knowledge sharing.

Knowledge sharing “champions<sup>16</sup>” are an essential part of the any knowledge sharing strategy. These “champions” should be senior staff or staff with influence over others and programming.

In order for a system of knowledge sharing and management to be in place and effective, there needs to be senior management buy-in and it should be given strategic priority for the organization. Without this recognition of strategic importance, knowledge sharing will never get the necessary resources to be implemented evenly according to the framework components.

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<sup>16</sup> Champions are referred to as promoters or those individuals who are fighting for the same cause.

Without the proper allocation of resources staff will continue to see that knowledge is a personal asset and will not share tacit knowledge gained through their experiences.

Even though the pilot phase of the project ends in November 2007, the initiative started by this project should continue within CARE's Economic Development programs. CARE's EDU should take the lessons learned from this pilot and incorporate them into further programming sectors in which there are needs to expand KS initiatives within CARE's Economic Development portfolio.

The Knowledge Manager of this project should take the lessons learned from this pilot initiative and share it with the rest of the organization. Since CARE is adopting a strategic priority of knowledge management, then the outcome of this project can feed to the development of a more coherent global strategy for knowledge sharing and information management to enhance programming and staff effectiveness.

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