



October 2015

More than a Means to an End: Three Lessons on Building Cross-Sectoral, Cross-Country Partnerships from YouthSave

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The YouthSave project connected the worlds of academia, banking, youth development, policy, and communications across four continents for five years. These partnerships yielded significant learning about what is required to achieve ambitious objectives through collaboration among very different organizations. This chapter provides three major lessons for executing such partnerships in hopes that the YouthSave experience can inform similarly ambitious collective efforts in the future.

Lesson 1: Ensure Consistent Understanding of Each Partner's Roles

In implementing YouthSave partnerships, we started by establishing clear goals and

roles. But project contexts are dynamic, so partnerships must evolve in response to fluid circumstances. To keep all partners aligned, YouthSave checked and rechecked expectations on roles and processes, and solved problems while learning to bridge unexpected cultural differences.

Check for evolving understandings of partner roles. YouthSave's joint proposal development process afforded all partners the opportunity to articulate a shared vision of success, goals, and a high-level division of responsibilities. However, once the project started, it became clear that the project could benefit from a more detailed articulation of partners' roles. In the first year of YouthSave's operation, the Consortium conducted an exercise to allow partners to express their goals and motivations in great detail, assess whether other partners perceived the same, resolve any inconsistencies, and ensure that all critical roles were filled while minimizing duplication.

Be explicit about joint processes for achieving shared goals. When recruiting local partner banks and research organizations, the Consortium explained and obtained buy-in into the goals of the project. However, communicating *what* the project meant to do was not enough; implementing the project necessitated agreeing explicitly and in detail on processes for *how* to carry out the work. Data collection for the Savings Demand Assessment provides a good example of one such cooperative process. The Center for Social Development and the local research partners designed the research first, then the customer-facing staff from the financial institutions collected on-the-ground data, and finally the IT personnel at the financial institutions' headquarters transferred data to researchers for analysis. Tools such as a "service level agreement," which detailed what data the bank would provide to researchers at what frequency, proved very helpful in establishing shared expectations about the data collection process,

especially because it was very new to many bank staff.

But be prepared for problem solving anytime. As important as the kinds of formal agreements referenced above might be, YouthSave also learned very early on that not every problem that arises can be solved through formal agreements. For example, in Colombia, a change in privacy laws created an unexpected obstacle to data collection. In order to salvage the research agenda, staff from the financial institution, research partners, and Save the Children strategized together, creating and refining many variations of a modified data collection process until they identified one that fulfilled both legal requirements and the goals of research. In this and other instances, the partners' willingness to invest time in this type of iterative problem-solving process was critical to overcoming unexpected challenges.

Anticipate partners' cultural and institutional differences. The YouthSave Consortium and in-country partners had distinctive cultural and institutional values and boundaries. While those demarcated by national borders are easily recognized, differences relating to organizational mandates, incentives, skillsets, styles, and capacities can be less obvious but equally important. These differences may mean that speaking the same literal language is not enough, and partners must learn how to decode and translate each other's institutional languages. The same words, in the same language, can have different meanings depending on the institution using them. For example, *impact*, *pilot*, and *meta-analysis* are three that required more discussion and unpacking than anticipated because of the different ways financial institutions, researchers, and nongovernmental organizations use them. Given differences across sectors, expectations about whether to make decisions unilaterally or with partners also had to be aligned over time. Though partners cannot anticipate every difference



in understanding, they can anticipate that there *will be* differences—in often unexpected areas—that require frequent checking for alignment.

Lesson 2: Establish Mechanisms for Effective Governance and Smooth Coordination

Smooth and effective partnerships demand continual alignment not only of expectations, as detailed above, but also of day-to-day work. YouthSave learned that mechanisms for coordinating and making decisions around partners' actual activities are critical for efficient implementation.

Recognize dependencies across partners' work streams. YouthSave's ultimate success depended on the coordination of elements implemented by different partners. This was vividly illustrated when, due to a combination of internal and external circumstances, the rollout of the savings account in Ghana was delayed.

Consequently, one-third of the participating youths in The Ghana Experiment did not have a chance to receive treatment (the offering of saving accounts) before graduating from school, and YouthSave had to replace them with another cohort of study participants in 2013. Constant and detailed communication between partners, with explicit attention to identifying those key points of intersection where one partner's workplan is critically dependent on another's, is vital to preventing problems in one work stream from cascading through the entire project.

Specify mechanisms and understand boundaries for decision-making. The YouthSave Consortium established several mechanisms to ensure smooth coordination. Senior leadership from each Consortium organization formed a Steering Committee that provided strategic advice to the project. Key staff members from the Consortium made up the Executive Committee, which managed the project's daily operations. In-country representatives from

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especially when relationships are new.



the financial institutions, research partners, and Save the Children local office constituted Country Project Committees that were central to on-the-ground operations.

Halfway through the project, the Steering Committee was revamped to function as the *de facto* policy board for YouthSave.

It began making decisions regarding how partners provided feedback on each other's work, and the extent to which partners would adjust original plans. The Steering Committee safeguarded the highest interests of the project, beyond individual Consortium members' needs and preferences. For example, when it became clear that financial

education efforts risked contaminating the control group in The Ghana Experiment, the Steering Committee made the decision to cut this activity in Ghana and repurpose the funds to support data collection on the extra cohort mentioned above. Having a body that could take a holistic view was critical when individual partners' agendas temporarily diverged—as is inevitable in complex, multi-partner projects.

Lesson 3: Build Effective Internal Communication

Communication among all partners is critically important at *all times*. In YouthSave, we found it helpful to create opportunities for in-person dialogue and relationship building; to ensure proper delivery and interpretation of messages; and to use tools, staff time, and resources to promote effective dialogue and problem solving.

Create opportunities for in-person dialogue and relationship building. Teleconferences are of course a much easier and cheaper way to exchange information, but YouthSave found that face-to-face meetings were a critical for building and sustaining strong relationships. At the global level, YouthSave held annual learning and exchange conferences with all YouthSave partners, including members of the Consortium, the research partners, and the financial institutions. The four member organizations of the Consortium also had face-to-face opportunities for project meetings and public events at least twice a year. In the field, in-country partners held periodic Country Steering Committee meetings to discuss and share latest project updates, as well as periodic Multi-Stakeholder Meetings to share findings with the public.

Communicate, double check, and communicate again. Especially given the diverse backgrounds of YouthSave partners, every member organization has learned the benefits of proactive communication, reinforced with

regular follow-up, to ensure that information is understood and messages are interpreted as intended. The take-home lesson for YouthSave was: When in doubt, “over-communicate,” especially when relationships are new.

Identify effective internal communication tools, and dedicate time and resources. YouthSave took advantage of the full spectrum of communication tools—phone calls, e-mail, videoconferences, and in-person meetings. While multimedia applications can enhance communications, the most appreciated form of update among YouthSave partners was a simple monthly e-mail update, for its efficiency and clarity. In addition, a cloud-based repository accessible by all Consortium staff provided a one-stop source for background materials, presentations, and templates, which was especially helpful for on-boarding new personnel. The YouthSave Consortium also benefited from Save the Children staff, who dedicated time and resources to coordinate the larger team and to facilitate frequent communication across partner organizations.

Summary

By its nature, a project like YouthSave—on four continents, spanning five years, and with ambitious operational, policy, and research agendas—was far beyond the scope of a small-scale partnership, let alone of any single entity. The reality is that the project could not have succeeded *except* as a large-scale and complex partnership. Project implementers on initiatives like YouthSave must devote as much attention to nurturing the partnerships as they do to executing the explicit project deliverables. In fact, when the quality of the partnerships determines the success or failure of the project, as was very much the case with YouthSave, then the cultivation of those partnerships is properly understood as its own deliverable—which, like any other, must have its own allocation of management attention, time, and resources in order to succeed. ■

