HRD COMMUNIQUÉ

newsletter



Institute of Rural Managemen



SSN 1996-1537

Jan - Mar 2008

Issue: 01/08

Human Development: A Vital Component Our Common Future Source: Human Development Report, UNDP, 2007/08.

Inside

AHKRC Lecture Series	Pg.2
AHKRC Public Forum Aasim Reza	Pg.3
Supporting the AgendaShadmah Afzal	Pg.4
Up Coming Events	Pg.5
Human Resource Development Quotes Shadmah Afzal	Pg.6
Annual Cooking Competition	Pg.7
Retaining High Performers	Pg.8
Case Studies	Pg.10

Editor: Saeeda Zardad Design: Asad Ijaz Awan

Editor's Note

Dear Readers,

uman resources are the principal asset of any organization and the organizations today realize the fact that with an unskilled and untrained workforce they can hardly grow. Keeping this important fact in view they aspire to develop them by providing them capacity-building opportunities. This will in turn lead to the growth of organizations as well as provide enlarged choices to the human resources.

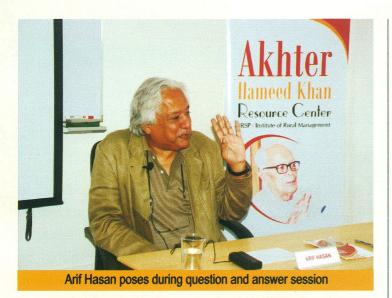
NRSP-IRM's main focus is to create enabling work environment coupled with its capacity building endeavors, which include wide range of training programmes both for staff and communities, to enhance their learning capacities and building leadership and managerial competencies among employees. These capacity building programmes serve dual purposes i.e. organizational growth as well as professional growth of employees.

The theme for this issue of HRD Communiqué is "Human Development: A Vital Component". This issue of communiqué includes articles, reports, case studies, quotes, news and graphic clips related to the issue.

I hope our readers will like this issue of Communiqué. Last but not the least we welcome your feedback and suggestions for further improvement in the upcoming issues.

AHKRC Lecture Series

The Context of Social Research



Akhter Hameed Khan Resource Centre (AHKRC) has recently launched a new series of lectures by eminent scholars and development professionals. The main purpose of initiating this lecture series is to provide young professionals and students with learning opportunity so that they can benefit from the knowledge and experience of such scholars.

The first lecture of the series was held on 26th October 2007 at NRSP-IRM, Islamabad. The theme of the lecture was "The Context of Social Research".

The resource person of the lecture was Mr. Arif Hasan, a renowned scholar, social scientist and eminent social researcher. He brings with him a diverse professional background. He has a degree in Architecture from Oxford Polytechnic Institute. He has been involved with the Orangi Pilot Project, and he is also the founder chairman of the Urban Resource Center, Karachi. Mr. Hasan has long experience of teaching in both national and international universities and has authored many books on development and planning. Presently he is the Chancellor of Textile Institute of Pakistan and a visiting professor of various universities in Karachi. He has many honorable awards on his credit for instance Hilal-I Imtaiz from the Government of Pakistan and UN year for Shelterless Memorial Award from Japan.

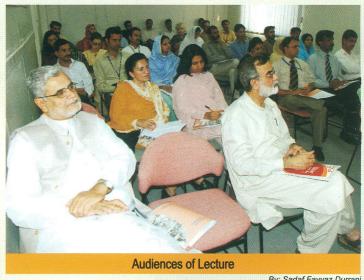
Those nations which ignore social change, they collapse as we can quote example of the Soviet Union.

During the lecture he said that "social changes come in to existence as a result of occurrence of some significant incidents, for example war, political consolidation, economic policies, natural disaster, advancement in the technology and media. It always takes place in terms and directions. Whenever these emerging changes face hurdles of prevention and opposition, these collisions always generate conflicts. Those nations which ignore social change, they collapse as we can quote example of the Soviet Union". He informed the audience of socio- economic changes started taking place in Pakistan since its independence, when a large population migrated from India.

He shared six indicators which brought socio-economic changes in Pakistan ever since:

- 1. Mass migration in 1947
- 2. Green Revolution
- Urbanization
- 4. **Immigration**
- 5. Globalization
- 6 Devolution

Mr. Fayyaz Baqir, Senior Advisor Civil Society at UN Resident Coordinator's office, Roomi.S. Hayat, Director-NRSP-IRM, Dr. Aliya Chairperson Economics Department, at Quaid-e-Azam University Islamabad, NRSP-IRM staff and many students from different universities attended the lecture. The lecture was followed by a question & answer session which made this lecture more interactive and turned it into a two way discussion.



By: Sadaf Fayyaz Durran

AHKRC Public Forum

Rural Micro-Finance



AHKRC in collaboration with the Rural Support Programmes Network (RSPN) organized the Public Forum on the topic of "Rural Micro-Finance" on 26th Oct, 2007 at NRSP.

Dr. Shamshad Akhter, Governor State Bank of Pakistan, was the chief guest on the occassion. The panel also included Dr. Rashid Bajwa CEO - NRSP, Mr. Masood-ul- Mulk CEO - SRSP and Mr. Nek Muhammad Javed Vice President - Zarai Tragiati Bank Ltd.

In his welcome address, Roomi Saeed Hayat, Director NRSP-IRM threw light on the purpose and objectives of organizing the forum. He said that AHKRC Public Forum will prove to be a learning opportunity for all of us to learn from our past & will prepare us to face the challenges of the future. "The most important lesson that has been learned from the Micro-Finance experience from the world and in Pakistan is that despite all its constraints, challenges and shortcomings, is a viable and feasible option to alleviate poverty in Pakistan".

Fayyaz Baqir, in his opening remarks presented the objective of Public Forum and praised the inspirational work of Dr. Akhtar Hameed Khan who introduced the self help approach to the poor communities in Comilla. Fayyaz Baqir also highlighted the recent activities of AHKRC. He also spoke high about the success of Rural Support Programmes (RSPs) in Pakistan & said that we can proudly say that India has replicated our rural support model first in Andhra Pradesh and is now being replicated across India.

Masood-ul-Mulk opened the panel discussion and shared his views on the cost of delivery of Micro-Finance Services to the rural communities, which is intentionally being reduced hoping to increase the accessibility of Micro-Finance services in the remote areas. He shared the recent delivery cost in urban areas i.e. Rs. 1200 for disbursing loans of Rs. 10, 000 and it is Rs. 4000 for the same amount in the remote areas of NWFP.

Speaking on the issue Nek Muhammad Javed explained the loan requirements in the agriculture sector and shared that it is amounting Rs.435 billion but the total disbursement remained Rs.200 billion. Almost 61% borrowers are small landholders having land less than 12.5 acre. Moreover, the high mark up of 8% is a major hurdle in financial services availability.

Dr. Rashid Bajwa CEO - NRSP in his presentation made a forceful case for Micro-Finance programme's success in the country. He said that there is a great potential for micro-financial market. If captured, that would ultimately empower the marginalized communities & improve the poverty profile of the country.

He informed that NRSP & Khushali Bank remained the largest providers of micro-credit in rural areas with market share of 25% & 25.2% respectively. This year female clients accounted for 46% of the total outreach. During the 1st quarter of 2007 micro credit reach in Pakistan crossed one million borrowers. He concluded that rural micro-finance is the future for the poor in Pakistan.

Dr. Shamshad Akhter, Governor State Bank in her concluding remarks thanked AHKRC for providing her the opportunity to speak at the forum. She said that it is important for the people to realize that the Central Bank cares about the people of Pakistan and providing financial services to its people is the prime responsibility of the State Bank. She added that government has recently launched a broad based financial inclusion strategy. She also shared website for further information www. sbp.org.pk. Appreciating the good work of the RSPs and specially NRSP she said "If we had a couple of more institutions similar to NRSP we could have definitely broken the vicious cycle of poverty in a matter of few years". She also informed that the major chunk of State Bank's funds allocated for Micro Finance goes to NRSP.



Supporting the Agenda^{*}

Since its inception, Human Resource Development is the focal point of NRSP-IRM. Keeping this point in focus, IRM has initiated the following programmes:

SUMMER INTERNSHIP PROGRAMME (SIP)

Among its training and development programmes, Summer Internship Programme (SIP) occupies a unique place as it provides young professionals an opportunity to get hands - on experience to learn managerial, leadership and training skills under the supervision of development professionals in different fields. NRSP-IRM is providing this learning opportunity to young students more than five years now and believes that it is helping them to make best use of their potential. The main objective of this programme is to train students of today into skilled human resource of tomorrow.

NRSP IRM has devised evaluation system for monitoring internees' performance. At the end of their internship, the Interns are assessed for their over-all performance which includes attitude, punctuality, assignment completion, meeting targets and assessment of presentation skills. Interns are assigned projects in the area of Education, Health, Micro-Finance, Human Resource Management, MIS, Natural Resource Management and Staff and Community Training Programmes.

There is a whole procedure involved in the selection of internees starting from announcing this programme on the website of IRM. IRM receives large number of applications. A selection committee reviews the applications carefully and finally selection is made on the basis of intern's interest in his chosen field of study.

M.SC LEADING TO M. PHIL IN RURAL DEVELOPMENT (MRD)

NRSP-IRM is initiating a new program called "M.Sc Leading to M. Phil in Rural Development (MRD) in collaboration with International Islamic University Islamabad. The MoU was signed on December 15, 2007 by Shoaib Sultan Khan, Chairman - NRSP and Dr.Anwar Hussain Siddiqui, President - IIUI.The program will be launched in fall semester 2008 at International Institute of Islamic Economics (IIIE).

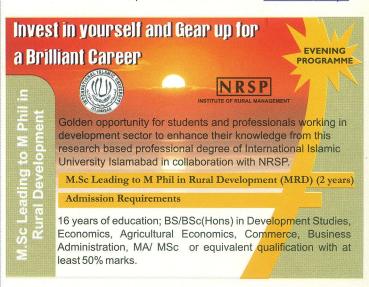
The main objective of the program is to deliver theoretical knowledge in both general and specific aspects of rural development. The programme is expected to facilitate coordination and participation in bottoms up initiative and also strengthen the delivery of top down policies and fill the gap in demand and supply of trained human resources in rural development.

All the students who fruitfully complete the whole assignments of six credits will be given MPhil degree in Rural Development. The Academics program at IRM is specially planned for the people



engaged in the rapidly rising area of rural development. The program deals with the theory and practice of rural development with reference to Pakistan and enhances the operational skills of participants by focusing on a number of specific /functional aspects of rural development including social mobilization and participatory management.

For further information, please visit our website www.irm.edu.pk



WOMEN'S LEADERSHIP PROGRAMME (WLP)

Women's Leadership Programme is one of its own kind which is offered as a part of capacity building efforts for women professionals. WLP provides an exclusive learning opportunity for women through a year long training programme.

The main objective of the programme is to empower women with the knowledge and skills to create awareness among them, in order to enhance their personal growth and professional development.

For further information, please visit website www.womenleaders.net.pk

Up Coming Meetings, Training and Events

April, 08

April, 08

April, 08

April, 08

May, 08

May, 08

June, 08



Workshop on Developing Core Competencies - III

Professional Development Programme is organizing a series of six days workshop on "Developing Core Competencies" at IRM Islamabad in 2008. The workshop is meant for RSPs mid and senior level managers. The purpose of the workshop is to develop writing and speaking skills among the human resources.

Women's Leadership Programme

Women's Leadership Programme is arranging Phase II of WLP focusing on Gender and Development from 21 April to 5 May 2008.

Recruitment Training

A Training on Effective Recruitment and performance Appraisal Process for all RSP managers involved in the process of recruitment and performance appraisal is being organized at IRM.

April 8-10, 2008.

Workshop on Field Office Management

Workshop on Proposal Writing

Workshop on Developing Core Competencies - IV

Workshop on Developing Core Competencies - IV

For details please visit our website: www.irm.edu.pk





Human Resource Development Quotes

Dr.Akhtar Hameed Khan

"People even the Poorest one are the masters of their own survival. They are always solving their problems their own ways, using the skills, accumulated experiences and resources they have. The best I can do is not to take away that responsibility of being the principle author of their own destiny.

Source: IRM Ten Years Report, 2006

Amartya Sen

Human development, as an approach, is concerned with what I take to be the basic development idea: namely, advancing the richness of human life, rather than the richness of the economy in which human beings live, which is only a part of it. That is, I think, the basic focus of the human development Source: The Human Development Report, UNDP, 1990 approach.

Shoaib Sultan Khan

"The focus of Human Resource Development initiative has to encompass both human and technical skills, with accent on the tormer."

Source: IRM Ten Years Report, 2006

Mahbub ul Haq

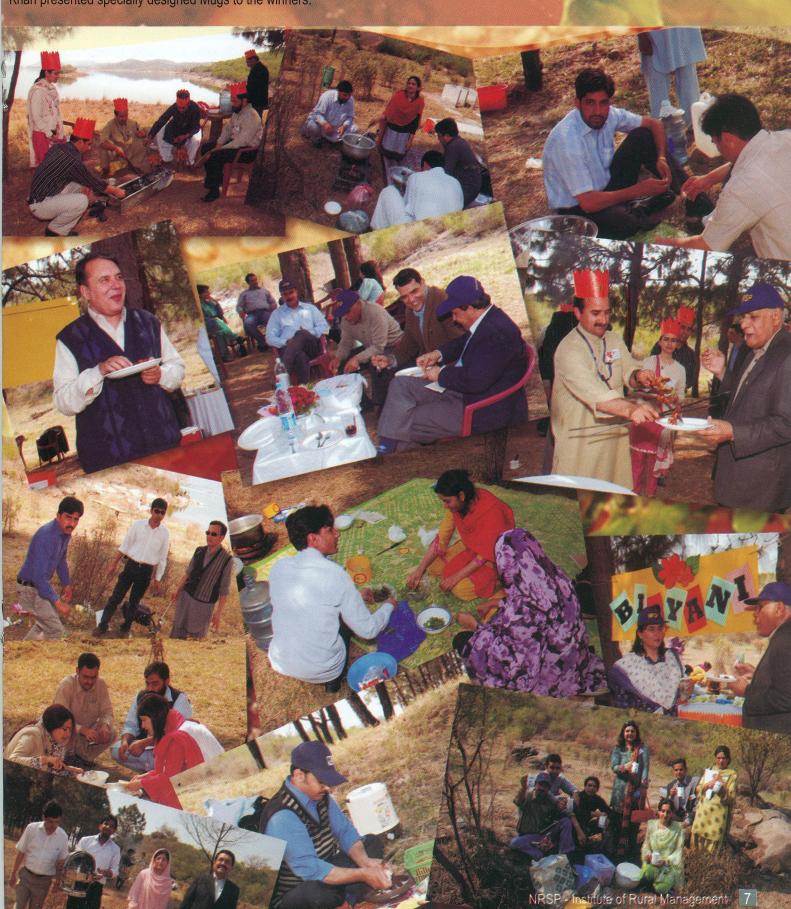
"The basic purpose of development is to enlarge people's choices. In principle, these choices can be infinite and can change over time. People often value achievements that do not show up at all, or not immediately, in income or growth figures: greater access to knowledge, better nutrition and health services, more secure livelihoods, security against crime and physical violence, satisfying leisure hours, political and cultural freedoms and sense of participation in community activities. The objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives."

Source: The Human Development Report, UNDP, 1990

JRM Annual Cooking Competition 2008

2nd IRM annual Cooking Competition was held on Moday, 03 March, 2008 at Bani Gala. The guests on this occasion were Shoaib Sultan Khan, Chairman - NRSP, Agha Ali Javad, GM - NRSP, Masood ul Mulk CEO – SRSP, Dr. Shahnawaz Khan COO-BRSP, and Shandana Khan, CEO - RSPN. Participants were divided into twelve groups, each assigned to prepare a dish at the spot. The competition started at 11.00 a.m. right after the conclusion of IRM monthly staff meeting. All the groups enthusiastically took part in the competition to make it a successful event.

Finally, assessment of the food was made by the jury which consisted of the guests mentioned above. Performance of the teams was judged on the following criteria: team work, taste of the food and presentation. Interestingly, there was a tie between three groups, namely: The Kababians, the Tikka Group and Sweet Dish Walay, but at last all the judges agreed to award the first prize to the Kababian group.CEO – RSPN, Shandana Khan presented specially designed Mugs to the winners.



Retaining High Performers*

The single most important factor that determines an organizations' competitiveness is its human resources.

Top organizational leaders manage their human resources with the same care and attention as their financial capital. Prudent companies don't allow the job market to control the attrition of the staff in the organization by offering conditions and packages that commensurate with their responsibilities and performance. Loss of a high impact performer has a very adverse affect on the organization in terms of performance drop, disruption in work and institutional memory loss.

The problem with reducing staff number is that it gives all the staff members the same motivation to leave. Unfortunately, those who leave are generally the good ones as they are able to secure new jobs rather quickly. The problem is that these are the people the organization need most.

While those it wanted to get rid off stay in the organization as they are unable to find a new job. In Pakistan, we made several such attempts in Public companies with disastrous results.

The replacement cost of top performer is very high. Professor Charlie Trevor¹ estimates that the total cost of recruitment, training, placement and loss of institutional memory is "somewhere in the vicinity of one to two times the yearly pay of the one who leaves". At families and Work Institute, experts suggest that it will cost about 75% of a non manager's annual salary to replace a worker and 150% of a manager's annual salary to replace a manager².

It is crucial that leaders recognize high performers early in their careers and provide them an opportunity to be groomed and developed. The four steps process helps in retaining high performers:

- 1. Identify early
- Train and groom

- Recognize and acknowledge
- Appropriate compensation
- 1. Identify early: Keep a continuous tab on your team members and identify those people you want to retain in your setup early in their careers. Traditionally managers have focused on those that they wanted to do away with, rather than on those they wanted to retain.

Job Security

If employees feel that the organization can abandon him/her anytime when not needed without valuing their contribution to the organization; then they also plan their exit from the organization at their own time generally leaving the organization in a dire state.

2. Train and groom: providing the staff with the necessary knowledge, skills and the right attitudes about the job, as it is crucial for the success of the organization. However top performing organizations go a step further and identify the high performers and invest more in their development and grooming.

Many managers don't appreciate their good workers in front of others for fear of demoralizing the "average worker".

- 3. Recognize and acknowledge: A person who is smarter than the others expect different playing field than rest of the flock; they need recognition as well as willingness of their managers to listen to their ideas. The star performer is more sensitive than their co-workers and leaves the organization because they are not acknowledged and listened to by the management. According to salary.com survey, the third most important reason for leaving a job is "Insufficient Recognition or Appreciation".
- 4. Appropriate compensation system: Top performers demand and expect substantially higher pay than their

¹Charlie Trevor is from the Department of Management and Human Resources and the Keller Faculty Fellow. ²Deloitte & Touche 2005.

Retaining High Performers*

peers. Making seniority the key factor for salary increase rather than performance; render high performers totally dissatisfied and will increase attrition.

Compensation Package

.... a compensation regime that is slow to acknowledge hard work and is based on seniority alone always creates mediocre workers.

Understandably "average-performing" employee opposes a performance based compensation system.

Most of the good employees are concerned with what his/her colleague is getting rather than their own salary package. In the last 15 years of working at senior management position, I have encountered disdained workers complaining about higher salaries of their co-workers, rather than asking for a raise in their own package. To most people salary package is indicative of the organization appreciation of their work and has a social value attached to it as well. It is essential for the organization to develop compensation package that keeps the inflation in mind, but also reward the higher performer. A periodic salary survey could prove quite useful for keeping a tab on the market trends.

Limits to retention strategy

Retaining top performers is essential, but remember they are always in demand and you cannot retain them forever and shouldn't try to, as it will be a costly blunder.

"The most important thing any company can do is to hire the smartest people possible and then give them the resources to transform their ideas into reality".

Bill Gates

A vigorous replacement programme should be in place to keep the replacement supply lines open³.

Intrinsic Entrepreneur (Intrapreneurial)

Organizations can secure commitment and ownership by allowing high performers, who have entrepreneurial aptitude and the ability, to "manage autonomous organization" within a larger company or an organization. This freedom helps in polishing leadership skills of professionals; creating a sense of ownership and personal commitment. This way the high performers are much more likely to stay.

Source: Term "intrapreneurial" was coined by Gifford Pinchot

Roomi S. Hayat is the Director of NRSP-Institute of Rural Management, Islamabad and founding chairman of the Human Resource Development Network, a membership



based think tank. He is an international trainer and capacity building expert. He can be contacted on his email address roomihayat@yahoo.com Copyright © Roomi S. Hayat. All rights reserved.

³NRSP' is the largest poverty alleviation programme in Pakistan and has a robust induction system under which 100 fresh master's degree holders join NRSP every year as interns.

Case Studies

Asma Bibi

(CO Pind Sultani, Tehsil Jand District Attock)

Asma Bib is the president of Community Organization (CO) Pind Sultani Tehsil Jand, District Attock . The CO has twenty women as members and in the beginning it was run with the financial support from Asma's father. In September 2003, she received

"I thought no one would ever acknowledge my work as I am a woman, but now things are quite different"



financial support of Rs 30,000 as loan for livestock from NRSP. This support enabled her to increase her family's income up to 27,000 rupees per month for going into dairy business. She

"I felt very strange when my mother was once asked by an NRSP Social Organizer if I do work. She replied "No. she does not work!" The feeling that nobody acknowledges my work hurt me to the core."

proudly says that the dairy products brought prosperity to her family. She had to pay 648 rupees only as debt installment per month and repaid her loan in one and a half year. The success she had in rearing cows encouraged her to venture into goat rearing business and applied for another loan from NRSP in 2005 and earned profit of Rs12000/ month in this venture. Following her example many women from that community followed the suit and became independent financially. By now NRSP has disbursed Rs 673, 000 under their livestock

"I found NRSP's temporary Tailoring Center very beneficial for me and other women. I got training from this center and now people know me as a skilled seamstress which brings recognition, respect and also financial security."

programme initiative through a village bank formed at CO office. So far Rs 150,000/- has been disbursed as loan to the members. Asma Bibi also helped to form four new COs, named Mohalla Jasso, Annisa, Liah and Pind Sultani No. 3.

She says that after receiving support from NRSP, and through their help she feels confident in whatever she does.

Azmat Jan

(CO Aima Afghan, District Jehlum)

Azmat Jan is the President of the Community Organization (CO) Aima Afghan, District Jehlum. The CO has 16 women members. Her husband Khalid Mahmood is the manager of male CO of their village which also has 15 members.

Prior to the financial support of NRSP, they were running a grocery shop and a private school. They were earning Rs 3,000

"My village has become a model village since the communities were organized!"



per month from their school and were running all their expenses within this amount which was very meager. After receiving the loan of Rs 10,000 from NRSP she invested it in her husband's grocery shop and in her school as well. By investing in grocery shop she raised the income of her family up to Rs 4,500.

She took another loan from NRSP and added more items in the shop. This enabled her to increase her income more than Rs 8,000 per month. She was so motivated by her success that she started attending training of vegetable cultivation which increased her income up to Rs 17,000 per month.

Nighat Parveen

(CO Bhagpur, Tehsil Gujar Khan)

Nighat Parveen is an elected president of Community Organization Bhagpura, Tehsil Gujar Khan. The CO has 15 women members.

Nighat was a rural housewife and her husband worked in an Oil Refinary. His income was only Rs 3,500 per month. She always used to think that had she been a school teacher she would be in a better position to reduce her family's financial problems.

It was in July 2002 when NRSP's woman representative sensitized women members of the community regarding the fact that unless men and women work together, the process of development would remain

Case Studies

incomplete. The idea seemed very strange to the community at that time

"unless men and women work together the process of development will remain incomplete!"



and they opposed it very strongly but Nighat was appealed by it. She discussed the issue of women's skill and income enhancing activities through the CO with her community.

Ultimately they formed a 15-member women's CO in Bhagpur. Nighat was elected as a president and they started saving at a basic level which is known as a "committee". This amounted to Rs 50 to 100 per month.

Nighat has been trained as a Traditional Birth Attendant by NRSP and she is paid to provide her services to the women of her village. She works in collaboration with an expert TBA and charges Rs 500 per delivery. The diagnosis of problems during pregnancy is free of charge while she charges fee for medicines.

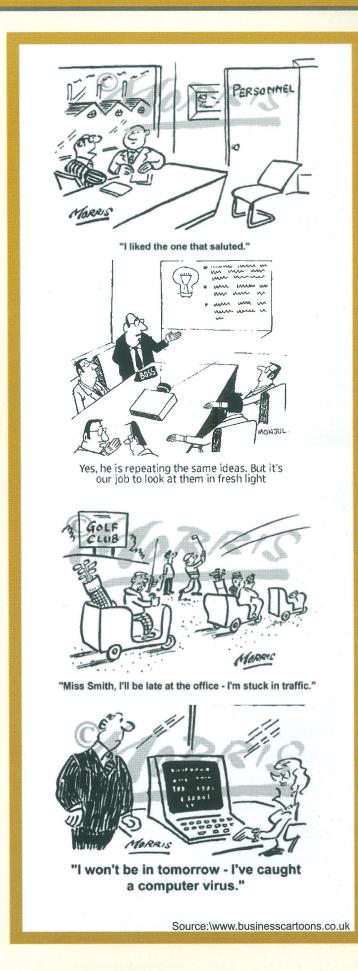
She also participated in courses regarding Livestock Management and can treat and vaccinate livestock.

"The harm caused to livestock owing to a little neglect can be catastrophic for a poor villager."

She not only increased her income because of the livestock course but also learnt to take good care of her animals.

Nighat took a loan of Rs 5,000 from NRSP and bought two goats, bred them and sold two male goats at the cost of Rs 2,700. She still possesses two female and two male goats. She repaid the loan from her husband's salary and borrowed an additional Rs 10,000 to buy a cow. She earned Rs 1,350 per month from selling the milk. She's no longer dependent on her husband's salary but able to increase her family's income by selling milk, goats and eggs. Now their net income is Rs 8,950.

When it was time to implement the plan of building a link road it was deemed necessary to add two men and one woman in the Village Development Committee. The male COs requested the women's CO to join them. At that time she remembered what NRSP's representative had said: "unless men and women work together the process of development will remain incomplete!"



Akhter Hameed Khan Resource Center

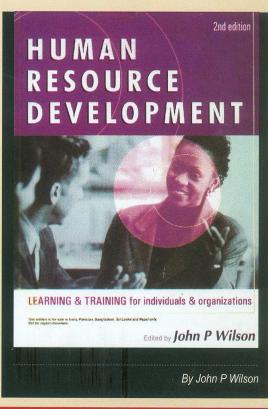
BOOK REVIEW:

For developing human resources, the value of training and learning is being increasingly recognized in todays' world. These training and development programmes greatly help employees to enhance their level of skills and knowledge which in turn improves work environment and productivity of organization.

"Human Resource Development" by John P Wilson is a guidebook which informs us about the changing role of training, learning and development in organizations. The book contains an enormous material on the topic such as case studies, data, questions and many more... It identifies the needs of individual training in an organization.

The author also suggests the methods to bring change among the organization as well as the key areas of learning to bring change. While the last section deals with running the human resource function and its position in the organizational setups. The book is expected as a perfect guide for all trainers around the world.

John P Wilson is a well-known researcher and an experienced consultant. He has published and edited many books related to human resource development and mutually authored a handbook for trainers and educators such as "the power of experiential learning". Presently he is working on a handbook for work based learning.



New Arrivals in Akhter Hameed Khan Resource Center

When the Rolling Pins Hit the Streets

By Nandita Gandhi

Divided Cities

By Ian Tabolti

Cultural Anthropology

By Conrad Phillip.Kottak

Taliban

By Ahmad Rasheed

Rural Development and Education

By M.L. Dhawan

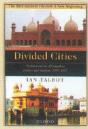
Who are we?

By Samuel P. Huntington

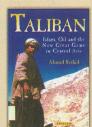
Military Inc.

By Ayesha Sadiqa











We highly appreciate and submit warm gratitude to Roomi S. Hayat, Anwar-ul-Haq and Ijaz Khaliq, who contributed their expertise and valuable insight into the communiqué.

Please write to us at: Editor, HRD Communique NRSP-Institute of Rural Management

6, St. 56, F-6/4, Islamabad or

E-mail: info@irm.edu.pk

Tel: +92-51-2822752, 2822792, Fax: +92-51-2823335

Websites: www.irm.edu.pk - www.ahkrc.net.pk