# HRD COMMUNIQUÉ

newsletter



Institute of Rural Managemen



SSN 1996-1537

lan - 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	
Human Resource Development Quotes	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.

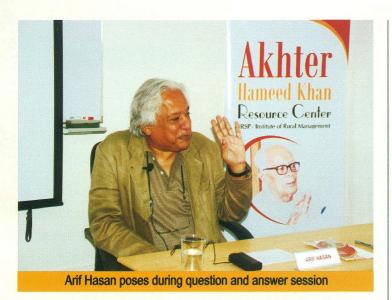
NRSP-IRM's main focus is to create enabling work environment coupled with its capacity building endeavors, which include wide range of training programmes both for staff and communities, to enhance their learning capacities and building leadership and managerial competencies among employees. These capacity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

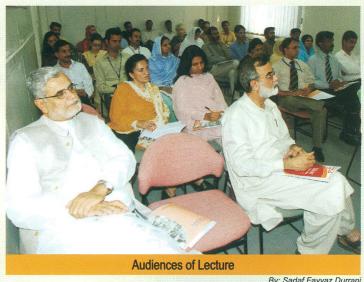
Those nations which ignore social change, they collapse as we can quote example of the Soviet Union.

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<sup>\*</sup>

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).

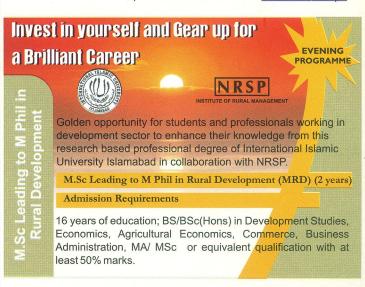
The main objective of the program is to deliver theoretical knowledge in both general and specific aspects of rural development. The programme is expected to facilitate coordination and participation in bottoms up initiative and also strengthen the delivery of top down policies and fill the gap in demand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