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The Daily Star

DHAKA, FRIDAY, APRIL 22, 2016

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NEXT STEP

JUGAAD

THE BUDGET APPROACH TO INNOVATION

Innovation is seeing what everybody has seen and thinking what nobody has thought – Chinese proverb

No matter how you describe it, innovation is a key driver in society. And often innovations are not formulated in the boardrooms of corporations. Instead, they are born in the middle of a paddy field. We recently interviewed Dr. Jaideep Prabhu, Jawaharlal Nehru Professor of Business and Enterprise at Cambridge University and a leading researcher of Jugaad—a frugal and flexible approach to innovation—to talk about why innovation knows no boundaries and how it is evolving every day.

So what is Jugaad?

Well in the beginning of my career, I studied innovation in large western corporations. But eventually, I started to look into large emerging markets, particularly India where I grew up. So when I went back to India, I got a much clearer understanding of innovation there.

The approach was very different from what I had seen in the west. The people were really good at taking the cost out of the innovation process. They were doing more with less; to be honest, much less. I also noticed that most of the solutions were designed to bring people outside the formal economy to the formal economy.

So when I asked the local people about their approach, they often used the Hindi/Punjabi word 'Jugaad' to describe it. The word derived from Punjab and North India where the farmers use water pumps as engines for boats and carriages. Thus, the mindset that you have when solving a problem with available resources is called a Jugaad mindset.

What are the underlying principles of Jugaad?

I would say it's really about how to innovate faster, better and cheaper. To elaborate, it's all about how to develop affordable solutions for big basic unmet needs in low-income communities. It could be financial services, health services or even consumer services. We focus on a few things to con-



Dr. Jaideep Prabhu, Jawaharlal Nehru Professor of Business and Enterprise at Cambridge University and a leading researcher of Jugaad

sider an innovation as a Jugaad. Firstly, it has to be affordable, meaning it has to take resources that are already available. Secondly, it should be inclusive. So it has to reach people who otherwise didn't have access to the service. Thirdly, it has to be frugal. Otherwise the people you are trying to reach will not be able to avail the service.

What are some of the most interesting examples of the Jugaad approach in this region?

There are hundreds of examples of Jugaad in the Indian subcontinent, especially in Bangladesh. For example, BRAC has been doing a great job because they truly embraced the concept of Jugaad in their services like the ORS program in the 80s and the 90s, the micro-finance programme, and even bKash.

In a country like Bangladesh, what would be the impact of Jugaad on the economy?

I believe Jugaad already has and will keep

on having a profound impact on Bangladesh. Micro-finance has contributed a lot to the economy by making banking



Jugaad is all about developing affordable solutions for big basic unmet needs in low-income communities

services available to the unbanked. The health sector also saw a sharp turn because

of the government and NGOs deploying health workers in regions where doctors or hospitals were not present. In comparison to India and Pakistan, Bangladesh has shown a substantially healthier Human Development Index, which has bolstered the economy in the long run.

Don't you think Jugaad is just an interim solution for problems?

We look at Jugaad as an ingenuity that solves a lot of problems. While it may be a temporary solution, you have to understand why a person or organisation is going for this particular approach—because there are no other options available at the moment. Critics might call it a half-baked solution, but if you look at the bigger picture, you can clearly understand why it was done the way it was done. And there is always the potential to scale up accordingly. Of course everyone wants the gold-plated solution, but that doesn't happen overnight. This is where Jugaad fits in.

How do you see Jugaad evolving over the course of time?

After the book we wrote on Jugaad, it received wide publicity in the west. It was not just corporations that were interested, but startups as well. We are increasingly seeing startups where a bunch of people are working on solving basic everyday issues. While working on these problems, startups began to become value-conscious. They are now collaborating and using resources that are readily available. So that is the sort of evolution we are seeing right now. You can call it Jugaad 2.0 if you will!

INTERVIEWED BY SHAHRIAR RAHMAN

Engineer-turned-writer, Shahriar Rahman is Sub-Editor of the tech publication of The Daily Star. He is also Head of Operations at HiFi Public.

Masters of Ideation 2016 wraps up

The Grand Finale of Masters of Ideation, the inter-university case solving competition organised by Young Entrepreneurs Society (NSU YES!), took place this Tuesday, April 19. Like every other year, the competition kicked off with intra-university workshops and rounds where universities picked their bests and sent them forward to participate in the national phase.

24 teams made it through the rigorous judgment process of the first round and advanced to the second where the teams had even harder cases to crack with a stern judgement criteria.

After the completion of this round, only 12 teams were selected to move forward to the third round, also known as the Ideation Round. The teams were introduced to a fictional village by the



name of "Adorsho." The participants were given 10 million in credit, a list of production possibilities and the resources needed for the production of these goods. The challenge was to create a perfect mix of resources and products that would make the business sustainable in a 5 year timeline.

The top 6 teams faced off in the Grand Finale.

After a hard-fought battle, the judges, consisting of M Asif Rahman (CEO, AR Communications and AloVentures) and Muhammad Saimum Hossain (Co-Founder at Geeky Social and Lecturer at FBS, DU), selected Team Dexters of NSU as the champions of Masters of Ideation 2016. Team Potter and Team Pikachu from the Institute of Business Administration, University of Dhaka, came in second and third place respectively.



EXPLORE YOUR POTENTIAL FOR GREATNESS

It goes without saying that all human beings dream of and struggle for a successful life. But the understanding or definition of success is not the same for all; it differs from person to person, and in the same person, from age to age. It is also obvious that there is no single or common formula for being successful in life. Taking this difference into consideration, I'm focussing on some familiar issues and insights, which may imbue positive initiative and change.

DREAM BIG AND HAVE FAITH IN YOURSELF

Dreams are what drive us. Dreams bring speed to our lives. At our best, our work should be meaningful, purposeful and fulfilling. We should not go out and look for a successful personality and duplicate it. Always try to be yourself. Dreams have to be complemented with faith. We have to have faith in ourselves.

DO WHAT YOU LOVE WITH A CLEAR SENSE OF DIRECTION

Having clear goals means your work is half-done. It is a pre-condition for being successful in life. We need to have a clear understanding of what we love to do (passion) and ensure the means of our survival

(necessity). It sounds easy, but is extremely difficult in reality. Combining hard work and passion with persistence guarantees success and greatness.

COMMIT TO EXCELLENCE

Being in the top 10% is highly important. You will have to put your whole heart and soul into it. You have to remember that even the top 10% started off in the bottom 10. Only by producing excellent results in everything can you go from the bottom 10% to the top 10 in your field. For some, it may take a little longer than others.

REFUSE TO CONSIDER THE POSSIBILITY OF FAILURE

We have to keep in mind that not everything works from the first go

and success does not happen by accident. Fear of failure is a major obstacle to success. All successful personalities experience failure over and over again, but it does not stop them. Failure is a learning opportunity to move forward. Every failure is a beacon for something good.

We need courage to begin and courage to endeavour. Your optimism must be unshakable. Keep in mind that success is like our own shadow: if we try to catch it, we will never succeed. We have to ignore it and do our own thing—it will follow us in the process.

M. A. MANNAN

The writer is Head of HR of Bangladesh Express Ltd., licensee of FedEx Corp.

Making a DIFFERENCE

Bangladesh is rapidly moving towards middle income status by 2021. Our businesses definitely offer immense opportunities for the growing economy and this diversity needs a stage for the stories untold. See Bangladesh make its mark on the global map as Making a Difference brings you our proudest success stories from across the country.

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BENEFITS OF TEAM BUILDING



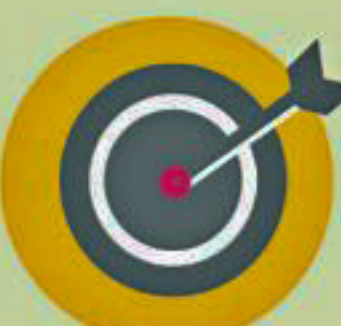
The team performs with greater efficiency



Boosts ideation and creativity



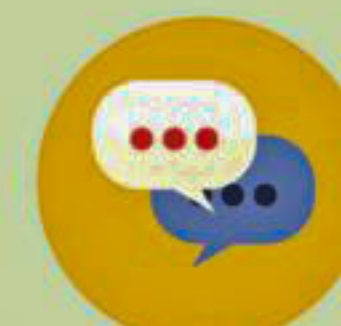
Makes objectives and goals clear and precise



Focusses organisational productivity



Enhances problem solving ability of the team



Improves inter-team dialogue and communication



Instills better understanding about processes & procedures



Brings clarity and awareness to the bigger picture



Increases mutual co-operation and co-ordination

DESIGNED BY: SHAHRIAR RAHMAN