Total Rewards Toolkit
Grameen Foundation Human Capital Center
This toolkit has been developed by Grameen Foundation’s Human Capital Center and made possible by the leadership support of Citi Foundation.

Citi Foundation

This tool should be used in conjunction with the corresponding supplemental materials.

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Introduction

Grameen Foundation’s Human Capital Center specializes in helping microfinance institutions (MFIs) and other poverty and development focused organizations strengthen their capacity to attract, develop, and retain talented staff.

Microfinance institutions along with small and growing socially focused businesses may face human capital challenges that can adversely impact their growth, innovation, access to capital, and risk management. To address these challenges, we suggest an approach of systemically aligning human capital management practices to your unique business strategy. As an integral part of this human capital system, a total rewards strategy is a key part of motivating and rewarding your employees.

Total rewards refers to the financial and non-financial return provided to employees in exchange for their time, talents, efforts, and results. It involves the following five key elements:

• Compensation (including base pay and incentives)
• Recognition
• Benefits
• Work-life balance
• Development and career opportunities

This toolkit provides:

• An overview of total rewards and each of the components
• A framework to define and implement a total rewards strategy that rewards and recognizes the desired behaviors in your organization
• Tools and examples to enhance your implementation

This toolkit is structured into each of the five total rewards areas. It defines each area, why it is important, and what to consider as you implement. There is also a set of handouts to correspond to the content. The handouts either offer more detail or can be easily adapted for use in your organization.

Note: This toolkit is designed to guide you through the adoption and implementation of a total rewards strategy. We presume the step of strategic human resources (HR) planning is complete and there is agreement to improve your organization’s rewards program. Also, organizations must understand and comply with local laws and regulations. In some cases, this may require some adjustment to the steps outlined in this toolkit.
Total Rewards Overview

Why are total rewards important?
To answer this, you must first start with the mission and strategic goals of your organization. In the social development sector, your organization’s ability to achieve its goals and mission likely relies heavily on the efforts of your employees. A total rewards approach is really as simple as this – it’s about driving and reinforcing the behaviors and results you seek from your employees to successfully achieve your organization’s mission and strategic goals. As part of a human capital management system, a total rewards strategy is crucial to motivating and retaining your employees. It should incorporate both the financial and non-financial rewards that move employees to action.

Motivating Employees
To better understand what guides employee behavior at work, we need to address the concept of motivation. Motivation is defined as a force or influence that causes someone to do something. Every person experiences motivation; the opportunity is to get your employees motivated about your organization’s priorities.

Your first inclination may be that money is the only – and the best – way to get your employees to do what you want. Money is indeed a factor. People have a need to nourish themselves, provide shelter for their families, and so on. To meet these and other basic needs, people need to receive both a fair salary and benefits for the work they do. You must get these basics, or what we’ll call satisfiers, right to avoid dissatisfaction among your employees. However, avoiding dissatisfaction and truly motivating employees are two different things.

Call out box
Did you know? Gallup’s Q12 survey, a well-respected tool to measure employee engagement, does not include any questions on pay or benefits.

We would like to suggest another level of factors that truly motivate employee behavior - factors like recognition for achievement, meaningful work, opportunities to learn and grow, and advancement in one’s career. Human beings yearn to fulfill these higher level needs and reach their full potential; these are long term motivators.

In addition, for jobs that require any level of cognitive ability (in the case of MFIs, problem solving, building relationships, and serving clients to improve their lives), research shows that a traditional “carrot and stick” approach (if you do X, you get rewarded with Y – usually more money) actually causes poorer performance. Instead, the most motivating factors are:5

- Autonomy – people want control over their life and work
- Mastery – people want to get better at what they do
- Purpose – people want to be part of something that is bigger than they are

Pro-poor organizations are especially well positioned to capitalize on employees’ desires for meaningful work and connecting to a purpose. Although it is not uncommon for employees to join an organization simply because they need a job, we have found that these employees often stay with the organization because of how motivating and rewarding the social mission is to them. Purpose is a powerful motivator.

A total rewards system allows an organization to address both of these desires for employees – the need to satisfy basic human needs and the need for a higher level of fulfillment.

This toolkit will discuss each of the components of a total rewards approach in this way. We’ll discuss both satisfiers and motivators to encourage you to think about all elements of total rewards, not just pay, and explore what will be most effective in motivating and retaining your employees.

Total Rewards Defined
The term Total Rewards refers to the financial and non-financial return provided to employees in exchange for their time, talents, efforts, and results. It involves the integration of five key elements that help to attract, motivate and retain employees. These are:

- Compensation (including base pay and incentives)
- Recognition
- Benefits
- Work-life balance
- Development and career opportunities

How to Use Total Rewards
An effective total rewards strategy results in satisfied, engaged, and productive employees, who in turn create the desired business performance and results.

<table>
<thead>
<tr>
<th>Total Rewards Strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation</td>
</tr>
<tr>
<td>Base pay, Variable pay</td>
</tr>
</tbody>
</table>

Attract, Motivate, and Retain Employees

Organizational Performance and Results

Designing a Total Rewards Strategy
You may be eager to simply replicate what other organizations offer or jump straight to the implementing the individual policies, programs, or procedures. Before getting too far down the road, take the time to establish the total rewards strategy for your organization.

Process to design a total rewards strategy

1. Define the behaviors and results your organization desires
2. Gain insight into what your employees value
3. Define the total rewards strategy (by addressing the data gathered in steps 1 & 2)
4. Prioritize total reward offerings
1. Define the behaviors and results your organization wants to achieve

To do this, start with the organization’s mission and strategic goals. Then, define the types of behaviors and results that all employees within the organization can display and achieve. This is also the time to ensure you have a good understanding of the broader human capital strategy. The total rewards strategy must be integrated with the recruitment, selection, performance management, and development efforts.

<table>
<thead>
<tr>
<th>Call out box</th>
</tr>
</thead>
<tbody>
<tr>
<td>A couple of tips:</td>
</tr>
<tr>
<td>• Don’t ignore qualitative measures (e.g., customer service orientation)</td>
</tr>
<tr>
<td>• Results and how the results are achieved are both important</td>
</tr>
<tr>
<td>• Must be within the employee’s control</td>
</tr>
</tbody>
</table>

2. Gain insight into what your employees value

The employee perspective lends a very important outlook into this process. One way to get this is to conduct a survey of all employees and ask what motivates them at work, what is most important to them in terms of recognition, etc. Then, conduct focus groups with a representative sample of employees to help discover why the results are what they are.

<table>
<thead>
<tr>
<th>Call out box</th>
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<tbody>
<tr>
<td>Remember, what is motivating and of value to one individual may not be to another. Listen for common themes and take note if you see differences between geographic locations or types of employees.</td>
</tr>
</tbody>
</table>

**HANDOUT**: Sample survey questions and sample focus group questions

3. Define the total rewards strategy by addressing the intersection between the behaviors and results desired and what your employees value

Use all of the data you’ve collected so far and find the parallels between what your organization desires and what your employees value. Then, define your organization’s strategy for total rewards. What do you aim to achieve through total rewards? This statement will be the basis for future decisions and prioritization.

4. Prioritize total reward offerings

Each of the total rewards elements can include a number of programs or practices. It is up to you to decide what will deliver the most value and drive the appropriate behaviors. Consider the resources available to invest in the program. What will it take to launch a new program? What resources will be required to sustain the program year after year? It is not realistic to think you will be able to do it all; all organizations prioritize and invest in the programs that will deliver the most value.
Compensation

Compensation Defined
Compensation is the pay provided by an employer to an employee for services provided (i.e., time, effort, skills and results). It can include both fixed and variable pay and should be tied to the individual’s level of performance.

Types of compensation

<table>
<thead>
<tr>
<th>Base pay</th>
<th>Annual base pay that does not vary during the course of the year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Variable pay</td>
<td>Pay that is tied to level of performance or results achieved; can be based on individual, team, or organizational performance and is re-earned each performance period</td>
</tr>
<tr>
<td></td>
<td>• Short-term incentives: Rewards performance over a period of one-year or less</td>
</tr>
<tr>
<td></td>
<td>• Long-term incentives: Rewards performance over a period longer than one year; often stock options, restricted stock, performance shares</td>
</tr>
</tbody>
</table>

Pay for Performance
Pay alone is a satisfier. Performance-based pay, on the other hand, is intended to motivate employees to perform better and meet established goals, and rewards employees for doing so. It requires that clear goals and measures be established at the start of a specified period (e.g., start of the year).

Call out box:
Pay for performance often replaces the historic approach that compensates employees based solely on seniority (the length of time in a position or the organization). Pay based on seniority tends to encourage employees to stay but does not necessarily support the accomplishment of the organization’s strategic goals. Consider the saying “you get what you pay for.” If you reward mediocrity, you will get more mediocrity. If you reward seniority over performance, you will get more seniority. If you reward results – not simply effort or attendance – you will get more results.⁶

Performance should be broadly defined to include qualitative indicators (e.g., customer service) along with quantitative indicators (e.g., client retention rates). Qualitative measures are based on the competencies required for the specific job; not only technical capabilities but also the organizational and personal competencies needed to excel in that role.⁷ By doing this, you set expectations that both the end result and how that result was achieved are important.

Note: Refer to the Recruitment and Selection Toolkit for support in defining competencies and the Performance Planning and Assessment Toolkit for support in measuring competencies.

HANDOUT: Competency rating/definition model (also used in performance planning and management toolkit)

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Often organizations shy away from qualitative performance measures, believing these to be more subjective and less transparent. Defining the behaviors expected, equipping managers with the skills to measure employee performance consistently and trusting managers to fairly evaluate employees all reduce concerns around qualitative targets.

Determining Your Pay Philosophy
It is important to take the time to determine your organization's pay philosophy to purposefully guide future decisions. To determine, consider the following:

<table>
<thead>
<tr>
<th>Consideration</th>
<th>Questions to Answer</th>
</tr>
</thead>
</table>
| Organizational strategy and total rewards strategy | • What is the organization’s strategy and goals (e.g., client growth, entering new markets, transition to a regulated institution, adding savings products and services)?  
• What is the total rewards strategy?               |
| Link between employee results and pay increases with organizational performance | • Why, how and when do you increase an employee’s pay (e.g., performance appraisals, achievement of results, experience, inflation)? |
| Competitive position in the market                 | • What is the competitive market rate?  
• What level of pay should be offered relative to competitors?  
• What mix of base and variable pay should be offered? |
| Administering the plan                              | • Who is responsible for making decisions?  
• What decisions are centralized versus decentralized? |

Incentives
Incentive pay is a very common practice in many organizations, especially those with a distributed field force. When done well, it can be effective at driving certain behaviors and results within an organization and reinforces the pay for performance strategy.

However, incentives are not without serious risks. We encourage you to consider the pros and cons of incentive programs and make sure you are fully informed before determining the best approach for your organization.

Using Team and Organization-Wide Incentives
While individual incentive plans are very common, there are alternatives to this approach that may lead to a more effective outcome for your organization.

Team incentives make sense when success relies on a team effort. For example, if you are adding new financial products, the success of that initiative lies in the entire branch coming together to deliver the new products and services and helping each other through the
learning curve. In this case, it doesn’t make sense to adjust the individual performance targets every time a new product is launched, but rather, reward the team’s achievements for the branch.

<table>
<thead>
<tr>
<th>Call out box</th>
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<tbody>
<tr>
<td>The risk to team incentives is that an employee may not give the same level of effort as others on the team but still reap the reward. Sometimes peer pressure from other team members is enough to encourage the individual to increase his/her efforts. The employee’s supervisor should also address this behavior as a performance issue. This situation can also be avoided by having a combination of both team and individual incentives.</td>
</tr>
</tbody>
</table>

Another option is to include an organization-wide incentive where the reward is tied to some measure of organizational performance, such as financial and social performance targets. The rewards for these often include profit sharing or employee stock ownership. It gives the employees an opportunity to share in the success of the company. These incentives help the organization focus on what is most important and encourages all employees to work towards achieving a common goal.

### The Pros and Cons of Incentive Plans

<table>
<thead>
<tr>
<th>Well-designed incentives</th>
<th>Poorly designed incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Described as:</strong></td>
<td><strong>Described as:</strong></td>
</tr>
<tr>
<td>• A combination of team-based targets and supporting individuals targets with both qualitative and quantitative measures</td>
<td>• Individual short term performance targets that stress portfolio size, repayment rates, and number of clients</td>
</tr>
<tr>
<td>• Reinforces a pay-for-performance strategy</td>
<td>• Focused on quantitative targets not aligned with the full social mission of the organization</td>
</tr>
<tr>
<td>• Recognizes top performers</td>
<td>• Unrealistic targets, often out of control of the employees</td>
</tr>
<tr>
<td>• Establishes organization-wide and team targets and encourages individual employee alignment with these</td>
<td>• Drives positive effects on the productivity, efficiency and quality of MFI operations</td>
</tr>
<tr>
<td>• Ensures a balanced focus on results and how the employees achieved those results</td>
<td>• Reinforces a pay-for-performance strategy</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Drives positive effects on the productivity, efficiency and quality of MFI operations</td>
<td>• Costs the MFI more money than expected</td>
</tr>
<tr>
<td>• Reinforces a pay-for-performance strategy</td>
<td>• Risks client protection and the social mission</td>
</tr>
<tr>
<td>• Recognizes top performers</td>
<td>• Rewards short term results at the expense of long-term results</td>
</tr>
<tr>
<td>• Establishes organization-wide and team targets and encourages individual employee alignment with these</td>
<td>• Does not foster a culture of team work</td>
</tr>
<tr>
<td>• Ensures a balanced focus on results and how the employees achieved those results</td>
<td>• Demotivates or disappoints employees</td>
</tr>
<tr>
<td>• Drives employees to manipulate or abuse the system in one’s favor, such as:</td>
<td>• Focuses on the results without consideration for how the results were achieved</td>
</tr>
<tr>
<td>• “pushing” products that don’t meet the real needs of clients</td>
<td>• Drives employees to manipulate or abuse the system in one’s favor, such as:</td>
</tr>
<tr>
<td>• relaxing credit underwriting or approval decisions</td>
<td>• “pushing” products that don’t meet the real needs of clients</td>
</tr>
<tr>
<td>• refinancing or rescheduling loans to improve quality indicators</td>
<td>• relaxing credit underwriting or approval decisions</td>
</tr>
<tr>
<td>• creating fictitious clients or loans in order to meet volume objectives or to reduce the ratio of delinquent loans</td>
<td>• refinancing or rescheduling loans to improve quality indicators</td>
</tr>
<tr>
<td>• resorting to intimidating collection tactics to “encourage” repayment</td>
<td>• creating fictitious clients or loans in order to meet volume objectives or to reduce the ratio of delinquent loans</td>
</tr>
</tbody>
</table>

8
Designing an Incentive Plan
If you decide that incentives would indeed be appropriate, the following outlines a basic process to define the incentive plan.

Process
1. Decide whether incentives will be part of your total rewards
If yes:
2. Determine incentive type and mix (individual, team, organization-wide)
3. Design the plan(s)
4. Forecast financial impact
5. Implement

[insert content]

HANDOUT: SEEP Network – Microfinance Financial Reporting Standards Ratios

Employee Perception
The success of an incentive plan will in part depend on the degree that employees commit to it. There are two key aspects that employees are concerned about – fairness and transparency. Address these concerns and it will more likely be a motivating factor.

<table>
<thead>
<tr>
<th>Fairness</th>
<th>Transparency</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Are the goals and targets challenging, yet realistic?</td>
<td>• Is the plan simple and well understood?</td>
</tr>
<tr>
<td>• Do employees who perform better than others appropriately receive a higher reward?</td>
<td>• Do employees know how to affect their performance to achieve the desired results?</td>
</tr>
<tr>
<td>• It is fairly administered by managers?</td>
<td>• Are employees able to track their progress against the goals throughout the year?</td>
</tr>
</tbody>
</table>

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Recognition

Employee recognition is a powerful tool to reinforce the specific actions, efforts, behavior and results you are looking for in your organization. Recognition of achievements can be highly motivating, and in some cases can even be more effective than financial rewards.

Successful recognition programs include both formal and informal options to fit the needs of your organization and your employees (information gathered from employee engagement surveys or employee focus groups).\(^9\) Encourage managers to support the formal programs, but also to pay attention to employees who are doing things well and try out some of the informal suggestions below. Over time, this will inspire all employees to feel comfortable recognizing peers as well.

### Call out box

Recognition does not have to be complicated. A simple, genuine thank you can go a long way in making an employee feel valued.

<table>
<thead>
<tr>
<th>Features</th>
<th>Formal</th>
<th>Informal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Often includes a nomination and selection process</td>
<td>Day-to-day acknowledgement</td>
</tr>
<tr>
<td></td>
<td>Non-financial reward but may have monetary value associated with it (e.g., gift certificate)</td>
<td>Relies on managers and peers noticing good behaviors and recognizing in the moment</td>
</tr>
<tr>
<td></td>
<td>Endorsed by the organization</td>
<td>Managers play an important role</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Examples</th>
<th>Show appreciation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Verbal compliment or thank you</td>
</tr>
<tr>
<td></td>
<td>A written note of appreciation</td>
</tr>
<tr>
<td></td>
<td>Post a large “celebration calendar” in the branch office and tack on notes of recognition to specific dates</td>
</tr>
<tr>
<td></td>
<td>Host a lunch where the managers cook and serve food</td>
</tr>
</tbody>
</table>

Recognize employee achievement

- Refer by name to the employee who made a good suggestion or idea
- Award special projects that show trust and confidence in the employee’s skill
- Ask an employee to be an onboarding/induction partner for a new employee

Connect with the social mission/purpose

- Share a story (in the employee newsletter) of how an employee contributed to the organization’s mission

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Creating a Formal Recognition Program

Formal recognition programs may require a small amount of planning and administration. Follow these steps to create a recognition program:

1. Establish the purpose
   - Identify what you intend for the program to accomplish and the employee behaviors you want to reinforce (e.g., customer service orientation).

2. Define how the program will work
   - What behaviors do you want to reinforce through the program?
   - How will employees be nominated?
   - How will award winners be selected? For example:
     - Establish a committee made up of representatives from across the organization (not just managers) to determine who will be recognized; rotate membership
     - Consider using the committee membership as a form of recognition by including employees who have previously received recognition awards
   - What is the award?
   - How often will the award be given?
     - Aim to provide the award as close as possible to the actual effort worthy of the recognition
   - How will the award be presented to the employee?
   - Who is responsible for managing the program?

3. Communicate and implement
   - Tell employees about the new or improved program through regular communications, such as a company newsletter. Generate excitement and have some fun with it! Be sure to explain how it works, especially how to nominate an employee.

4. Review and monitor
   - Determine a simple approach to check-in and evaluate the recognition program. After six months, revisit the purpose/outcomes and determine if it is causing the results you intended it to.

<table>
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<tr>
<th>Call out box</th>
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<tbody>
<tr>
<td><strong>What to avoid:</strong></td>
</tr>
<tr>
<td>• Setting unrealistic criteria that makes it impossible for anyone to achieve the recognition</td>
</tr>
<tr>
<td>• Selecting the same employee(s) again and again</td>
</tr>
<tr>
<td>• Favoring a popular employee or group</td>
</tr>
</tbody>
</table>
Benefits

Another element in the Total Rewards approach includes employee benefits. Benefits are programs an employer uses to supplement the cash compensation that employees receive. These benefits provide a level of security for employees and their families, and may include health care insurance, time off, disability insurance, and retirement programs. As such, benefits fall the “satisfier” category.

Each country or region will vary in the types of benefits offered. In some cases, there may be legislation requiring a certain benefit be provided. Your organization should consider which benefits you are required to offer and what additional benefits you will provide in order to attract and retain good employees, and to help them manage unforeseen illnesses, etc. This toolkit provides an overview for each type of benefit but does not go into details due to country-specific requirements.

<table>
<thead>
<tr>
<th>Call out box</th>
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</thead>
<tbody>
<tr>
<td>When determining benefits to offer, make sure that the plans provides enough coverage so employees view it as a valuable benefit, while still being financially feasible for your organization.</td>
</tr>
</tbody>
</table>

Health and Welfare Benefits
Types of health and welfare benefits:
- Medical health care insurance
- Dental insurance
- Vision insurance
- Prescription drug insurance
- Life insurance
- Worker’s compensation insurance

Paid Time Off
Types of paid time off:
- Holidays
- Vacation
- Sick leave
- Bereavement
- Leave of absence (medical, family medical, military, personal)

Retirement Benefits
Types of retirement benefits:
- Retirement plan/pension plan
- Profit sharing plan
Work-life Balance

Strong Total Rewards programs also address factors that are important in employees’ lives outside of at work, referred to as work-life balance. This is a philosophy – along with policies and programs – that actively supports employee success at both work and home. Work-life practices can help reduce stress and improve employees’ lives in general, paving the way for success in the workplace.

WorldatWork, a leading global employee rewards organization, categorizes seven areas of support for work-life effectiveness. Below is a brief description of each and relevant examples for the social development sector. Some may not apply to your organization.

<table>
<thead>
<tr>
<th>Work-life Support Area</th>
<th>Description</th>
<th>Examples</th>
</tr>
</thead>
</table>
| Workplace Flexibility           | A variety of flexible work options that enable greater control over when, where and how work gets done. | • Flexible start and end times  
• Part-time employment  
• Autonomy to control certain aspects of the job and achieve results |
| Creative Use of Paid and Unpaid Time Off | Personal time away from work to spend with family and friends. Governmental regulations vary dramatically by country in terms of how much time an employee can or must take, and whether or not that time is paid by the employer. | • Maternity or paternity leave  
• Adoption leave  
• Sabbatical |
| Supporting Health and Wellness  | Health and wellness initiatives focus on reducing absenteeism and improving productivity by supporting healthy lifestyle choices for employees and their families. | • Health screenings  
• Employee assistance programs (e.g., access to counseling services)  
• Stress management programs |
| Community Involvement           | Provide support during disasters or to meet ongoing needs within the broader community. | • Coordinated volunteer programs  
• Opportunity to donate money or other resources to those in need |
| Caring for Dependents           | Help employees support their dependent family members (children, aging parents, etc.). | • Childcare subsidies  
• Centralized child care center  
• Flexible work schedules  
• Short term leave |
| Financial Support               | Resources to assist employees with managing their personal financial responsibilities. | • Financial planning services and education  
• Employee loans (may be discounted) |
| Culture Change Initiatives      | Building an organizational culture that is inclusive of the unique employees and clients it serves. | • Diversity or inclusion initiatives |

Work-life balance rewards can fall in both the satisfier and motivator categories. For example, offering health screenings may just be convenient for employees. On the other hand, community involvement can give employees a sense of being part of something bigger than themselves, and allowing some flexibility in the workplace gives employees control of their lives; both encourage a deeper level of motivation and commitment.
Development and Career Opportunities

Offering meaningful development and career advancement opportunities will enable you to motivate and reward employees for their contributions, and help to keep them excited about working with your organization.

In the Total Rewards context, development must be viewed more broadly than just technical skills-based training. Development is a set of learning experiences designed to enhance an employee’s competencies - skill, knowledge and behavior. It is about creating opportunities for learning and growth every day. Strong managers see the development needed and look for ways to provide it for their employees without waiting for formal training sessions to occur. They use more experienced individuals as informal teachers and give employees stretch assignments to help develop new capabilities. For example, experienced field officers can be chosen to participate on a new branch opening team, deployed as needed on a temporary basis to establish new branches and train staff.

Employees may become dissatisfied, however, if your organization says development is important but does follow through on it. It is incredibly frustrating to set a target to acquire a new skill or expand one’s competence but not have the resources or understanding of how to go about doing so.

Note: This toolkit does not go in depth on how to support employee development. More complete resources can be found in the Performance Planning and Management Toolkit.

### Learning Opportunities
- Stretch assignments
- Special projects
- Tuition reimbursement
- On-the-job learning
- Attendance at seminars and conferences
- Access to virtual learning, podcasts, webinars
- Self-development tools

### Mentoring
- Leadership development
- Exposure to resident experts
- Formal or informal mentoring programs

### Career Advancement
- Internships
- Apprenticeships
- Internal Job Postings
- Job Advancement/Promotion
- Succession Planning
- Job Rotations
Conclusion
(To be completed)
Summary of Handouts
(To be completed)
References


