

## Agricultural Extension in South Asia

### The Myrada Experience – 50 Years of Learning

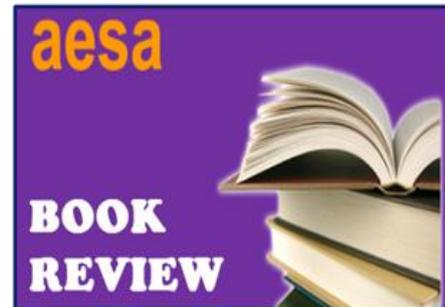
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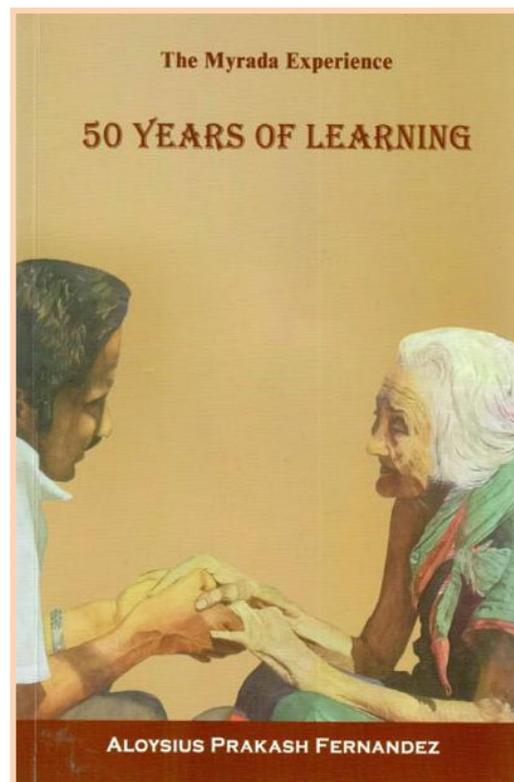
*“Follow effective action with quiet reflection. From the quiet reflection will come even more effective action.”*

**Peter Drucker**

Generally, leaders reflect to get a better understanding of how to create a better future. In this book, Shri Aloysius Prakash Fernandez reflects on his association of more than two-and-a-half decades with Myrada (Mysore Resettlement and Development Agency). Although many NGOs work in India, what sets Myrada apart from these is that it continues to work for the welfare of the people with emphasis on meticulous planning and implementation of several programmes. This has, therefore, impacted not only the livelihoods of millions of the poor but has also influenced government policies at both state and national levels in India.

This book describes the evolution of Myrada in four parts. Part 1 is devoted to the author’s experience while working with the Canadian International Development Agency (CIDA) in Delhi. Part 2 deals with his experience in Myrada from 1982 to 2008. The contributions made by 18 of his colleagues at Myrada, in addition to three donors, are detailed in Part 3. Finally, Part 4 is devoted to four of the important programmes that Myrada has successfully implemented.

Myrada came into existence as a registered Society in 1968 to resettle Tibetan refugees in Karnataka state. As a consultant to CIDA, Shri Fernandez was closely associated in implementing two important bilateral programmes in India – South Asia Partnership (SAP) and the Country Focus Programme (CFP). This experience helped him to play a pivotal role in the growth of Myrada. When SAP expanded its operations to many other countries, including Nepal, Sri Lanka, Bangladesh and Pakistan, it opened Myrada to the rich experience of many voluntary organisations. CFP was basically intended to support India in addressing its



priorities. CFP was working in the areas of biogas, development of drylands, and social and agro forestry, which had a significant impact on Myrada's programmes in the 1980s and 1990s. CFP played a major role in changing the general practice of donors – to allocate 10% of the budget for staff salaries and administration. In addition, donors were also persuaded to agree on contributing to the corpus fund that goes towards meeting staff costs after the project was over.

Agro/Farm Forestry was the most successful programme implemented by Myrada. In a span of one decade (1984-1995), over 10 million saplings were planted mostly in arid areas, and hundreds of acres were regenerated through community participation. This project, which was implemented by Hope International Development Agency (HIDA) funded by CIDA, also helped Myrada to financially survive during the 1980s.

A group (that included the author) spent a few days in the Ashram of Vinobha Bhave and before leaving the ashram they crafted a charter which included the following resolutions: i) not to involve or recruit any of their own family members into their NGOs; ii) their 'take home' salary will not exceed three times that of a driver's salary; iii) they will work as an 'actionist' and not as activists, etc.

Shri Fernandez joined Myrada in 1982. But before that he worked in Caritas India that helped him understand the range of issues faced by vulnerable sections of Indian rural society; and these include poverty, vulnerability, oppressive power relations, and environmental disasters. He mentions how certain books, such as Ivan Illich's *De-schooling Society* (1971) and *Tools for Conviviality* (1975), and the 1968 classic, Paulo Freire's *Pedagogy of the Oppressed* influenced him in dumping irrelevant baggage before joining Myrada.

The five major learning experiences the author picked up are relevant to any development professional. These include:

- i. Ensuring the participation of people in development interventions;
- ii. Training staff so as to enhance their capacity in building poor people's institutions;
- iii. Recognising that institutions can be double-edged swords – can resist change or promote change;
- iv. Aligning people's institutions appropriately with the objectives that need to be achieved or resources to be managed - one model cannot manage all; and
- v. Respecting diversity in livelihood activities and factoring it into strategies.



A variety of small institutions emerged in Myrada between 1985 and 2005. These are Self help affinity groups of the poor (SHGs) – 1984-85; the Watershed Management Associations (WMAs) – 1988; and the Soukhya (Health) groups of sex workers – 2000. Later, larger institutions emerged to support the livelihood activities of the SHGs and to sustain the impact of the change in oppressive power relations. They were nurtured by Myrada until the people were suitably empowered to take over.

The litmus test for any successful intervention lies in the answer to “can the people manage and sustain their institution independently after the project has ended?” Myrada focused on effective participation of the poor and establishing people’s institutions and training the people to manage these institutions on their own. This strategy helped Myrada in establishing several appropriate institutions and in ensuring their sustainability after the project was completed. Myrada also recognised the necessity to develop the potential of poor women to cope with gender and structural biases in society, and focused exclusively on Women SHGs for the simple reason that the needs of women are much broader than mere credit and finance.

Myrada’s rich experience has helped it to impart social entrepreneurial skills to its staff and build capacity of poor people’s institutions. Such training was required as the management graduates they hire do not possess the skills and attitudes required to change society and to analyse power relations. Myrada embarked on various Development Professionals Training Programmes (DPTP) for its staff. It has adopted a novel approach of training 50 to 60 of their staff in one go rather than deputing one or two staff members to other organizations’ training programmes. Most of the training was done in the field (field school) so as to enable the trainees to live and work beside the people and to share their field experiences. After completion of training the staff were advised to practise the skills thus acquired in their day-to-day work.

Fernandez discusses the 4 “game changers” of Myrada in Part 4. These include: Micro Watershed management in dryland agriculture; Self Help Affinity Group movement and SHG bank linkage programme; Stree Shakthi Programme; and The Foster Children’s Programme.

After drilling more than 800 borewells in the southern states of India, Myrada realised that the depths at which the groundwater was available has risen over the years – from 80 ft. to 300 ft. Then, Myrada shifted its focus from groundwater exploitation to management of surface water, and it launched its first intervention in 1985 through a program called Participative Integrated Development of Watersheds (PIDOW) in Gulbarga district in collaboration with the Government of Karnataka (with the involvement of Panchayat Raj Institutions) and Swiss Agency for Development and Cooperation (SDC)- a major funding agency. Myrada successfully introduced people’s participation in construction of soil and water conservation measures and restoration of traditional water resources. With the active involvement of Shri Meenakshisundaram, the then Secretary, Govt. of Karnataka, Myrada promoted SHGs in PIDOW, which was successful in a more equitable sharing of the natural resources as compared to other watershed programmes which had helped landowners mostly. As the people gained confidence, they formed into groups to manage a micro catchment of around 150-200 ha. These groups were referred to as Watershed Management Associations (WMAs), and they played a leading role in planning, implementing and maintaining structures in watershed – ultimately resulting in significant increase in tree cover. The experience of PIDOW and WMAs contributed not only to Karnataka Watershed Development programmes but also to national watershed programmes. It played a stellar role in influencing policy at the national level by involving people and their institutions along with NGOs.

Myrada came to know that institutions like Primary Agricultural Cooperative Societies (PACs) were not promoting the interests of the poor, when these people protested against the functioning of the PACs and approached Myrada in groups of ten to twenty. They were all poor but they were linked by mutual trust and affinity. Observing this, Myrada built on the strength this affinity, and eventually this led to the formation of Credit Management Groups and the same were later referred to as Self Help Affinity Groups (SHGs). Affinity existed much before the interveners entered into the scene. The author compares the discovery of this affinity to finding a “diamond hidden in the mud”.

When the author came to know that most of the members of PACs did not repay the loans taken by them, he called for a meeting of the defaulters and discussed the loan repayment. During this meeting the defaulters agreed to form a group and also to repay the loan to Myrada, which kept the money with it until a bank account could be opened. These payments were referred to as **savings**. Thus began the story of regular savings. Within a short span, several small groups were formed. After about four months of regular savings the groups were allowed to avail of loans from their savings to meet their urgent needs. These groups were called **Credit Management Groups**, with stress on management of savings, loans, and repayments.

As these groups need to be managed by the members themselves, Myrada initiated Institutional Capacity Building (ICB) training programmes. As training officer, Ms. Saleela Patkar, collected all the training experiences of Myrada and prepared training modules, which helped in building SHGs in a sustainable manner. Myrada also introduced the concept of grading SHGs for sanctioning of grants to common fund from NABARD. In 2000, when the central government adopted the SHG strategy, Myrada changed the name of the groups from Credit Management Groups to Self Help Affinity Groups. The SHGs helped the poor not only to gain access to finance through banks but also in infusing confidence while interacting with officials.



As banks do not give loans for all purposes and cannot support a range of livelihoods, there was a need to develop a client-centric financial model to support livelihood diversity of the poor. The SHG-Bank linkage programme launched in 1992 has been discarded in practice after the entry of Non-Banking Financial Companies-Micro Finance Institutions (NBFCs-MFIs), which provide quick loans but under their own terms and conditions. People prefer NBFCs over banks because the latter are bogged down with red tapism in processing and delivering credit to the people. Money lenders and SHGs are the only two informal systems which operate with the necessary flexibility to accommodate diverse purposes. Money lenders have an edge over SHGs as they provide loans for all sizes but their interest rates are high. SHG-Bank linkage is one of the benefits SHGs provided to their members. Based on his vast experience, the author is of the firm view that the SHG model is the most appropriate to meet the diverse needs of rural people.

In 2000, the Government of Karnataka envisaged a programme for rural women called Stree Shakthi. The programme was implemented with the objective of improving the economic condition of rural

women in all the 175 taluks of the state. It was expected to empower women and enable them to be agents of change. As the task was gigantic all the staff of Integrated Child Development Scheme (ICDS) were involved in this programme. Anganwadi workers, key functionaries of ICDS at the village level, were entrusted with the task of group formation.

Ms Sobha Nambisan (IAS, ret'd.), wrote "on paper the progress of Stree Shakthi, 15 years after it was launched, was quite good". More than 22.3 lakh women were organised into 1.5 lakh groups. The total savings of these groups touched a whopping INR 2,139 crore. Many groups formed federations and some were running shops to sell items produced by them. Over the years concerned officials were losing interest and much of the programme budget was spent on constructing Stree Shakthi Bhavans with auditoriums, dormitories, and training halls. The government's decision to close the Mahila Samakhya programme and utilise the staff and funds to promote Stree Shakthi programmes was a welcome sign. Ms Nambisan hopes that Stree Shakthi groups along with other SHGs will continue to network, support one another, and innovate in future.

Myrada was also involved in child-centred programmes in collaboration with **Plan International**. Ms Vidya Ramachandran, Programme Officer, Myrada gave details of this programme with which she was associated. Unlike the other three programmes this one had no impact on government policy. But the author considers this as a game changer by virtue of its contribution in providing education to more than 50,000 children up to their graduation, and also for the (INR) 15 lakhs contributed indirectly towards sanitation and preventive health care and family livelihood programmes. Plan International, Myrada's biggest donor, has provided INR 200 crores to Myrada over a period of 15 years. There is a symbiotic relationship between Plan International and Myrada. The former contributed in terms of providing funds and introduced certain systems and procedures to help improve the financial management systems of Myrada. It also made Myrada aware of the needs of children. She wrote that "Children were not people lost within the folds of their families; they had to be acknowledged as independent, with personalities, rights, requirements, dreams and aspirations that had to be nurtured so that they could grow to their full potential and into happy and responsible citizens." This conceptual thinking led to the implementation of several programmes impacting several teachers and students. On its part, Myrada helped in credit linking of SHGs and in using the Plan International grants to advance loans to SHG members, who in turn paid back into their group accounts. This pooled money was used to advance loans to additional families and thus helped in revenue generation, which were then used to increase the scope and reach of programmes.

Shri Fernandez notes that with the entry of Corporate Social Responsibility, which supports interveners in the private sector, the emphasis on building institutions had taken a back seat as it focuses on achievement of physical targets that are measurable. Hence, investment in building the capacity of poor people's institutions is decreasing. In addition, these interveners avoid bringing about change as it invites criticism from vested interests, which usually control the institutions as well as the resources in villages.

Myrada firmly believes that for the poor to progress it is necessary that they organise themselves, form their own institutions, reduce their dependence on powerful families for credit and jobs, open spaces for investment in livelihood activities, establish networks and linkages among themselves and also with the markets. It also believes that these poor people's institutions are the building blocks of a thriving democracy and have the potential to play a critical role in development interventions meant for sustainable development of the poor.

Myrada also recognised the need for having different organisations to meet the increasing demand of SHGs for diverse support services, such as access to credit, enhancing the productivity of crops and livestock, markets for various products, promotion of off-farm activities. Myrada, based on its experience as well as that of other NGOs, realised that it was not an appropriate institution to provide all these services. This decision led to the emergence of several diversified institutions between 1988 and 2003. Important among them were: Sanghamithra, Myrada KVK, Community Management Resource Centres, FPOs, MEADOW, etc.

Sangamithra was established to provide credit to the people in remote areas. The SHGs were unable to get bulk loans averaging INR 80,000, which the banks were not ready to advance. Myrada was also not an appropriate institution to deal with loans, repayments, etc. It was mostly involved in conceptualising and promoting the SHG-Bank linkage programme, which NABARD launched in 1992. But many banks were not ready to advance loans to SHGs, especially in remote areas where the need for credit was acute. To address this issue, Myrada launched Sanghamithra in 1995 as a not-for-profit company with freedom to recruit and train staff and introduce systems appropriate for a finance company. Persons with experience in public sector banks headed this company.

Unfortunately, Sanghamithra with its 'not for profit' system had to compete with the 'for profit' NBFC/MFIs, an innately difficult task. Sanghamithra's focus was on livelihoods of the poor and marginalised in remote areas, and investments in these areas were more costly when compared to urban and peri-urban areas where the focus of NBFC/MFIs was concentrated. Additionally, the grading agencies apply the same yardstick to assess all finance institutions without any special consideration given to Sanghamithra. As a result Sanghamithra used to get lower grades which both lowers its credibility with banks and increases the interest they levy. Hence, the author was of the opinion that it is unlikely that the NBFC-MFIs, supported by private companies, can promote a social mission where profits are not maximised. An organisation, like Sanghamithra, which is committed to promote livelihoods in rural areas cannot maximise profits and grow as fast as NBFCs.

Myrada Krishi Vigyan Kendra (KVK) was set up with technical and financial support from the Indian Council of Agricultural Research (ICAR) to provide technical support in agriculture and marketing. It is creditable to note that ICAR accepted KVK's mission and adopted some of its extension strategies. When ICAR insisted that KVK staff be paid on par with ICAR scales (very high compared to the staff salaries of Myrada) Myrada resolved this issue by setting up a Myrada KVK trust which determines its staff's salaries.



Incidentally, I was one of the members of the Quinquennial Review Team (QRT) of the ICAR (2011) which had evaluated the KVKs in Zone VIII. This QRT observed that Myrada KVK

- i) established highly cohesive community resource groups at village level to act as intermediary/development brokers between farmers and KVK and other development departments and

- ii) follows a need based professional approach to help farmers and the growing horizontal influence of the KVK stands as a testimony for its success [sic].

Having served as Head of KVK for about 25 years, Dr P Alagesan provides details on the progress of KVK since its inception in 1991, in this book. Shri William D'Souza narrated the contribution of Ms Yasmin Master (popularly called 'Doctoramma' by the villagers) in promoting crossbreeding of cattle in Talavadi, a remote area in Tamil Nadu.

The Community Management Resource Centres (CMRCs) were created to support the SHGs in establishing networks and linkages, in organising small scale markets at the local level, in exerting pressure on local governments, and in neutralising vested interests. The Farmers' Producer Organizations (FPOs) were initiated to provide large scale marketing services which include procurement, value addition, and distribution of commodities. Myrada considered FPOs as suitable market interventions to link farmers with the consumers of agricultural produce. Myrada has supported 24 FPOs.

Companies, such as Management of Environment and Development of Women (MEADOW), were promoted to support people in manufacturing activities and to bargain effectively with bigger companies which outsource work to them. It is worth reading about the manner in which Myrada assisted the Women SHGs in assembling watch straps and watches, and also in making jewellery, in collaboration with Titan and Tanishq.

Myrada organised Mahila Abhivrudhi Samrakshan Samsta (MASS) and Soukhya groups for the welfare of the devadasis and sex workers, respectively. Sex workers and devadasis did not join SHGs for obvious reasons and Myrada helped them in forming a separate sex workers group – Soukhya (health). Although health remained a priority, the Soukhya group functioned as an SHG for all practical purposes. Dr Maya Mascarenhas helped Myrada in evolving an approach called ABC4DE (A-Awareness; B-Behaviour; C4-Continence, Condom promotion, Community pressure for change in behaviour, and Continuity beyond project interventions; D-Drugs for treatment; and E-Empowerment for sustainable livelihoods ) to help the sex workers lead a healthy lifestyle. The devadasis formed SHGs and later affiliated into an apex society – MASS. The experiences of donors: Welthungerhilfe (Agro Action); HOPE International Development Agency, Canada; and NOVIB, Netherlands, in working with Myrada are also described in the book.

Myrada established the Centres for Institutional Development and Organizational Reform (CIDORs) in 2006. There was a huge demand for training and exposure to Myrada's projects. Even NABARD had deputed its senior staff for exposure to SHGs and it was recommended to state departments, banks and other Voluntary Organisations as well. International organisations, such as IFAD and private donors (CIDA, NOVIB, HOPE, UNDP, etc.), also encouraged VOs and other partners to approach Myrada for exposure and training. This increased demand in a way and helped CIDORs to achieve financial self reliance.

The robust contribution of Myrada can be better appreciated by the sheer number of people's institutions it has established and supported in the country. The data shows that as on December 2008, there were more than 12,000 Self Help Affinity Groups, 71 CMRCs, 108 Federations of SHGs, one Sanghamitra, 11 Training Centres, (including two non-formal technical training centres), one KVK, one MYKAPS and one MASS. In fact Myrada is now a network of financially self-reliant institutions.

Majority of these institutions are able to sustain themselves, thereby reflecting the unstinted effort of Myrada in establishing these people's institutions. Establishing institutions, that too of poor people with diversified goals and objectives, is very easy when compared to enabling them to sustain on their own. Probably, this is where Myrada stands taller than many other NGOs involved in establishing people's institutions.

Financial independence is necessary for taking appropriate decisions in terms of accepting or rejecting any project. Myrada showed the way to building a corpus fund in all the institutions it promoted to establish financial self reliance. Vice Chairperson Shri Meenakshisundaram (IAS, ret'd.) listed both the strengths and problems of Myrada. The strengths are: i) it has a transparent and accountable system of governance and management; ii) can ensure sustainability of a project with proper exit route ( withdrawal); and iii) has evolved multiple institutional options to improve delivery systems in general and to help the poor in particular. On the other hand Myrada has problems with poor availability of human and financial resources and difficulty in identifying committed people who are willing to join Myrada (given its low pay package) and have high motivation to work with the poor. In addition, sometimes the national and state governments take a hostile position against NGOs. Despite all these constraints he proudly says "Our governing bodies may change but the process will continue".

At the end of this book, Shri Arvind G Risbud, Executive Director, Myrada, hinted at the areas on which Myrada must focus in the coming years. These areas are: i) Green College started in collaboration with Welthungerhilfe and GIZ in Chitradurga in 2017 to train youth in farm and off-farm skills; ii) enhancing FPOs; and iii) horizontal expansion.

Appropriate quotes from The Bhagavad Gita and luminaries at the end of every chapter in addition to stories and beautiful photographs add artistic value to the book. Although this book has some repetitiveness it makes for interesting reading for all those who wish to learn from the experiences of Team Myrada.

Team Myrada emphasised as well as followed some of the principles of extension such as people's cooperation and participation; grassroots principles of organisation; cultural differences; and a 'whole family' approach. The success of Myrada in establishing people's institutions and in ensuring their sustainability after the withdrawal of Myrada is attributed to the commitment and honesty of the officers who laid a solid foundation and provided effective leadership to Myrada for the last five decades. Had Shri Fernandez not written this book, the entire process that Myrada has used to pursue its goals in the last 50 years would have been lost. I congratulate Shri Fernandez on this remarkable work which I consider to be required reading for all development professionals – especially for agricultural extension faculty, staff of KVKs, and students pursuing agriculture science courses.

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