

## AN AGENCY PROFILE

### Past, Present and Future

January 2010

#### PART 1

##### 1. Organisational Overview:

**The Coverage:** Myrada<sup>1</sup> was started in 1968. Myrada at present is directly managing 18 projects in 20 backward and drought prone Districts of Karnataka, Tamil Nadu and Andhra Pradesh. There are other States where it has collaborated with Government, Bilateral and Multilateral Programs, by contributing to program design and supporting implementation through regular training, exposure and deputation of staff. Examples of such long-term support are in the States of Haryana, Assam, Meghalaya, Manipur, Jharkhand, Orissa and Chattisgarh. It also provides similar long-term support to programs in other countries like Myanmar, Indonesia, Timor Leste and in a small way, in Iran. This approach arises from Myrada's decision not to fly its flag all over, but to promote, in collaboration with other institutions, a proven development strategy in which the rights of the poor, women and marginalised to build and manage their own institutions, to develop their own livelihood strategies, to associate in order to lobby effectively to change oppressive relations, to access resources and build linkages are recognised.

**The Structure:** Myrada's organisational structure consists of a Board comprising eminent persons, an Executive Director, Program and Project Officers and supporting teams based in the field who manage project interventions covering one or more Districts with support from the Head Office. Over the years, some of the Projects and Training Institutes have hived off into au-

tonomous institutions. Since they continue to share the Mission of Myrada, they have been allowed to incorporate the name "Myrada" in the titles of their new societies. They are part of the Myrada Group of Institutions. The Head Office now resembles a holding institution. It places staff on the Board of some of these institutions and also mobilises resources where required. At any point of time Myrada works directly with one million poor people in villages and settlements. However, it is also engaged increasingly in small towns in the management of waste and sanitation and to promote the equitable and sustainable management of water for domestic and other uses.

As a result of several new institutions hiving off, the number of full time staff in Myrada is 231. Myrada continues to look for and develop the following qualities in staff, namely, commitment, professionalism, ability to innovate, to work in a participatory manner and to multi-task. Commitment is defined as the willingness to work in Myrada or in one of the institutions in the group though more lucrative offers for employment are available. Out of the 231 staff, 25 have been with Myrada for 20 years and above and another 27, between 15 and 20 years.

All matters relating to accounts and personnel are computerised in every project and at the Head Office. All financial and accounting systems have been computerised and manual systems withdrawn. Statutory auditors conduct financial audits twice a year. Four auditors con-

<sup>1</sup> Mysore Resettlement and Development Agency (MYRADA) was founded in 1968 to assist the Government in resettling Tibetan Refugees. Mysore State has since become Karnataka. The Tibetan program ended in the early 80s. By 1982 Myrada moved out of resettlement and began to focus entirely on the poor and marginalised in the rural areas. During this period Myrada was searching for a Mission to guide its strategy. This search involved an analysis of the causes which kept people poor, intensive interaction with people in the villages and debate within the organisation. All these resulted in a Mission statement which emerged in 1987. The acronym MYRADA is now in common use and has become the organisation's logo

duct compliance audits of all projects. All Self Help Affinity Groups, Watershed Management Institutions and Community Managed Resource Centres in Myrada projects are audited by 20 Accounting Firms; these institutions pay for this service.

Myrada is and will endeavour to remain a field based NGO. Myrada calls itself an **Actionist** NGO involved in

building poor peoples' institutions, through which they are able to mobilise and manage resources to build their livelihood strategies and lobby effectively and in a sustainable manner for their rights and entitlements. Myrada believes that the poor and marginalised have a right to build their own institutions, which must be respected and not mainstreamed by the official system.

#### **Governing Body Members:**

- Shri. M A S Rajan, IAS (Rtd.) - Chairperson
- Shri. J C Lynn, IAS (Rtd) - Vice Chairperson & Treasurer
- Shri. S S Meenakshisundaram, IAS (Rtd.) - Executive Vice Chairperson
- Shri. M V Rajashekarana - Member
- Shri. K R Shenoy - Member
- Shri. Gautam Basu, IAS (Rtd.) - Member
- Smt. Sobha Nambisan, IAS - Member
- Dr. Latha Jagannathan - Member
- Shri. Arvind Risbud, IAS (Rtd) - Member and Executive Director
- Dr. Narendar Pani - Member
- Dr. P Kotaiah - Member
- Shri. Aloysius P Fernandez - Member Secretary

## **2. Interventions in the Past and Present:**

Myrada has intervened in thirteen areas in the past. In some of these areas it has made a contribution to development theory, policy and practice.

The thirteen areas are:

1. Resettlement of refugees and bonded labourers which started in 1968 and tapered off in the early 80s.  
**Interventions that have grown over the past 25 years and by which Myrada is identified are:**
2. Identifying and fostering Self Help Affinity Groups (SAGs) since 1984 as institutions that generate empowerment of the poor and marginalised and promote a livelihood strategy for each family.
3. Provision of quality education and infrastructure in Government primary schools since 1985 in which School Management Committees are involved.
4. Management of Micro watersheds and wasted lands since 1986 where peoples' institutions like Watershed Area Groups take the lead.
5. Building Networks at District level among NGOs, Banks and institutions involved in development and change since 1995.
6. Promoting institutions like Soukhya groups (sex workers) and Village Health and Sanitation Committees and their convergence with the Gram Panchayat to foster a holistic approach to Health

and HIV/AIDs since 2000.

7. Promoting participative management of water and waste in small towns and semi-urban areas since 2000.
8. Establishment of partnerships between the private sector and peoples institutions in manufacturing, marketing and agriculture since 2000 to diversify, add value and scale to livelihood activities
9. Promoting self reliant federations like the Community Managed Resource Centres since 2004.
10. Working with Gram Sabhas and Panchayats to promote good governance and equity since 2005.
11. Promoting informal and formal producer and marketing groups since 2006
12. Promoting Micro Finance with a development/social mission through Sanghamithra which was launched in 1996.
13. Capacity building and sharing what peoples' institutions have achieved through 10 well equipped training Centres, located in the project areas.

In some of these areas, notably in the SAG and Watershed management strategies and in promoting Community Managed Resource Centres as integral to a withdrawal strategy, Myrada's pilot initiatives have influenced changes in Government, donors and NGO policies.

### 3. The Mission Statement (Renewed as on March 2008);

*"Building institutions of the poor and marginalised which are appropriate to the resource to be managed and objective to be achieved"*

**The analysis, our beliefs and learning from which the Mission emerged**

The Mission arose from the assumption that in order to build a sustainable livelihood strategy which meets their basic needs and to lay a sound basis to realise their aspirations for the future, the poor need to have a right to craft their own institutions. Experience over several years confirmed that this assumption is a valid one<sup>2</sup>. Further from experience, we learned that these institutions need to be appropriate to the resource to be managed and objective to be achieved. For example, where milk is the resource, the milk societies need to be heterogeneous; the well to do farmer with 10 cows makes the route viable, the marginal farmer with one cow is supported by the large farmer. Hence a heterogeneous group in terms of income and assets is appropriate. Whereas in the Co-operative Societies where credit is the resource, the marginal farmer depends on the President and Secretary, who are usually large farmers, for urgent loans and jobs; as a result he/she is exploited when he/she asks for credit from the society. Hence where credit is the resource, a homogenous group of the poor is more appropriate. Where empowerment is the objective, experience in the Self Help Affinity Groups showed that the group must not only be homogeneous but also membership groups (where all participate); the members are linked by affinity which is based on relations of trust and mutual support. Such membership groups must have the space to decide on all matters. The dynamics of group discussion generates empowerment which is confidence and skills to speak, discuss, decide and lobby for one's rights. At a higher level, Federations of well managed community based organisations are found to be more appropriate to change oppressive power relations and create a level playing field in a sustainable and non violent manner .

**This Mission is pursued by:**

- *Fostering a process of ongoing change in favour of the rural poor in a way in which this process can be sustained by them through building and managing appropriate and innovative local level institutions based on their rights and rooted in values of justice, equity and mutual support.*
- *Re-creating a self-sustaining livelihood base and an environmentally clean habitat and the institutions to*

*sustain them, based on a balanced perspective of the relationship between the health of the environment and the legitimate needs of the poor.*

- *Building institutions, strategies and skills through which poor families are able to secure the rights of women, children and marginalised sectors to develop their livelihood strategies leading to food security and sustained incomes.*
- *Promoting convergence in the PRIs that fosters effective, appropriate and timely primary health care and education and which addresses the issues related to gender, HIV/AIDS/STIs, maternal and infant mortality rates and water borne diseases in a holistic and sustainable manner.*
- *Strengthening producer and market institutions and communication networks between and among formal and informal institutions that can foster and sustain the livelihood strategies of the poor*
- *Influencing public policies in favour of the poor.*

**The analysis - from which the Mission emerged :**

Myrada realised from its experience in the early 80s, that it is not enough to teach poor people to fish, when they cannot reach the river due to oppressive power relations which prevent them. These relations which are generated by caste, class, tradition and gender resulted in increasing dependency for livelihoods and loss of land, decreasing access to resources, an inability to accumulate capital and inequity in gender relations at home and in society. The experience between 1985 and 1987 especially with the Self Help Affinity groups indicated that appropriate institutions of the poor and marginalised - where they could set their own agenda regarding functions, livelihood strategy and the pace to achieve it - were the most appropriate instruments to decrease/ neutralise the impact of oppressive power relations in society and in the home and to open access to resources in an effective and non-violent manner.

Myrada's analysis of the Socio-Economic-Political structure indicated that our country's policies and administrative network have produced an inner core which controls the levers of power and the doors to enter it. There is a circle surrounding the core, which we call the "grey circle" because it is fuzzy; this grey circle is created by the core sector because of the barriers it places in the way of those trying to enter the core, like red tape (which restricts access to power centres, entitlements, information, education of choice) and corruption. The grey sector does its best to avoid payment of taxes and for the use of public resources. But, on the other hand,

<sup>2</sup> A study of SAGs in 2009 by APMAS based in Hyderabad also confirms this assumption.

it is efficient, recycles waste and provides employment to millions and there is evidence that it has coped quite well with recessions.

There is another circle – the outer circle, which comprises those left behind; these are the poor and excluded. Myrada is involved primarily with this sector. Myrada's experience shows that the poor are excluded from the dynamics of growth that operate in the grey circle and the core sector because of:

- i. power relations which condition/restrict their access to work and to resources, leaving them completely vulnerable to market forces and corruption; these power relations, to a large extent, reduce the impact of most of the programs intended by a concerned corner of Government to eradicate poverty<sup>3</sup>
- ii. inappropriate designs of the standardised anti poverty programs and schemes which Government promotes with the good intent of eradicating poverty due to the great diversity in the livelihood base and market forces.
- iii. A cocktail of risk and uncertainties, which coupled with short term and diverse livelihood activities, makes it difficult for the poor to take the first step in building a sustainable livelihood strategy. They need to acquire intangible assets first, like confidence and skills to lobby, a degree of self reliance, the strength of cohesive numbers and the sustainability of their organisations. The poor are in the state of "Pre-clienthood"; unlike clients who are in a position to demand, the poor are vulnerable and require to build their intangible assets in order to access and manage tangible ones.

**The Strategic role of Poor Peoples Institutions to mitigate/neutralise oppressive power relations and build a level playing field:** : Myrada's experience shows that the poor in the outer circle need their own institutions and federations to enable them to break into the grey and core circles. Examples of these groups which emerged in Myrada are:

- i. Self Help Affinity groups (SAGs) which focus on generating equity and empowerment,
- ii. Watershed Management groups (Area and User groups) which focus on management of natural resources in an equitable and sustainable manner,
- iii. Soukhya Groups (Sex workers) which focus on health, safe sex, without oppression and harassment and later by their own choice, on alternate livelihoods,

- iv. small and marginal dryland farmers producers and marketing groups which are largely informal in the first stage; some of them develop into Producer companies; in the non farm sector similar groups have emerged engaged in manufacturing which have registered as Companies and finally
- v. the Community Managed Resource Centres which play a critical role as Myrada withdraws from the area. These peoples' institutions also influence the functioning of the Gram Sabhas and Panchayats.

Myrada's experience also indicates that these groups require investment in their institutional capacity building (ICB). Myrada has produced a Training manual for ICB comprising 24 modules which can be adapted to different groups and situations. This ICB training helps the group members to interact with each another, to decide on the problems and solutions, on their livelihood strategies which are family based, on finance management and on other issues which concern their family lives. The dynamics of this interaction generates confidence, skills to negotiate and to resolve conflict and gradually builds confidence to change relations at home and in society at their own pace. These are intangible assets.

This ICB must be provided to build intangible assets, before they are offered training in livelihood skills which add value to traditional occupations or skills for new activities both on and off farm. ICB helps them to grow into institutions which provide them with the space to set their own agenda and to take the first steps to lift themselves out of poverty through a livelihood strategy in which the whole family is involved. These institutions support the whole family in a holistic manner; they help to reduce risk and uncertainty, enhance security and the confidence to lobby for their rights and entitlements and for change in oppressive power relations. Myrada's experience indicates that these peoples' institutions are the most appropriate (though not sufficient in all cases) to address issues related to gender, equal distribution of resources between men and women, boys and girls, as well as issues related to oppression and harassment in the home and outside.

Myrada's role is to mentor them to take the lead in selecting and adding value and scale to the activities that comprise their livelihood strategies, to support them to develop a vision and mission, to promote federations, builds linkages and to lobby for good governance at the Gram Sabha and Panchayat level.

In an effort to influence the design and implementation of programs promoted by the Government, Myrada gets fully involved in partnering Government with the

<sup>3</sup> There is adequate evidence to support the claim that less than 50% of the funds allocated reach the poor and that quotas are captured by the creamy layers.



objective of making peoples institutions a third and equal partner. Myrada's experience indicates that this approach does improve the efficiency of the delivery system and

reduces corruption; it also supports those officials in the system, who want to make a change and lays the basis for policy shifts.

*Building institutions of the poor is yet to be recognised as a critical part of the strategy to eradicate poverty since the role played by "power relations" in keeping people poor and vulnerable, which institutions of the poor can mitigate or neutralise, has hardly been factored into development strategy by most donors and interveners. Building institutions requires time and constant mentoring in the initial period; the process is also vulnerable to political pressures. Government programs have little place for promoting peoples' institutions unless they are included in the design, and even when they are, there is a constant battle to ensure their independent functioning; they are usually co-opted by Government to implement its program. The priority of donors and government has been largely on delivery of goods and services; people's institutions are considered the last link in the delivery chain. There are exceptions like programs supported by NABARD, by some Donors like NOVIB, GAA, HIDA and Bilateral and Multi lateral agencies like IFAD, which provide this space for people's institutions to emerge and grow.*

**Our Beliefs:** Our beliefs are the product of constant reflection on our analysis of society, on feedback and analysis of experiences of the poor and marginalised as a result of our various poverty mitigation interventions and on the understanding that our interventions need to be governed by the "art of the possible". The burden of change must not be borne by the poor as a result of our ideology, administrative needs, program design and the pressure for quick results.

*We believe that the poor and marginalised have a right to form their own institutions which need to be respected and not made to conform to official requirements. We believe that stable, thriving, democratic, wealth creating institutions of the poor at the base are appropriate instruments to change oppressive power relations in a sustainable manner. Striving to "mainstream" the poor can also be dis-empowering, if they have to fit into the mainstream, on the latter's own terms and conditions.*

*We believe that these institutions of the poor, when provided with adequate institution capacity building(ICB) can overcome the hurdles created by caste, class, bureaucracy, gender and tradition by neutralising oppressive power relations and opening new doors and opportunities to access resources. The basic needs approach without a direct focus on promoting institutional empowerment of the poor is inadequate for sustained growth of the individual, it does not factor power and market forces into the equation which they cannot counter individually.*

*We believe that we need to constantly dig deeper to reach the poor. Asserting that we are working with the poor over a period of time in one area - especially if the intervention is effective - results in working with the enterprising poor. Continuous efforts are required to reach out to those who are left out of any system not matter how inclusive it may claim to be.*

*We believe that our interventions should build on people's*

*strengths, not on their needs to which they will respond at their time and pace. To start on the basis of needs is to reinforce existing relations of dependency. Their strengths are based on the relations of mutual trust and support or affinity/social capital, which is still strong in rural areas. This affinity exists before Myrada enters. It is like a diamond in the sand, which we happened to kick. We can only take credit for stopping to pick it up and polish it. Other strengths lie in the willingness of the poor to save, (once they realise that their savings are safe and can be quickly accessed), to invest time and energy to build institutions through which they manage finance and natural resources, open access the markets, provide services and influence governance.*

*We believe in investing in children, not in isolation, but together with the mother and in the context of the family by promoting supportive gender relations and sustainable livelihoods strategies through the dynamics of an affinity group and a healthy surrounding environment.*

*We believe that the approach to female sex workers must be holistic and not reduce them to one dimension - namely sex work. As one sex worker who had been a member of a Soukhya group for several years replied to the question: Are you a sex worker: "We were sex workers five years ago - Today we are women first."*

*We believe that gender equity is about empowering women and their institutions to foster a process of exposing oppressive power in existing relations between men and women, boys and girls, in order to challenge and change them at their pace and build more supportive relations at home and in society.*

*We believe that the livelihood strategy we promote should take into account the close relationship between the removal of poverty and concern for the environment which provides the livelihood base of the poor, which has been a traditional feature of India's past. While Myrada will support the overall policy to reduce Green House Gas (GHG) emissions, it will lobby*

*strongly for the rights of the poor to adequate carbon space to enable them to come out of poverty in a sustainable manner.*

*We believe that the livelihoods of the poor cannot be promoted by market forces and the private sector only; on the contrary they could easily be undermined. Institutions of the poor need to exercise a degree of control over market linkages and intermediary institutions. To intervene effectively in these areas, the poor need to be supported by Government investment in infrastructure, including roads (particularly rural roads), transport, storage and marketing facilities and by NGOs to promote appropriate institutions.*

*We believe that the poor and the marginalised need a safety net to ensure food security and the minimum health care and education. Government needs to take the lead and invest in these sectors, but management and implementation has to involve people's institutions and should not be left to the existing delivery system only. The poor should be provided with choices in the field of primary and secondary education and health.*

*We believe that technical institutions providing basic training should be privatised or at least placed under a private-public partnership management model.*

*We believe that Micro Finance Institutions with a social/development mission should be provided adequate space to function independently. Others who maximise profit should also be able to cope with the risks involved.*

## **Our Learning**

### **Our experience has also taught us that:**

*Empowerment does not automatically follow from the adoption of participatory processes:* the processes have to be anchored in appropriate institutional frameworks, whether they are self-help affinity groups, watershed associations, informal marketing groups or private limited companies. Institutions give members the experience of participating in governance. What starts small, can grow in influence with the right facilitation to promote institutional growth.

*Institution building is not easy but the journey, though challenging, is fulfilling:* Building institutions is a slow and steady process. However, to encounter success, institutions have to be structurally appropriate to the resources they manage and to their objectives.

*Money is an important determinant of power and a*

*necessary means of sustenance:* Individuals as well as institutions must have their own capital base to sustain them. At some point, all development effort must also aim at the creation of wealth in the hands of people and their institutions over which they, and only they, have ownership and control.

*Systems and procedures are important for the health of institutions and cannot be passed over, no matter how difficult to institutionalise they may be:* In that sense, there is no difference between MYRADA and its self help affinity groups - what is good for one is also good for the other; what one can do, the other can also do; if one is regarded as a professionally managed institution, the other can also be.

*There is no use to criticise without demonstrating a tried, tested and workable alternative:* To highlight what is wrong is easy, to find solutions is difficult. It is of critical importance to also ensure that the suggested alternative has worked on some scale and is not just limited to one or two good examples. Policy change is more easily introduced if the relevant government institution is involved in promoting the workable alternative.

*Staff commitment cannot be demanded, it has to be developed:* There are no set ways to achieve this but creating an atmosphere of trust and mutual respect is a good starting point. Investing in the capacity building and growth of staff is also a demonstration of faith. A fair, transparent and clearly documented Personal Policy is also critical to sustain staff commitment.

*Sharing and Learning:* Myrada believes that one of the major sources of learning is to share. In support of this belief, it sends its staff to other NGOs and Government programs and hosts staff from NGOs, Bankers, Government officials and management institutions in its projects. Since these are all exposures, they are conducted in the field where the people involved are the trainers. Myrada however requires that each batch should consist of 10-15 members from the same institution since this creates a critical mass that can take the initiative to introduce change in their institutions. Myrada does not have a pre-planned training schedule, which is open to participants from several institutions. It responds to requests from a single institution and tailors the exposure to the participants' requirements. It follows up these exposures if requested.

*Myrada's understanding of poor peoples' institution is based on its experience with the Cooperative Societies, SAGs, Watershed Area Groups, Milk Societies and Soukhya (sex workers) Groups. The features that define a people's institution, which has proved to be sustainable, are the following:*

- *The group self selects its members on the basis of internal bonds of affinity which existed before Myrada entered; this differs from groups whose members are selected by criteria set by outsiders as in most Govt. sponsored programmes.*

- *Affinity is a blend of relations of trust and mutual support arising from various factors; since this affinity exists before the intervener enters, it must be spotted; since this is the strength of the group on which the intervener builds; these bonds form the basis for agreements, rules, regulations and sanctions*
- *If mitigating poverty is the objective, then the members must be within the same income/expenditure bracket.*
- *The group must invest its time and resources in the function that it opts to take up before asking for external support; there must be a desire to form and manage the group; this investment must be ongoing and not just an initial entry point activity.*
- *Functions opted for must be decided by the group and decisions relating to implementation must be taken within the group which carries all risks. Transactions need to be frequent to generate ownership, discussion and the ability to arrive at a consensus. For example, in the case of credit, the groups must decide on the purpose, size of loans etc, not the Bank or MFI. Similarly, with a watershed group, all decisions must be taken by the group. The dynamics generated by discussion and decision-making, build confidence and skills, which are empowering.*

*Investment in time and money is required to build a group's institutional capacity. Myrada has developed 24 modules as a base; others are added depending on the focus/function of the group. It costs Rs 6000 - Rs 10,000 to build the institutional capacity of each group of 15 members.*

*Myrada considers a group to be an institution when it has the following features :i) a vision/mission which is internalised by all members; ii) organisational management systems; iii) financial management systems; iv) accountability norms and practices; v) linkages with other institutions; v) when it has taken initiatives to learn and vi) when it practices regular self assessment.*

*Finally, the reason why Myrada, which at first promoted both men's and women's SAG, shifted to women's SAGs was that its studies indicated that when men's income increase they tend to spend it on themselves, whereas women use their income for the family. After several years, however, Myrada again began promoting men's SAGs when it realised that gender issues require that they be presented and addressed by both groups.*

## PART 2

# A Paradigm Shift: The Re-positioning of Myrada

**1. The process of repositioning:** The previous organogram developed in the mid nineties which featured in the last Agency Profile, placed Myrada at the Centre of the institutions it promoted; this reflected the position till 2004. However, since then, a paradigm shift began to emerge more clearly. As part of the withdrawal strategy, the participative institutions of the poor at the base like the SAGs, Soukhya groups (sex workers) and Watershed Groups decided to federate into Community Managed Resource Centres (CMRCs); there are 103 of these CMRCs functioning in Myrada's project areas. These CMRCs are managed by a Board comprising elected representatives from the participative organisations at the base. The role played by Myrada in mentoring, monitoring and supporting these SAGs, Soukhya and Watershed groups has been taken over by the CMRCs. They levy a fee for all the services they provide; this lays the basis for their financial sustainability.

The manager is an experienced Myrada staff who is paid in full or partially by the CMRCs. The CMRCs open membership to groups formed by any NGO or Government in the area they cover on the condition that these groups are assessed and found to be good.

Parallel to and supportive of this thrust to build institutions of the poor, has been Myrada's concern for decentralisation of decision-making and financial sustainability at every level of the organisation. Since the early 90s, Myrada has implemented a policy to decentralise functions to its Projects and Training Officers who are in the Districts and to build corpus funds and institutional assets at the project level. By 2005, the Head Office resembled a holding company, which manages part of the inflow of funds, reporting, training, identifying innovations emerging in the field and testing them, analysing data and reports from the field on the basis of which staff policy and future plans are developed.



Accounting systems and staff remuneration are the only standard requirements to be observed by all projects. However, staff at project level are increasingly raising resources on the own from Government departments, Zilla Parishads, Banks/NABARD and private Institutions; they have acquired the discipline and skills for accounts management and reporting.

Myrada realised that its policy of decentralising power should be taken to its logical conclusion – **to make these institutions autonomous and legally independent**. To begin with, Myrada encouraged one large project in Mysore and all 9 Training Institutions or CIDORs<sup>4</sup> it established to register as independent bodies with their own Boards. The new society in Mysore which was registered in 2007 is called Myrada Kaveri Pradeshika Sanshe (MYKAPS). All the staff resigned from Myrada and joined MYKAPS. 8 of the 9 CIDORs have also

been registered as Societies. The Myrada Krishi Vigyan Kendra is a Trust; the two non formal Technical Centres and MASS (an association of Devadasis) are Societies. MEADOW is a Company producing ancillaries for Titan Watches and Tanishq Jewellery. The CMRCs are following this pattern of registration as they stabilise. Sanghamithra is an MFI Section 25 Company (Not for Profit); it was promoted by Myrada as an independent institution in 1997; it continues to grow at a steady pace without compromising on its social/development mission, concern for fair play and good governance.

By 2007, Myrada found that it had the space to shift gear from playing a major role in managing its projects and institutions, to a position where it was one among many institutions which it helped to promote. Therefore it re-positioned itself.

**Myrada is now a Group of autonomous societies, companies and informal institutions sharing a common vision to promote livelihood strategies, local governance, environment and natural resource management, health and education systems through institutions designed and managed by the rural poor in an equitable and sustainable manner**

## 2. The Myrada Group of Institutions (MGIs):

They can be placed into three categories :

- **Category 1: Participative Institutions<sup>5</sup> of the poor at the base:**

All these institutions promote livelihood strategies and activities as well as generate empowerment, which we define as “confidence to speak, take decisions, take risks and to lobby for change and against any form of oppression; empowerment also

includes discipline to attend meetings and to abide by the rules set by the group including sanctions for dysfunctional behaviour”. Some of them provide market linkages, lobby for and promote the management of sanitation and environment and the quality of water and soil; they increasingly federate into informal and formal producer and marketing groups; some of them have recently been pro-active in promoting action against domestic violence, early marriage and female foeticide.

### Institutions in Category 1

Self Help Affinity groups (men and women, but majority are women)	12,050
Soukhya Groups (Sex workers)	512
Watershed Area groups (men and women, but majority are men)	538
Organic Farmers Association (Regd. - men and women)	2
Rosemary Oil Farmers Assoc. (Regd - men and women)	1
MASS (Assoc of Devadasis) (Regd - women only)	1
MEADOW (a Company engaged in contract work with Titan)	1
Kabini Organic Producers Co. (MYKAPS)	1

**Organisational links of Category 1 institutions with Myrada:** Myrada Staff are not members of the Governing

Boards and do not have any position in these groups except in MASS, in response to a request from the members.

<sup>4</sup> Centre for Institutional Development and Organisational reform

<sup>5</sup> Participative Institutions are those in which all the stakeholders are members



- **Category 2. Representative Peoples Institutions<sup>6</sup>**

<b>Community Managed Resource Centres</b> (These are registered societies; each comprises 100-120 SAGs, Watershed Area Groups and Soukhyha groups. Men and women, but majority are women)	<b>103</b>
<b>Federations of SAGs (cover 10-20 SAGs)</b> ; these are not registered, they have no office or full time staff, they meet monthly to help the SAGs to sort out any problems and/or to collect data related to loans, repayments, etc.	<b>108</b>
Soukhyha <b>Ookutas</b> (Federations of Soukhyha sex worker groups at town/ taluk level- not registered, no office and no full time staff) <sup>7</sup>	<b>44</b>
<b>Soukhyha Samudhaya Samasthe</b> (Registered societies at District level of sex workers in Soukhyha groups; have an office and staff)	<b>5</b>

**Organisational links of Category 2 Institutions with Myrada:** Myrada project staff hold two positions (out of 11) on the Board of Management of each CMRC and one

(out of 21) in each Ookuta. The others are elected from the SAGs and Soukhyha groups respectively.

- **Category 3:** Institutions managed by people who are not the poor but which are totally dedicated to support the poor by providing financial services,

training in institutional building and livelihood skills and in providing technical support.

<b>Institutions in Category 3</b>	
Sanghamithra (Section 25 Company)) lends only to SAGs	1
Training Centres (CIDORs) (trains men and women)	9
Non Formal Technical Training Centres (trains boys and girls)	2
Myrada Krishi Vigyan Kendra (trains men and women)	1
MYKAPs (covers Mysore District; hived off from Myrada in 2007)	1

**Organisational Links of Category 3 institutions with Myrada:** All the above institutions have a senior member of Myrada's management based at Head office as Chairperson and 2 to 4 senior staff on the Governing Boards. The Directors of all these institutions (except Sanghamithra) are/were staff of Myrada who are deputed or who have resigned after working with Myrada for over 15 years and been appointed on a new contract.

**Inter Organisational Links:** While the organisational links with Myrada have been mentioned above, these institutions also support one another, both organisationally and financially.

**Financial sustainability** of all the institutions in the Group has been the objective of Myrada from the beginning.

Myrada head Office showed the way. Income from individual staff consultancies built up a corpus at the Head Office, which was enhanced by CIDA and the Ford Foundation. Salaries are comparatively low. Experienced staff could earn at least double if not more in other development organisations, yet they chose to stay. As a result, Myrada has been able to weather periods where there was a slowdown in program funds; it has also been able to refuse programs offered to it which did not promote its vision and could not be accepted<sup>8</sup>. CIDORs which train the poor as well as trainers from other poverty related institutions are also able to pay salaries of their staff and maintenance costs. The CMRCs charge for all the services they provide to SAG members and others in the area. Of the 103 CMRCs, about 35 are breaking even

<sup>6</sup> Representative Institutions are those where the Governing Bodies are composed of elected/selected members

<sup>7</sup> Some Soukhyha groups are also members of CMRCs

<sup>8</sup> Myrada does not accept to be involved in any program unless it shares its mission of building poor peoples' institutions

and the rest will soon be self sufficient. The Informal Technical Training Centres are moving towards self-sufficiency; Sanghamithra broke even in its 3rd year even though it kept interest rates at 12% on a declining basis and required the groups to approach the banks first before they came to Sanghamithra. The Krishi Vigyan Kendra is supported by Indian Council of Agricultural Research. It is only programs like environmental regeneration, watershed management, sanitation, health and in promoting livelihood strategies where innovations are tested and spread and those where governance in institutions like Gram Panchayats and Town Municipalities (TMCs) are being addressed that need funds to support staff and programs.

**Innovation** remains the core of Myrada's strategy: Myrada is not a religious or politically attached organisation; it cannot therefore expect support from these sources. It lives on innovations arising from the field, particularly in identifying emerging institutions and building their institutional capacity to implement their mission<sup>9</sup> and to become sustainable. In its HIV/AIDs prevention program for example, Myrada has demonstrated that the Soukhya groups and their Federations which started with the belief that they have the right to have "safe sex, without oppression or harassment" have the potential to be sustainable and capable of responding to both the risk reduction needs for HIV prevention, as well as vulnerability reduction needs. This is achieved by improving the quality of life of sex workers, by opening spaces for alternate livelihood activities of their choice and by changing their social status so that they are accepted by the family and community. This approach cannot be dictated from on top. It requires that our staff have the ability to listen, feel and interact closely with people. Trust, transparency and good feedback are therefore essential features for it to function. It has also nurtured leadership that can cope with failures but will not condone the inability to take risks, or hesitation to try new approaches due to complacency and a "safe approach" culture. A few failures and mistakes will not kill Myrada provided it learns from them. The lack of innovations and the inability to take risks will however, undermine its credibility.

Myrada has also influenced official policy to accept peoples' institutions in their own right. For example, with the support of NABARD (which provided Rs 1 million to Myrada in 1987 to train self help groups and to match their savings) several studies and meetings were held between 1987 and 1990 as a result of which three crucial policy changes were suggested to the RBI:

- i. to allow Banks to lend to unregistered groups;

- ii. to advance one loan to a self help group leaving the group to decide on loans to individual members and
- iii. to lend without physical collateral.

These were accepted by the RBI; as a result NABARD was able to launch the SHG-Bank Linkage program in 1992.

Similarly the concept of the Watershed Area group which is open to all small and marginal farmers who are cultivating in a micro watershed was incorporated in the design of watershed projects.

Myrada has integrated participatory methodologies including Participatory Rural Appraisal, Appreciative Inquiry and Participatory Impact Monitoring in the process of program design, implementation and follow up. It has trained hundreds of NGOs and staff of other institutions to use these participatory methods.

In the field of appropriate, low cost technologies and practices, Myrada has not innovated but has identified traditional practices, which were in danger of disappearing and promoted them with adaptations proposed by the people and sometimes with technology, which was appropriate. The focus has been not only on the spread of these technologies but on the maintenance and management of the structures and practices through appropriate peoples' institutions.

Myrada does not claim equal success in all these areas. It is because of the space that Myrada provides for institutional innovations to emerge, that some private donors have supported it all these years.

#### **Lessons learned which will guide Myrada's future interventions:**

The first lesson Myrada learned from its experience in the field, particularly over the past 30 years, is that those in the poor and marginalised strata need alternate systems and institutions to live with security and to develop their livelihood strategies, before they can access adequate resources and public services provided by the official system.

Yet the dominant strategy promoted by the Government and private sector for eradicating poverty aims to **directly "include" the individual poor person/family** into the official financial, health and education systems and into the major growth sectors; this, it is assumed, is the only way to remove some of the demeaning features of caste and the oppressive features of poverty. Government backs up this strategy by reservations in public institutions which are captured by the creamy layer, by

<sup>9</sup> The mission of these institutions is to promote livelihood strategies, develop markets, manage watershed and natural resources, primary schools, manufacturing units linked to the private sector, basic health and sanitation, to lobby for the rights and entitlements of the poor and for change in oppressive gender and power relations and to manage their affairs when Myrada withdraws.

implementing anti poverty programs through the existing delivery systems even though corruption and inefficiency reduces their impact considerably, by pressure to open no-frills bank accounts when people have no use for banks except to deposit their savings (and even in this case, only where the banks are easy to access), by introducing subsidised and standardised “viable” livelihood activities which do not fit into their livelihood strategies and by several laws and schemes to provide the poor with access to natural resources which in reality are controlled by the powerful who prevent access. The increasing importance given to the role of Information Technology in promoting inclusion pre-supposes that Information Technology is a strategy for lifting the left-behind out of poverty; but IT is a tool not a strategy and as a tool its use is limited; it is more appropriate for management in the private sector where data is reliable and where there is pressure to analyse and use it more speedily than in sectors where power relations dominate and face to face judgements have to be made. For example in the Micro Finance Sector, IT may help to reduce risk but it surely plays little role in motivating people to repay<sup>10</sup>.

The major objection to these peoples’ institutions is that they are not “legitimate”. But, have the middle and upper classes not done the same? They have built their own alternate systems to cope with the deficiencies of the Government. Unable to get good education - they set up their own schools, unable to get adequate water, garbage clearance and electricity - they have their own generators and private garbage companies. Unable to get Government to provide security - they set up their own gated communities. Why is it that the poor do not have the freedom to follow this example? Is the Public-Private

partnership, which is now proposed as a middle way to promote inclusion, the only way ahead? Will a further step namely, the Public-Private-Peoples partnership really make a difference unless the “people” have the space to form their own institutions where they set the agenda? These are the questions Myrada seeks to address in the future.

**The second lesson** Myrada learned is that people have livelihood strategies which comprise several small activities which they are able to adjust with various other factors that impact on their lives. Hence, they find it difficult to integrate into their livelihood strategy one or two large asset based viable activities as Government schemes, like the SGSY, promote. In the first stage, manageability is more important than viability. Their choice of activities depends on the potential of family members for various types of work, on caste, religion, the health of the environment, changing expectations of youth who increasingly do not want to be involved in agriculture, the seasonality of livelihood activities in rural areas and their short duration, their need to subscribe to occupations they feel comfortable with and their need for a degree of security and risk reduction. As a result, these livelihood strategies are made up of several activities, which differ from family to family, The poor have been able to juggle with these diverse factors including situations of scarce resources and food shortages - they are good managers.

It is only people’s institutions that can cope with this diversity in the livelihood strategies of individual families. These institutions have to be in the village where the situation can be assessed without any delay and where decisions can be taken quickly and regularly.

Case studies indicate that a member of an SAG requires at least 6-8 years in a well functioning SAG during which time he/she takes 15-20 loans totalling between Rs 1.5 lakh to Rs 2 lakh – to put her/him above the poverty line and to give them the confidence, skills, linkages and access to resources to keep them there.

**The Third lesson** is that while it is important to add value and scale to people’s products, the technology, management and marketing introduced should not be of such a high level that it requires high cost professionals to manage them. Such models need large subsidies over long periods to survive; further they are vulnerable to professionals leaving the institution and to tensions be-

tween professionals and the producers. Myrada learned that while adding scale and value, care should be taken to ensure that people can manage the technology and marketing on their own with adequate training and some help from outside in the initial year or two. If a higher level of technology and management is required, it is more sustainable to link the producers with a private

<sup>10</sup> This is not to devalue the high rate of inclusion over the past 10 years when the country enjoyed high rates of growth. An economy growing at 8-10% for several years cannot but be inclusive particularly if this growth is not driven by a single commodity. Cell phones, TVs, motor bikes have penetrated the rural areas and land prices in these areas have shot up. This perhaps changes our image of Bharat from that of a pyramid to one of a diamond with a bulge in the middle- an increasingly powerful bulge driving consumption and aspiring for a good life - which will probably make it even more difficult for those at the bottom - the left behind - to enter the bulge.

company or in the case of marketing of agricultural products, with institutions like SAFAL.

**The fourth lesson** is that a single type of peoples' institution is not appropriate to manage all type of resources. For example, the milk societies, which Myrada organised in the 1980s, were heterogeneous. They need the big farmer producing 20 litres of milk to make the route viable; the small farmer/landless with 1 litre is supported by the big and sits on his back. In the Primary Cooperatives however the opposite is true; in this heterogeneous group the big farmer sits on the back of the small farmer and landless. This is the main reason why the Co-operatives in Myrada broke down. Similarly people consider the Gram Panchayat as a suitable institution to manage natural resources and public services but not to promote gender balance and inclusion of the poor and marginalised for which they find the SAGs more appropriate.

Myrada also learned that the type of institution required

will emerge from people's wisdom and it will be based on their strengths, not on their weaknesses. Myrada's role is to spot this emergence and support it. Affinity, the basis of the SAGs, existed before Myrada entered; this was the people's strength; we stumbled on it and fortunately decided to build on it.

**The fifth lesson relates to gender equity:** While the SAGs play an important role in empowering poor people through the dynamics created in the process of decision-making, they do not take the lead to address all problems if left to themselves. For example, there are more examples of SAGs uniting to challenge underage marriage and devadasi consecration which are in the public domain, than in sex selection and domestic violence which lie in the private domain. Myrada's experience indicates that it has to be proactive in raising these gender related issues at SAG meetings; the CMRCs are beginning to share this role.

## PART 3

# The Future

**The six domains and activities in each which will be promoted in the future:**

The Myrada Board, staff and several CMRC Board members identified the following activities in each domain which Myrada will promote in the future:

### • A. Livelihoods Domain:

**Livelihoods supporting Institutions:** Myrada will continue promoting SAGs, Watershed Area Groups (WAGs), Soukhya Groups (their Federations), CMRCs, Companies and Cooperatives – all managed by the people, which they have found appropriate to promote their livelihood strategies. They have proved to be the most appropriate instruments to provide the social and organisational space required by each member to develop her/his own livelihood strategy which includes several small investments in agricultural inputs, irrigation, animal husbandry and poultry, trading, repaying high cost loans, cottage industries, small businesses, housing, toilet construction, payments for securing jobs, for health and education, for processing, marketing and to set up small manufacturing units. On a wider scale, Myrada will endeavour to improve the **quality** of the SAGs, WAGs, Companies, Cooperatives and Community Managed Resource Centres where they have emerged in the country and abroad and to promote the SHG-Bank Linkage Program and low cost Micro Finance Institutions with a social/develop-

ment mission. It will also endeavour to identify and promote new institutions that will emerge as a result of its intervention in the sectors/activities described below.

**Livelihoods in drylands:** The majority of SAG members are involved in dryland agriculture as one activity in their livelihood strategy to ensure at least some months of food security. Greater attention will be given to ensure that the availability of water and health of the soil is enhanced in the framework of watershed management and integrated pest and nutrient management to increase productivity in a sustainable manner. The use of microbial fertilisers, bio-pesticides, botanical pesticides, LEISA and organic farming practices to enhance the quality and organic content of the soil, planting of trees and bushes and reforestation of degraded lands will be popularised. Integrated approaches to ensure sustainability in dryland agriculture where animal husbandry and increasingly vermi-compost, conservation of local traditional food crops and post harvest management play a major role, will be given high priority. These interventions will also contribute to carbon capture and control of methane release. Efforts will be made to enable the poor in rural areas to access resources to support their livelihood activities through carbon credits.

**Value and scale to livelihood products:** The SAGs are free to decide to give loans for any purpose and size and to fix the repayment schedule etc. They record these



decisions in their books. In order to focus interventions to add value and scale and to analyse if Myrada's development interventions in the area have been effective, it is necessary to know the trends in the purposes of loans - whether for example they are moving towards income generating activities, whether their size is increasing or not, whether the rate of repayment is uniform - and to identify patterns in different locations which may indicate a comparative advantage. NAB-YUKTI, a software which helps to provide this information, will be used extensively to analyse this data, enabling Myrada to focus its interventions to add value and scale to people's choice of livelihood activities. Farmers Field Schools will be promoted to engage farmers in these initiatives.

**Marketing strategies for livelihood products.** Myrada believes that marketing of agricultural and horticultural produce cannot be left wholly to the private sector. People's institutions resembling producer companies/cooperatives, which are linked to markets locally and regionally like SAFAL, are required in various parts of the country.<sup>11</sup> The APMCs<sup>12</sup> may not be reformed or abolished due to pressure from strong vested interests, which keep the farmer far away from the market. Experience during the past 30 years shows that Government finds it easier to allow new and competitive systems and structures to emerge rather than engage in sectoral reform. This, in all probability, will also happen in the area of marketing of agricultural and horticultural produce. But Government needs to provide space not only for the private sector to enter retailing which has been the focus during the past few years (Myrada believes that this approach will not protect farmers interest in the long term), but also to promote and invest in formal institutions like SAFAL strategically located all over the country. If the small and marginal farmers in the left-behind sector are to relate with these institutions, Myrada together with other NGOs will have to play a major supportive role in the short term at least. Myrada's experience indicates that informal groups of farmers with the same product are emerging in the CMRCs in order to access markets in bulk and to cut costs; alongside Producer Associations and Cooperatives handling non-perishable commodities are also emerging. Myrada and the CMRCs will encourage these informal and temporary groups and support them to set up formal institutions if they wish to do so.

The reason for promoting these peoples' institutions involved in marketing are the following: Large Companies

prefer to engage with an institution (rather than with individuals) managed by people who are stakeholders since they are able to ensure that contracts are respected; it also reduces their overhead costs and responsibilities. Further, as the initiative grows, some form of aggregation is required which requires an institution to manage. Peoples' institutions are better equipped to manage this aggregation and to identify and correct any attempts by the Company to manipulate the terms of agreement and to reduce wages; further peoples' institutions provide individual members with the potential to take on other functions in support of their livelihood strategies including adding value and scale to their product.

**Non-traditional livelihood skills.** Myrada will promote Non Formal Technical Training Institutes with their own management to cater to school drop outs, mainly those who have had to discontinue before the 10th std. and those who do not want to continue in agriculture or cannot because of small holdings. These Institutes will work closely with the private sector to identify which courses have a market. Priority will be given to children, especially girls, of the poorest and marginalised families especially from landless, tribals, dalits and broken families.

**Linkages with the Private Sector involved in manufacturing, construction, garments, information, etc.:** Myrada will endeavour to establish linkages between the private sector involved in these non farm sectors and the CMRCs/SAGs. Myrada understands that NGOs are not equipped to provide design and marketing or to develop new technologies for information; this is best left to the private sector. Myrada however has a role to promote institutions of the poor, in which the marginalised families will be given a role in governance, to link them to the private sector, to equip them to select which technology to adopt and finally to deal directly with the private sector or markets in a win-win relationship.

**Insurance:** Myrada will make efforts to get the poor and their livelihood activities/assets insured at least against theft, fire and death. The poor will hesitate to take risks unless they have confidence that if something beyond their control goes wrong, they will be compensated. Life Insurance, which has already taken off and is managed by the CMRCs, will be promoted vigorously. Efforts to promote health insurance have not really been successful or the models sustainable; the same is true for pilot experiments in crop and weather insurance; further work is required in these areas and Myrada will search for successful examples to learn from.

<sup>11</sup> SAFAL fruit and vegetables auction market, a brain child of NDDDB, operates outside the purview of the APM Act. Located in Whitefield 25 kms from Bangalore, it comprises cold storages, auction halls and other support services. Business Associates participate in the daily auction. Transparency, fair competition, standardisation, quality assurance, hygiene and efficiency are the defining characteristics of this major unit, which balances the influence of the private retail sector.

<sup>12</sup> Agricultural Producer Marketing Committees

**Inclusion of the poor who are not in people's institutions promoting livelihoods.** There are many landless and near landless who are members of SAGs and even of Watershed Groups. But there are many who are not, for a variety of reasons ranging from those who feel excluded like sex workers, those unwilling to abide by the discipline required to be a group member and those with livelihood strategies which make it difficult to attend regular meetings since their move from place to place. The old and physically challenged are other categories which hesitate to join these groups since they focus on livelihood activities which many are not able to take up, though several disabled are members and avail of credit for activities which they can adopt.

It is necessary, therefore, to dig deeper to identify the poor outside the groups. Realising that the poor in SAGs/Watershed groups generally have a reliable portfolio of livelihood activities by the 7th-8th year and that they can be mentored by the CMRCs, Myrada will try continuously to identify the poor who are not members of groups and those who do not find the SAGs/Watershed groups to be suitable institutions. Myrada will endeavour to support their initiatives to develop a livelihood strategy, which may involve social activities and counselling apart from appropriate livelihood activities. The physically challenged, deserted and widows will be our concern. Some of the CMRCs have already taken up programs with these groups.

Myrada does not impose an institutional strategy on all the poor and marginalised. The aged may decide to ask the CMRCs to arrange for pensions and feel no need to be organised into groups. Myrada also does not impose the SAG model. For example in the program with sex workers, Myrada invited them to form groups to tackle their health problems together. They decided that they want to practice safe sex, to use group pressure to protect themselves from oppression and harassment; these groups were called Soukhya groups (Health groups) as the focus was on health. But within 6 months they followed the example of the SAGs and began saving and to ask for training in livelihood activities of their choice. Women in SAGs and Soukhya groups share a strong desire to achieve their right to self reliance over other democratic rights at least in the initial years after group formation till their livelihood strategies are stabilised; the sex workers after 3-4 years in the Soukhya groups strongly resent any approach that reduces them to a single dimension - that of a sex worker.

#### ● **B. Local governance domain:**

**Role of Gram Panchayats and CBOs:** Karnataka has taken the lead in decentralisation of functions and funds to the PRIs. This has provided Myrada with a frame-

work to support democratic institutions at the base. The debate will continue whether a two or three tier Panchayat system is more appropriate. However, the Gram Sabhas/Panchayats will remain and Myrada will focus on them. Funds are increasingly being transferred to the GPs, but there are hurdles to good governance and financial management in the GPs, which only the people and their institutions can overcome. Myrada together with NGO networks, the SAGs and CMRCs will:

- i. help to build the institutional capacity and systems of the GPs and to support the skilled staff required to manage funds and related organisational requirements;
- ii. lobby for increased and effective powers to the GPs over local resources and over staff of Line Departments and
- iii. lobby against any effort to decrease powers and resources to the GPs.

Myrada suggests that a start can be made by appointing accountants and Managers (Sherestidars) at the GP level to manage the staff and provide balancing weight to the power of the GP President and Secretary. If required, Myrada can train the accountants and even provide institutional capacity building for the GP; several of the training modules used in the SAGs could be adapted for this purpose.

However, for good governance to be sustained, the SAGs and CMRCs have to be alert; constant intervention in the GS and pressure on the GPs is required for transparency and fair play; the accountants and managers also need support to implement their functions without bias. The reservation policy has made several women Presidents of the GPs, but in reality they play a minor role. Myrada, with the help of the SAGs and CMRCs, will endeavour to support her to play a more active role in GP affairs and to make the GPs intervene more proactively to prevent domestic violence, child marriages and sex discrimination. It will also seek to promote effective co-operation between the GPs and Village health and Sanitation Committees/ health promoters (ASHAS) in an effort to improve governance and convergence among all village based institutions involved in health.

**Gram Panchayats and inclusion of women and marginalized sectors:** Overall, Myrada does not see the GS/GPs taking the lead to promote social inclusion of the marginalised, especially of dalits and women; these marginalised sections will have to organise themselves into institutions with built in organisational and financial sustainability so that they can lobby the GS/GPs continuously to provide them with their entitlements and their rights. Myrada will support the SAGs and CMRCs

to take the lead in this strategy for inclusion which focuses on a change in oppressive power and gender relations which are manifest in social, domestic and institutional behaviour. Myrada will focus on involving the GS/GPs and the CBOs to take the lead in addressing three gender related issues, namely:

- i. domestic violence
- ii. implementing the law regarding the age of marriage
- iii. stopping female infanticide and sex selection. However, change will be gradual and will take time and therefore will be pursued in the medium to long term.

**Gram Panchayats and Natural resources:** Myrada considers the GS/GPs (and Town Municipal Councils) as appropriate institutions to manage and improve availability and quality of natural resources, including water for domestic, agriculture and local industry, forest products, sand and stones for construction, agricultural fields (soils) and wasted lands. People however, give priority to availability and quality of water and cultivable soils and management of wasted lands. Productivity, availability and marketing of forest produce also take priority in projects located near forests. There are examples of GS/GPs managing all the natural resources in their area including the implementation of a ban on cultivation of crops like sugarcane which require excess water, of Town Municipal Councils taking the first steps to develop and implement a strategy for domestic water supply starting from recharge potential through effective distribution and equity in supply. Myrada will promote increasing control and sustainable and equitable management of natural resources by the GS/GPs and TMCs.

#### ● C. Environment and natural resources management Domain:

Part of Myrada's strategy is : *"To recreate a self-sustaining and environmentally clean habitat and the institutions to sustain it, based on a balanced perspective of the relationship between natural resources and the legitimate needs of people"*. Recognising the negative impact on livelihoods of the poor posed by climate change due to greenhouse gas emissions and increasing environmental degradation, Myrada has and will increase initiatives to augment natural resources, to capture and reduce carbon emissions and to build institutions which can manage these initiatives in a sustainable manner. Climate change will impact on livelihood strategies since most of the poor are in the agricultural sector. Countries like India where temperatures already tend to be close to crop tolerance levels will be affected if temperatures rise.

The priority of the poor is the preservation and regeneration of water bodies/sources, soils, forests, wasted lands and pastures and improvement in the quality and organic

content of the soils, because these resources have a direct and immediate impact on food security and livelihood strategies as well as on the availability of water which is a major burden for women. The regeneration of these resources will build both a sustainable livelihood base for the poor as well as increase the potential for carbon capture and reduce women's drudgery. Hence, Myrada will focus on sustainable and equitable management of these resources through appropriate activities and peoples' institutions. Initiatives to reduce emission of methane will also be taken up through better management of cowsheds, agricultural waste, landfills in rural areas, through biogas, eco-san and SRI in paddy fields.

On the other hand, action to reduce the impact of greenhouse gas emission (GHG) due to the dominant use of fossil fuels does not strike a chord in the rural poor with whom Myrada works. Energy related carbon dioxide emissions are largely the result of the life style of city consumers, which needs to be addressed by other strategies promoted by a network of institutions in which Myrada will be involved. Myrada believes that the poor have a right to carbon space – briefly to take up livelihood activities that generate carbon – in order to lift and keep them out of poverty.

Myrada has and will continue to promote the following activities in rural areas as well as people's institutions appropriate to manage and sustain them:

- **Activities that capture GHG emissions:** Regeneration of forests, grazing lands, wasted lands and afforestation; promotion of an integrated organic strategy to improve soil health, organic content and productivity in which vermi-compost, compost, biomass plantation on bunds, bio-pesticides, bio-fuels, bio-fertilisers and LEISA (Low external input sustainable agriculture) will play a major role.
- **Activities that prevent/reduce GHG release:** System of Rice Intensification (SRI), intercropping and diversification, fuel efficient stoves, biogas plants and use of alternate, clean and renewable energy, better management of cowsheds and promotion of livestock which do not require high value feed which produces methane will be promoted.
- **Activities that prevent environmental degradation:** Watershed management, non farm livelihoods, efficient cooking and heating systems; environmental sanitation including eco-san and solid waste management, ameliorative methods to reduce concentration of fluoride, arsenic, salinity and other toxic agents including industrial and domestic waste now let into water bodies will be promoted
- **Conservation strategies/technologies:** Ground water recharge, roof water harvesting, rehabilitation of vil-



lage tanks and ponds, restoration of traditional water sources like kalyanis, preservation of local cereals and oil seeds and promotion of traditional fodder species and local breeds of livestock, sub surface dams in dry river beds which reduce loss due to evaporation and have a major impact on ground water recharge will be promoted.

Myrada will continue to promote peoples' institutions like GPs, WAGs, SAGs and CMRCs to manage watersheds, natural resources, to promote ecological restoration and improvement in the availability and quality of land and water resources in order to lower the risk of dryland agriculture and increase its productivity.<sup>13</sup> Myrada will lobby and support the larger villages and Town Municipal Councils to manage water, sanitation and waste and to enlist the support of peoples' institutions in these initiatives.<sup>14</sup> Myrada will endeavour to promote appropriate institutions to manage domestic water supply, to recycle waste to reduce carbon emissions and to promote biodiversity; it will also endeavour to promote institutions - like water users associations - to man-

age water tanks, which are used both for irrigation and for other purposes.

Myrada is convinced that lack of access to clean energy is a major obstacle to those struggling to rise and stay above poverty. Without adequate supply of clean energy, which can be tapped on call, the majority of the poor will not be able to take a major step to exit the circle of the left behind. They will also be forced to use fuels which contribute to carbon emissions and to deplete forest cover. The lack of access to energy required to diversify from agriculture into non-farm occupations is a major hurdle to those struggling to expand and diversify their livelihood strategy. The energy sources will have to be several, including wind, solar, nuclear, hydro and other innovations, which will have to come from the private sector within the framework of a supportive government. But unless they are efficient, clean and provided quickly, the number of those left behind will increase rapidly as they will not be able to become self employed or link up with the private and public sectors in a productive manner; the exploitation of natural resources to sustain livelihoods will also increase.

Unless the rural environment is managed in a way in which it can support sustainable livelihoods, a crucial link in the strategy to eradicate poverty on a permanent basis is missing. Myrada believes that the present growth rate fuelled by excessive consumption cannot be sustained without eating into environmental/natural capital. At the present rate of consumption where natural capital is over exploited and not given adequate time to regenerate, the poor will find it more and more difficult to rise out of poverty as their livelihood support base consisting of natural resources become polluted, scarce and unproductive.

#### ● D. Health domain:

Though the present Government has raised the target for public expenditure on health from below 1% to 2-3% of the budget and floated the National Rural Health Mission in 2006-07, the impact on the ground has still to be seen. Even with this increase, there is little evidence that the Government system can cope with even the basic/primary health care needs of those in the informal sector much less of the poor. The quality of service in the public health care system in rural areas is poor and declining except in some states and districts. A policy note<sup>15</sup> indicated that 74% of the poor, especially women, are accessing private health care services (Ayurvedic, Unani, Siddha, Homeopathy and Allopathy).

This is confirmed by Myrada's analysis of the purpose of loans taken by members of SAGs who are poor; this analysis shows an increasing number of loans of larger sizes being borrowed for health care mainly accessed from the private sector. The reasons are: The practitioners in these sectors are close by, available 24/7, spend time with the patient. Data in the policy note referred to shows that maternal and infant mortality is lower in the private health sector than in the public; the poor get better services in the private sector. The poor have to pay for health service not only in the private sector but also in the public sector. Hence their choice is obvious. The problem with the private sector is that it is not regulated; hence practitioners range from quacks to quali-

<sup>13</sup> Watershed Management Projects are being supported by NABARD, NOVIB, GAA, HIDA/CIDA, IFAD, Inter Cooperation and by the World Bank. The Premji Foundation is one of the few Trusts funded by Corporates, which has entered into the watershed management sector.

<sup>14</sup> A pilot project in Mulbagal, Kolar District, has just begun with the financial support and active collaboration of Arghyam a Trust supported by Mrs. R. Nilekani. This is a new venture involving Government, NGOs, peoples Institutions and staff of Arghyam and technical institutions.

<sup>15</sup> by Ismail Radwan sponsored by Department. of International Dev.U.K and The World Bank 2005



fied persons, quality varies and there is no upgrading of medical technology information through continuous medical education. If convergence can be achieved between the various institutions and activists at village level involved in providing health related services and if the Gram Sabha/Gram Panchayats are strengthened to provide good governance, it would be the first step towards regulating these private practitioners. Myrada will endeavour to promote good governance and convergence.

Myrada has not established or managed hospitals and clinics in the past and will not do so in the future. Myrada will promote the Village Water and Sanitation Committees to manage and promote public sanitation, toilets, potable drinking water systems and personal hygiene education. This is based on the understanding that most of the basic health problems including malnourishment and wasting arise not only from lack of adequate nutrition at the right time but also from poor sanitation and quality of drinking water and lack of personal hygiene.

During the past five years Myrada has emerged as a major intervener in HIV/AIDS prevention with high-risk groups, first in partnership with Karnataka Health Promotion Trust (KHPT) in 4 Districts and later with the Centres for Disease Control (CDC) in 6 Districts. The program includes collaboration with and technical support to Karnataka State Aids Prevention Society (KSAPS). Myrada will continue in the future to support these high risk groups to adopt a low cost, sustainable and holistic approach which does not reduce women to one dimension - namely that of a sex worker - and which can become financially sustainable.. Further it will continue to promote programs in which the design involves the sex worker groups in governance and where they are equipped and provided the space to set the agenda for their own lives and livelihood choices.

While Myrada will continue to implement the HIV AIDS programs for the next few years, it will go into the broader areas of health and look at issues that require more sustained attention. Based on recent reports of the State of India's health, several priority areas have emerged. Of particular interest to Myrada is the area of maternal and child health – more specifically women's health and malnutrition in children. Another large gap in the health sector is the focus on environmental sanitation and hygiene. Myrada will make serious attempts to integrate these issues into its existing and future health programs. Given that water borne and air borne diseases are the biggest cause of mortality in the country, this area requires effective strategies and more action.

In future Myrada will continue to raise awareness in basic health care including nutrition through the SAGs, Soukya groups, CMRCs and Gram Panchayats. In ad-

dition, Myrada will invest in capacity building of the Village Health and Sanitation Committees (VHSC) as the lead institution in health care at village level within the framework of the National Rural Health Mission. One of the objectives of this Mission is to build the capacity of institutions managing and delivering health care. Myrada will raise resources to build the capacity of the VHSCs to use government funds effectively as well as to mobilise funds locally for specific purposes, which are given priority by the GP. It will endeavour to make the membership of the VHSC more inclusive by including SAG/CMRC members. Support for the ASHAs (accredited social health activists) will be mobilised from the CMRCs/SHGs and their skills periodically upgraded. Myrada will also intervene through the SAGs and VHSCs in improving the governance and service delivery of the Sub Centre Health Advisory Committees at Gram Panchayat level, the Arogya Raksha Samithies at PHC level and in the District Health Mission. Since the strategy is to involve peoples' institutions, Myrada hopes that the NRHM will adopt a management model in which Government, NGOs, PRIs and Peoples Institutions share the powers, finances, responsibilities and risks as partners in governance to promote quality health care.

#### ● E. Education domain:

Myrada has been involved in education in all its projects. Myrada has provided supplementary teachers in short-staffed primary schools and infrastructure, supported tuition centres in maths and English, teachers training in joyful learning and invested in strengthening School Management Committees. There have been major interventions in the educational field by Government in recent years, including the declaration of the fundamental right to education. Myrada will continue to promote institutions at the village level, which are able to raise resources, monitor and mentor the teachers and provide necessary facilities for primary schools. It will provide additional facilities for students to prepare for examinations, to learn the basics of English, computers and maths, which the people are demanding. It will use V-Sat provided by ISRO as well as engage the CMRCs and SAGs in these initiatives. Myrada will also take proactive steps through the SAGs to enrol and retain all children in primary school and set up Informal Technical Training Institutes for dropouts.. Myrada is actively involved with the Sarva Siksha Abhiyan and will continue to do so. However given the demands from people for English, maths and computer training and above all for teachers to be full time in the school which is not happening, together with the sprouting of private schools in the remotest parts of the State, Myrada urges that Government adopt a policy and provides support so that

parents can send their children to a school of their choice.

● **F. Training/ Capacity building/Networking/Sharing**

Training, Capacity Building and networking has been a critical part of Myrada's approach to improve its interventions and to spread its proven strategies to other parts of the country and abroad without having to plant its flag in these areas. Myrada's priority is to support the poor in its project areas. However, in response to requests, Myrada also offers training and exposure to staff from other institutions involved in promoting poverty alleviation programs. There are 9 well equipped Centres for Institutional Development and Organisational Reform (CIDORs) located in the project areas.

Myrada has maintained the following practices related to training over the past several years:

1. Myrada offers exposure and training only in activities, which have been implemented in the field; the people who manage these activities are the real trainers. These areas are:
  - a. SAGs and CMRCs (Federations) formation, empowerment, accounts management, linkages etc;
  - b. Watershed and Natural Resources Management;
  - c. Participatory methodologies - Participatory Rural Appraisal, Appreciative Inquiry and Participatory Impact Monitoring;
  - d. A holistic approach to health care including sex workers and AIDS prevention;
  - e. Dryland agriculture - LEISA based farming technologies, integrated farming;
  - f. Organic farming - production, marketing etc. producer groups.

- g. Micro Finance with a social vision in collaboration with Sanghamithra;
  - h. NGO management and networking
  - i. Working with Government
  - j. Public health and Eco sanitation systems
  - k. Gender related issues and the rights of women and marginalised sectors,
  - l. Governance in Panchayat Raj Institutions
  - m. Participatory District Planning
2. The participants have to be placed in the villages where the exposure and training is conducted so that they interact with people who have actually implemented the program.
3. Each training program accommodates participants from only one institution; they should number between 10-20. Myrada tailors each training schedule to the participants needs and sends them to projects where what they want to study has been implemented.
4. Myrada does not publish a training schedule for which anyone can apply, as this results in one group of trainees comprising members from several institutions. Myrada feels that it is necessary to have a large number from one institution so that there is a critical mass that can bring about change on return,. Besides if such a large number comes from one institution, it is assumed that the top management is interested to learn and change if the experience is found relevant. Myrada also provides follow up when requested; interaction with other NGOs in the NGO network at District level (which Myrada has promoted) is arranged on the project; this helps the participants to get a broader exposure.

Arvind Risbud  
Executive Director

Aloysius Prakash Fernandez  
Member Secretary

## Physical Assets Created as on March 2009

### Housing and Infrastructure

Houses Built	23,485
House Repairs (nos.)	7,470
Community Halls Constructed	973
Anganwadi cum Community Building	98
Small Weirs/Check Dams Constructed	1,776
Community Warehouses	21
Village Drinking Water System	4,694
Individual Toilets/Bathrooms Constructed	38,096
Eco Toilets	698
Bus Shelters	22
Cloth Washing Slab	292
Stage Construction	10
Overhead Tanks	14
Ground level Tanks	25
Cattle Shed	211
Foot Bridges	2
Community Kitchen	1
Oil Distillation Unit	2

### Watershed Management, Improvement in Soil quality, Protective Irrigation, Recharge:

Watershed Area Treated (in hectares)	186,082
Saplings Planted	11,992,426
Farm Ponds (Excluding Watershed area)	381
Vermi-Compost Units	3,448
Sub-Surface Dams (nos)	6
Borewell/Open well Recharge Systems	1,886
Tank Desilted	700
Well Dug/Drilled	774
Organic Spice Cultivation (In Acres)	125
Organic Cotton Cultivation (In Acres)	1,380
Roof-Water Harvesting Structures	2,281

### Village Development Activities:

Health, Education, Veterinary and Sanitation - No. of Villages Covered	3,256
Village Sanitation	161
Road repair (villages)	67
Foot path (in villages)	17
Grain Storage Units	10,361
Solar Street Lights (villages)	3

### Education:

No. of Sponsored Children	48888
No. of Children covered under various programmes	206800
Schoolrooms Construction/repairs; Land Purchased and Compound Walls for	1,645 Schools
Anganawadi buildings	42 nos.
Drinking Water Systems for Schools	187 nos.
Rain Water Harvesting Systems for Schools	236 nos.

## Myrada Project Locations



MYRADA, 2 Service Road, Domlur Layout, Bangalore-71  
 Tel: 91-80-25352028, Fax: 91-80-25350982  
 E-mail: myrada@bsnl.in, Website: www.myrada.org