

MYRADA

No.2, Service Road

Domlur Layout

BANGALORE 560 071. INDIA.

Rural Management Systems : 25352028, 253533166

Series E-mail : myrada@myrada.org

Paper - 71 Website : <http://www.myrada.org>

:

**VERGHESE KURIEN THE PIONEER OF AATMANIRBHAR
BHARAT ABHIYAN (Self-reliant Mission- India)**

Aloysius Prakash Fernandez (Padma Shree Awardee 2000)

Member Secretary, MYRADA.

Self-Reliance should have been Dr. Kurien's third name. I understand Aatmanirbhar Abhiyan to be a mission to promote local initiatives, both in technology appropriate to the country's needs as well as initiatives to foster appropriate local institutions that provide a level playing field for marginal producers to compete successfully. Dr Kurian did both. He led a team which contributed appropriate, technological solutions in the dairy industry, fashioned within India; he also supported, with all the energy he could command, cooperative structures which provided the institutional base for self-reliance; these institutions also deepened liberal democratic institutions at the grass roots. This intervention which combined features of appropriate technology with an institutional structure of a cooperative was truly transformational.

Dr.Kurien was privileged to have had a sound technical education starting with a degree in Physics in Loyola College Chennai, followed by a degree from the Guindy College of Engineering in Chennai. He was selected for a scholarship to study Dairy Engineering from the Michigan State University, but actually acquired a Master's Degree in Metallurgy and Nuclear Physics. All three are formal institutions of

national and international repute. His greatness is that he embraced a farmers' institution which was appropriate to fulfill his vision of a country self-reliant in milk and with prosperous dairy farmers; this was the Cooperative structure. This learning did not come from a formal educational institution, but from his association with Shri Tribhuvandas Patel, the low profile, passionate leader who, like Kurien, placed the interests of the country first; a person who shared the ideals and life style of Mahatma Gandhi. Kurien's field school was the Kaira District Cooperative Milk Producers Union Ltd registered in 1946. His regular interaction with the milk producers taught him the critical role of people's institutions. They rallied to the call from Tribhuvandas to form a Cooperative which established a level playing field on which dairy farmers gradually took control not only of production, but also of processing and marketing milk; as a result, they could eliminate middle men and compete with private companies controlling the price of milk and milk products.

Both Tribhuvandas and Kurian came from well-established families. Both gave up careers which would have been financially rewarding. Tribhuvandas recognised the value of professionals and trusted Dr. Kurien whom he made Manager of AMUL (Kaira Milk Union) when he was only 28 years. Dr. Kurien, on his part, appreciated the value of leaders like Tribhuvandas and the cooperative structure. Inspired by Tribhuvandas, and caught up in the excitement of a country which had just liberated itself from colonial rule, Kurian, from Kerala, a non-vegetarian and a bachelor to whom no one would let out a room, cast his lot with the Kaira Cooperative in Gujarat; he started off in 1949 by living in a garage in a small village of Anand while refusing an offer from Union Carbide. "I choose to stay in Anand" writes Dr Kurien, "it was the wisest decision I have ever taken." (pg 81 IHAD) Both of them deserve to be awarded with the Bharat Ratna which would perhaps have happened had Prime Minister Lal Bahadur Shastri lived longer.

The success of the Kaira Cooperative, the expansion of the dairy Cooperatives in Gujerat and later the extension of the model throughout the country through Operation Flood, as Shri Lal Bahadur Shastri wished, would not have been achieved without Champions who supported this movement and a dedicated team. There were Champions among political leaders at the highest level like Jawaharlal Nehru, Sardar Vallabhbhai Patel, Morarji Desai, Y.B.Chavan, T.T. Krishnamachari and C. Subramaniam. There were Champions within the bureaucracy like Shivaraman, F.J.Heredia; L.P.Singh, H.M.Patel and T.P. Singh; they cleared several obstacles and perhaps made amends for all those within India and from abroad who tried to obstruct the efforts of Kurien and Tribhuvandas. There was a dedicated team comprising Medora, Dalaya, Michael Halse and the brilliant engineer John Prasad who was sacked by TISCO for being a rebel and recruited by Kurien to redesign the milk vending machine to suit Indian conditions; which he did. There was the initial support from OXFAM a UK NGO to establish the first cattle feed factory near Anand in 1964 and major support for Operation Flood from the World Food Program from 1970. The blessing of the Queen of Netherlands was a bonus.

The major antagonists fell into three broad categories: foreign multinational corporations promoting similar business in the dairy sector who viewed AMUL as a threat, stubborn bureaucrats who sought to protect their turf whether, by doing so, the country prospered or not, and corrupt politicians who succumbed to pressure from vested interest which were affected by the cooperative venture. Fortunately, as I indicated in the previous paragraph, there were strong supporters in each of these three sectors who helped to neutralise the nay sayers, whose objections and unjust accusations in the final analysis spurred Dr. Kurien to greater heights. His impatience with those who asked him to compromise often led him to retort sharply without any rancor, but also without any effort to courteously

delay or postpone his refusal, which is what he could have learnt from dealing with the bureaucracy.

My association with Dr. Kurien was between 1978 and 1982 when I was with the Canadian International Development Agency. CIDA supported AMUL with a herd of Holstein Friesen pregnant heifers from Canada and negotiations for the import of edible oil were well advanced. I was briefed that he did not suffer fools easily, but on the few occasions I met him he shared his experiences, was supportive and even informal. I remember his invitation when we happened to be in a hotel in Mumbai to share a happy hour before dinner. He told me that he gets letters from one of my colleagues in CIDA which extends to several pages; but he reads only the first. I knew this colleague had studied law and explained to him that lawyers cannot restrict themselves to one page. He laughed but repeated: "I read only one page". I was later involved with IRMA as a member of the General Body and kept in touch with developments in the institution from where Myrada recruited several graduates.

Dr. Kurien left behind a rich legacy of institutions - AMUL and IRMA among others; his involvement with these two was close and lasted throughout his working life. They inspired thousands of students and visitors who shared his vision and incorporated their learning into their strategies which evolved during their careers in various fields. (I am proud to say that I am one of them and am grateful for the opportunity to record this.) They have found positions in the Cooperative sector, in Private Companies and Financial Institutions like Banks and NABARD and with NGOs; some opted to become activists and one of them Sanjoy Ghose lost his life on the island of Majuli. There were three lessons - one personal and two organizational - that I learned from my association with Dr. Kurien. In my personal life I tried to give up something as he had done. He has described this very well in his book: "I have always believed that it is only when you get less than what you are worth (*in the market*) that

you can look for respect; if you are paid much more than you are worth you will get no respect” (ITHAD pg224). I followed this in my life while in Myrada.

In terms of organisational learning the value that Dr.Kurien gave to train the staff and members of the Cooperatives struck me. This training has to be tailored in order to be appropriate to the ecosystem in which the institutions operate. The outstanding institution of IRMA was the result of Dr.Kurien’s vision of offering the appropriate skills to young people willing to work in the development sector especially in Cooperatives. Myrada followed this in a small way. We were able to develop an in-house training program tailored to our needs. The initiative was led by an IRMA graduate Ranjani Krishnamurthy with another Irman, Saleela Patkar in the Team; it was called the Development Professionals Training Program; it was a mix of training sessions interspersed with work in the field, over a period of two year. It helped to equip the staff that managed the various projects of Myrada with skills that enabled them to manage largely on their own but within an organisational culture of mutual trust and openness and with a shared vision and strategy.

The importance of the Cooperative structure and the values that gave it life instilled in me the importance of building peoples’ institutions especially of the poor; this was another learning. Myrada’s brief mission statement is “Building Poor People’s institutions”. Dr Kurien writes: “We have glorious examples of what our people can achieve by working together. There are cooperatives, there are citizens groups there are communities.... all these have worked far better than the efforts of the Government ...for one reason: that those who raised the resources created the institutions and gave their energies to these endeavors - truly cared. “(ITHAD page 229.)

As news spread, requests to visit Myrada started coming from several quarters especially to visit people’s institutions like the Self Help Groups, Watershed Management Associations, MEADOW a Company

in which SHGs invested; over 500 members are both owners and workers; it has outsourced work from Titan, Tanisq and Tatas since 1996 and is spread over 15 Units), Soukhya (Health) groups of sex workers which helps to reduce their vulnerabilities, MASS an organisation of ex-Devadasis which prevents consecrations and supports alternate livelihoods and finally the AMUL model in remote forest areas where there were scrub cows which we cross bred and marketed milk. These are all institutions of the poor and marginalized which gave the members a level playing field to own their strategy for growth and sustainable impact. People were involved in every stage of these programs; as a result, they took ownership right from the beginning and continued to manage them after Myrada withdrew. This is the crux of the Cooperative ideology and structure which Amul demonstrated so well.

To respond to these requests for training, however, we did not construct a Training Centre in Bengaluru. We realized that maintenance of such an institution would be high and costs would have to be met from fees or grants. More importantly we needed training facilities close to people since they and their institutions were our primary concern and were given preference in our training schedules. They could not come to Bengaluru neither could they afford to pay much for food and lodging. We further realized that participants from other institutions would not be able to devote most of their time, as we expected, with the people if they stayed in Bengaluru; they had to spend time with people, to build relations of trust before a genuine and open exchange could take place; people were the front-line teachers but their strengths in communication emerged only when an ecosystem of mutual trust was created. This took time and repeated meetings. The value of people's institutions like Cooperatives and Self-Help Groups cannot be communicated or grasped in a classroom; it requires personal interaction with members of these self-reliant institutions.

We provided simple but clean accommodation in nine campuses, all located within a Project area. These campuses offered exposure to people from International Institutions, Banks, Government, NGOs, and to all the people's institutions that emerged. This gave outsiders an opportunity to interact directly with poor families who had succeeded in becoming self-reliant; they provided the field school for those interested to analyse what they had done and to come up with their own solutions in their areas of operation. Field visits were not the exception; they constituted a large part of the course. The field sessions were not a touch, appreciate and vanish experience; they were well structured and lasted several hours; we called them Fields Schools; the people who participated were paid for their services. Our staff who managed the project and were paid from the project's budget accompanied outside participants during the field school sessions as well as conducted sessions on the campus. This reduced costs and provided an opportunity for senior staff to reflect on their work. We followed the field school approach which Dr Kurien himself had used to understand the cooperative movement and to appreciate its strengths.

There were also requests for Myrada to start new projects in other parts of the country, but we decided not to hoist our flag all over; we would instead spread ideas and strategies through interaction between those interested and poor families who had been successful and through exposure to their institutions and livelihood initiatives; we would then leave it to others to adapt them to their local areas. For this, outsiders had to stay in the Project Training campuses. The location however was carefully selected. They would be placed in Projects in which people had achieved what the visitors had selected as their priority for training. We did however provide supporting services whenever requested all over the country as well as abroad; this gave opportunities for several staff both from the field as well as from the Head Office to earn from consultancies. This approach

helped ideas to be exchanged between professional managers and people which the Myrada staff facilitated and learned from. To us in Myrada this was the model of our rural management endeavors.

Many find it difficult to associate the two words, namely 'Rural' and 'Management'. This is largely because, on one hand, 'rural' is associated with lack of planning, management and technology, resulting in low incomes both for rural people and for those who join organisations involved in this sector. On the other hand, 'Management' is associated with a high level of professionalism and technological skills. Yet both have their strengths and weaknesses. Can they work in synergy where their weakness are reduced and strengths increased? Is it possible?

It is possible; provided professional managers realise that the rural poor have their strengths. I often say that "If the rural poor have survived in a situation of scarce resources, high diversity and risk, they must be good managers". Yet they are given the message that all they have are "problems and needs". Myrada uses a participatory method called Appreciative Inquiry to assist the rural people to go back into their history to identify problems and to recall how they coped with them. This brings out their strengths which builds their self-confidence. They evolve future strategy to grow, built on these strengths, not on their needs. I learnt from AMUL and Dr Kurien that if we build on their needs, they will continue to depend on us to solve their problems – they would shift the monkey onto our backs. In the case of the SHGs these strengths are the willingness to save regularly, even if it means having to give up some non-essential, to trust and support one another, these were relations of affinity which existed especially among the poor and to spend time to meet. Myrada helped to build their institutional strengths in the Cooperative model through training in Institutional capacity Building (ICB) to equip them to take on new responsibilities. Myrada, its KVK and the Engineering Cell provided the technical services where required.

The drivers of the rural ecosystem are relations of mutual trust and support which we called Affinity; it is especially strong among small groups of 10-15 poor families. It is a traditional strength - a diamond in the mud, which Myrada staff happened to kick; it is the basis on which the Credit Management Groups (CMGs -Later called SHGs) emerged. We can take credit only for picking up this diamond and polishing it with training in Institutional Capacity building to equip the group to manage new responsibilities. These are also the features and values that underlie a genuine cooperative venture. We used these strengths not to organise not milk cooperatives, the model for which had already been provided by AMUL, but to build poor people's institutions primarily the CMGs/ SHGs and others mentioned above; the CMGs/SHGs supported livelihoods by mobilising savings, managing credit and ensuring repayment. As they gained confidence and freed themselves from obligations to richer families who controlled the Primary Agricultural Credit Societies (PACS) who lent them money, they began to tackle social problems in the village, like ensuring better management of water and sanitation, sending the girl child to school, exerting pressure to decrease domestic violence and demanding transparency from the Panchayats. Many of the members stood for local elections.

These initiatives were similar to those of the Milk Cooperatives of AMUL. They added to the transformational impact of dairy interventions. The queue system adopted to collect milk was based on who came first; it cut through the hierarchy which caste and class imposed; milk was collected both from the Harijan and the Brahmin, from the large producer and the small one; women who looked after the animals found more money in their hands and the exposure to the cattle feed plant served as an opportunity to explain the importance of nutrition in their own lives.

This affinity which we discovered as a traditional strength based on mutual trust and support is the basis of all the people's institutions

that emerged in Myrada beginning with the Credit Management Groups in 1984-5. The members self-selected themselves; they built a group common fund from savings (which Myrada matched between 1985 and 1992 when the SHG Bank Linkage program took over). The group decided on the purpose and size of loans. This model was carried over into the SHGs when P.R Nayak, the Chairman of NABARD gave Myrada a grant of Rs 1 million in 1987 to match the savings and train the CMGs; he requested that the name be change to Self Help groups. Their management of savings, credit and the use of loans was analogous to the diary cooperatives where farmers-controlled production, aggregation and value addition through cooperative institutions. These were the features of the original SHGs which emerged in Myrada in 1984-5; they were genuine people's institutions; these features have since changed with the SHGs becoming part of Government programs where they are controlled by Government and used as part of its delivery system. Besides P.R Nayak there were other Champions in the system who supported the SHG movement; prominent among them were Dr. C. Rangarajan of RBI who allowed Banks to lend to unregistered groups provided they maintained records and accounts, Dr. P. Kotaiah and Y. C. Nanda of NABARD who supported the CMG model of extending one bulk loan to the group allowing the members to decide on the purpose and size of loans to individual members; the SHGs followed this model which the CMGs had crafted.

Having described the rural ecosystem which lends itself to a genuine cooperative structure in the control of people, which the PACS have distorted due to bureaucratic control and which politicians have used to their advantage, the word "management" also needs some reflection. It is today part of the DNA of the private Sector where competition and profiteering are the major drivers, not trust and mutual support. The culture of Management Institutes which have sprouted all over during the last 20 years, contributes to strengthening

these features; they also create an aura around the management graduate which often projects an image of arrogance of knowledge. True there were Professors like some in the IIM-A who broke out of this ecosystem; one was Ravi Mathai who played a major role in the establishment of IRMA. Several of those who set up the NGO PRADAN came from IIM-A and were inspired by him. Another was Dr. Kamla Choudhry. But the number of such people has decreased; hence the roster from which IRMA can draw staff who share the original vision of IRMA has also diminished considerably. It is not easy today for outsiders to spot differences between the culture of IRMA and that of the IIMs.

Can the two ecosystems of 'rural' and 'management' synchronise and support each other's strengths while diminishing their weaknesses? Yes, is possible but not easy. On one hand Professionals must recognize people's strengths. For this they have to be 'de-schooled'. They carry a lot of baggage from their family, from education and due to aspirations for a corporate career, which have to be shed. They have to empathise with the people by living among them, listening to them and realising that they do not have all the answers. This de-schooling often takes place when professionals go through a personal crisis, or share the experience of working in a disaster situation, where the strengths of people affected emerge, as they cope with the impact; signs of de-schooling are emerging increasingly from Professionals who opt out of the Corporates to enter the rural sector. My de-schooling took place during my work with the Bangladesh refugees in 1971. It challenged my assumptions related to the causes of poverty, and even changed my set of beliefs. After a long struggle I wrote "Religion is injurious to Health; Trust me. Sd/ God"; this remains on the wall in my office.

Professional managers cannot impose an institutional model that they have seen in the corporate sector. They also have to realise that an institutional model cannot be uniform in the rural areas due to the

great diversity and several risks that arise from an ecosystem which cannot be controlled. The model needs to be appropriate to the objective to be achieved or the resource to be managed. In crafting such appropriate institutions, the people who are the primary stakeholders have a major role to play. What is uniform is the culture of trust and mutual support, awareness of the critical need to stand together to create a level playing field and the willingness to give up some traditional practices and personal choices when required for the common good; these are in fact traditional strengths.

Whether and for how long the 'rural' and 'management' ecosystems can keep their individual identity before the culture that permeates 'management' which is bolstered by the aspirations of the middle class (from where IRMA largely draws its candidates) dominates the union, is a matter of concern. This concern seems to underlie the effort for introspection, which, I presume is the objective of this exercise launched on the 100th birth anniversary of Dr Kurien. There are signs that graduates from IRMA are drawn more towards the management ecosystem than to the rural one. Even PRADAN which provides a good environment for IRMA graduates who opt to enter the development sector and stay there at least for a few years finds that it has to look elsewhere for candidates.

Let me first identify some of the pressures which place hurdles in the path of graduates for a career in the development sector. The two hurdles which influence career choices are the cost of the two-year course and the expectation of the students' families. I understand that the cost for tuition is Rs 15 lakhs for tuition; this does not include food and personal expenses. IRMA has been able to waive tuition fee of about Rs 11.75 lakhs for about 12 students and 50% of tuition fee for another 20 based on their academic performance. The majority have to depend on loans. How can a graduate employed in a rural development program manage to repay this loan? The candidates who can afford to choose a development career, can be only from

well-established families who can pay these fees as well as those who do not need financial support from the IRMA graduate. If they have to fall back on loans, the family expects them to earn as much as possible to repay the loan. The family is also looking around for a suitable partner and a career in the rural sector does not raise one's market profile. I remember the case of an IRMA graduate who told me when I was Chairperson of Nabard Financial Services (NABFINS) that he had a problem to find a partner. NABFIN's policy was not to have permanent employees as NABARD, but to engage them on contract for a fixed period but with all the benefits that a permanent employee enjoyed plus a major incentive which is normally not open to permanent employees. He told me that his family could not find a partner for him since he did not have a 'permanent' job!! He left NABFINs and joined a public sector company. C.P.Mohan, the CEO of NABFINs who worked with me and who was largely responsible for grounding the organisation, was also a graduate from IRMA

Parents expectations also influence the choice of careers of the 12 students who are supported by scholarships; I presume they cannot afford the fees. This is an excellent policy of IRMA that helps to include bright young people whose families cannot afford the fees. But this is one side of the picture. Once these students graduate, it is difficult to expect them to enter the 'Rural sector'. They and their families have much higher expectations. It would be useful to find out how many of those whose tuition fees were supported opted to work in the rural sector.

Opportunities for IRMA graduates with comparatively better emoluments have increased in sectors which have some of the halo of a career in the development field. About fifteen years ago, Microfinance offered opportunities to fulfill these two aspirations- namely a well-paid job together with the satisfaction of working for the poor. However, the Micro Finance Sector has since lost its sheen as MFIs offices share space with large Corporates and the original

objective of making a reasonable profit has ballooned into profiteering. More recently the Corporate Social Responsibility verticals set up by private Companies have provided opportunities for IRMA graduates. But these positions demand several years of experience in development before a candidate is considered. There is no doubt however the graduates from IRMA have made and will make valuable contributions in these sectors.

There are also other hurdles to a longer commitment to careers in the rural sector. Many young people, tend to be uncomfortable with what they see happening around them; they want to see change in the causes leading to inequity, a polluted environment and gender bias. These are often disparaged as being “leftists” by current trolls, but many of them while opting to trigger change in these areas, are not in sympathy with a leftist (or communist) vision of an economy and the left’s bias against the private sector. They are liberals in the best sense of the term; they question, they are ready to challenge existing norms and are willing to give up several comforts which their families can provide to pursue a social good; but this changes after some years. As one of my professors said: “If you are not a radical at the age of 20, you have no heart, but if you remain a radical at the age of 40 you have no head”. He also announced long before it actually happened, that the communism in Russia would collapse since women have now been allowed to select their lingerie. He was right; it happened five years later.

These young people need an organisation involved in development which they can join immediately after graduating, an organisation in whose culture they feel comfortable and supportive as they find their feet in life. Most of them do not have the confidence and resources to start a new organization straight away. PRADAN, ASKRSP, MYRADA and a few other NGOs provide young people an opportunity with enhanced emoluments and an organisational culture in which they feel comfortable; many joined these NGOs and spent some years in

the rural sector before they opted for other careers. IRMA could tie up with selected NGOs in which its graduates would find a supporting culture; but their salaries would have to be raised; this could cause distortions in these NGOs as their emoluments would be higher than what others draw. Can NGOs adjust their packages to compensate not only for the work done but also for the level of qualification a candidate brings to the institution? Can IRMA extend the scholarships it provides poorer students to enter its portals with similar support to top up the NGO's emoluments for those who opt to join them? Can these scholarships given upfront be tied to the condition that the graduate enters the development sector, failing which the scholarships will have to be returned – as was the practice earlier? Or perhaps can the original vision of PRADAN be revived (or adopted by other institutions) where its founders envisioned an organisation that would recruit graduates from professional institutions on enhanced salary scales of PRADAN and place them in various NGOs? A donor with such a vision which could support the mother NGO is not easy to find today.

IRMA is not a standalone institution; it is embedded in an ecosystem which influences its operations; it has to cater to its demands. It is also too small to influence this ecosystem which is driven by expectations many of which are not in sync with its aspirations and with the vision of its founders. What of the future? The mission that inspired the founders could remain, but the strategy to achieve it needs to be re-interpreted in the context of the present scenario and trends that indicate the future. Perhaps a group of people from different professions, who share the founders' vision could find a way to carry the mission of IRMA forward. No doubt some hard decisions will have to be taken. It will be helpful to recall that the farmers took a risky and hard decision in 1946 that no milk will be sold to Polson Dairy. It is also clear that the pressure of market forces can only be neutralized by raising adequate grants to maintain, expand and

upgrade the services of IRMA. This will require a professional approach to mobilizing funds backed by full time staff. It cannot be left to those managing the institution who are engaged in teaching and do not enjoy the influence that Kurien had among donors worldwide. Is the management and senior staff of IRMA open to these challenges? If not, this exercise which draws attention to latent concerns which are increasingly surfacing, will be just another well intentioned effort.

Dr Kurien often called himself an atheist - one who does not believe that there is a God. But his ideals did originate from his family and community which are inspired by values that all religions foster. To me he emerges as a believer in a Supreme being without naming him or her; he had no time for religions which claimed to possess God because they had all the Truth. He respected plurality and diversity in religions and in life and was perhaps turned away from formal religions which are exclusive and dogmatic – contrary to the values of a Cooperative. He shared the values of self-reliance, entrepreneurship, dedication and hard work of the Syrian Christian community as well as the respect for plurality and diversity which has its roots in traditional mainline Hinduism which has kept this country together for centuries. His set of beliefs are amply demonstrated in his book 'I Too Had a Dream'. Sigmund Freud who was the pioneer in analysing dreams said "Being entirely honest with oneself is a good exercise". Dr. Kurian's life had no place for corruption and compromise; he was honest with himself. He would be open both to Rest in Peace or to Travel in Peace.¹

September 28,2021

¹ Footnote: ITHAD -I too Had a Dream