With grain banks, no one need die of hunger any more

**BUNDELKHAND** villagers devise their own safety net to fight starvation

Pankaj Joshi
apnick@gmail.com

**BANDA** (UP)/TILAKVAGHAR (MP): This is their best bet against hunger in the times of drought.

And villages in drought-affected Bundelkhand region of both Uttar Pradesh and Madhya Pradesh are increasingly banking on them—their own grain banks.

The banks in different villages are not related or interconnected. They are independent of each other but are similar in their rules, regulations and operations.

Jayraman Prasad, 35, now does not go hungry after her husband Bhairav Prasad’s death due to drought and a two-year-old child in Chandauli village in Chhibauri Tehsil of UP’s Mahoba district. Living all by herself in a mud hut, she banked on her supply of grains from the village bank.

"Bhadno marghoo (husband) died of hunger," says Jyraman. Prasun Ban, chairman of the Chandauli Grain Bank, says, "One hunger death and five suicides in our village in three years before October 2009 due to drought spurred us into opening this grain bank. Now we never let anyone die of hunger in our village.

This grain bank system has become so infectious since its advent in 2009 (post worst drought in the region in a decade) that today the entire region has over 100 of them spread in the states of Uttar Pradesh and Madhya Pradesh.

CONTINUED ON PAGE 14

**CONTINUED FROM PAGE 1**

Twenty-five villages in Mahoba, 30 in Jhansi, 28 in Lalitpur, 14 in Hamirpur, 13 in Banda, five in Chitrakoot, 13 in Tilakvagher and the movements in spreading to other districts and within the districts as well.

All the grain banks actually work like banks that are established by donation of grains by villagers. Outlanders too may contribute but no grain disbursement is done to any person outside the village. Once the bank has over a quintal of grains, it starts operations.

Every bank has a proper account keeping in a register. There is serial no, date, debit, credit and balance column in the account.

After every withdrawal or deposit, a person has to put his/her thumb impression against the transaction. These banks are faith-driven, that is, it does not involve any mortgaging or security to avail grain loans.

"You need to understand that a village is a close knit community. A beneficiary cannot cheat the bank by the community without running the risk of ending up facing social ostracization by the community.

So, one has to return the grains he draws sooner or later—whenever it is convenient," says Manoj Pravati, one of the drought activists, who has been observing functioning of such banks in the district for quite some time.

Suman Raghav, 40, a committee member of the grain bank in Guderi village in Tilakvagher of Lalitpur district, says, "It is the committee that decides about the eligibility for the grain loan of any applicant.

There is a ‘Sawasdee’ system of appointment of grains. That is, if one takes a kilogram of grains from the bank, then he would return 1.5 kg whenever he attains ability to repay.

Harkishna Tripathi, 55, of Chandauli village in Mahoba, says: "I would return 1.5 quintals to the bank once the current harvest season gets over."

He took a quintal of grains in January.

Tripathi has a 1.5 acre land and no land or state rupee applies on any one with land up to or over 1.5 acre. Anyone having land less than this is entitled to get grains without any residue condition to return it.

Chandauli grain bank has a stock of 2.5 quintals of which 1 quintal are in circulation. Most of the grains are wheat in all such banks.

Mostly women manage them as they are relatively free than men. They are also better managers.

Though most of the banks are villagers’ own effort, in many cases drought-fighting organizations provide initial financial inputs to establish the banks.

The government has nothing to do with this village internal food security mechanism. No village with such a bank has ever reported hunger or hunger death.

A formula worth emulating indeed, isn’t it?