

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

BUNDELKHAND villagers devise their own safety net to fight starvation

Pankaj Jaiswal
 pjaiswal@hindustantimes.com

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

And villages in drought-afflicted 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.

Jharokhan Paswan, 75, now does not go hungry after her husband Dhaniram Paswan's hunger death two years ago in Chandauli village in Charkhari Tehsil of UP's Mahoba district. Living all by herself in a mud hut, Jharokhan gets her supply of grains from the village bank.

"*Bhukho mar gayo* (husband died of hunger)," says Jharokhan. Paana Bai Vishwakarma, 60, chairperson of the Chandauli Grain Bank, says, "One hunger death and



■ **The Chandauli Grain Bank and its chairperson Paana Bai Vishwakarma.** PANKAJ JAISWAL/HT PHOTO

five suicides in our village in three years before October 2009 due to droughts spurred us into opening this grain bank. Now no one will die of hunger in our village."

This grain bank system has become so infectious since its advent in 2008 (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 P 14



With grain banks, no one need die of hunger

CONTINUED FROM PAGE 1

BUNDELKHAND SHINING

- Grain banks in villages are known as 'Ann Kosh' or 'Anaaj Bank'.
- Villagers establish and operate the banks.
- Outsiders too sometimes contribute grains to bank, but they cannot be beneficiaries ever.
- Objective is to prevent hunger, hunger deaths and suicide (because many time people take loan for food).
- No currency transactions of any kind take place in these banks.
- The banks came into existence post-2007

Twenty-five villages in Mahoba, 20 in Jalaun, 23 in Lalitpur, 14 in Hamirpur, 13 in Banda, five in Chitrakoot, 13 in Tikamgarh and the movements is 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.

Outsiders too may contribute but no grain disbursement is done to any person outside the village. Once the bank has over a quintal of grain, it starts operations.

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

After every withdrawal or deposit, a person has to put his/her thumb impression against the transaction.

These banks are faith driv-

en, 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 run by the community without running the risk of ending up facing social ostracism by the community.

So, one has to return the grains he draws sooner or later—whenever it is convenient," says Manoj Dwivedi, of Kriti Shodha Sansthan, Mahoba. Manoj, a drought-activist, has been observing functioning of such banks in the district for quite some time.

Suman Rajak, 40, a committee member of the grain bank in Gunderi village in Talbehat tehsil of Lalitpur district, says: "It is the committee that decides about the eligibility for the grain loan of any 'applicant'.

There is a 'Savaa-ee' system about repayment of grains. That is, if one takes a kilogram of grains from the bank, then he would return 1.25 kg whenever he attains ability to repay."

Harikrishna Tripathi, 50, of Chaudauli village in Mahoba, says: "I would return 1.25 quintal 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 sava-ee rule 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 pre-condition to return it.

Chandauli grain bank has a stock of 4.55 quintal of which 2 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 intellectual 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?