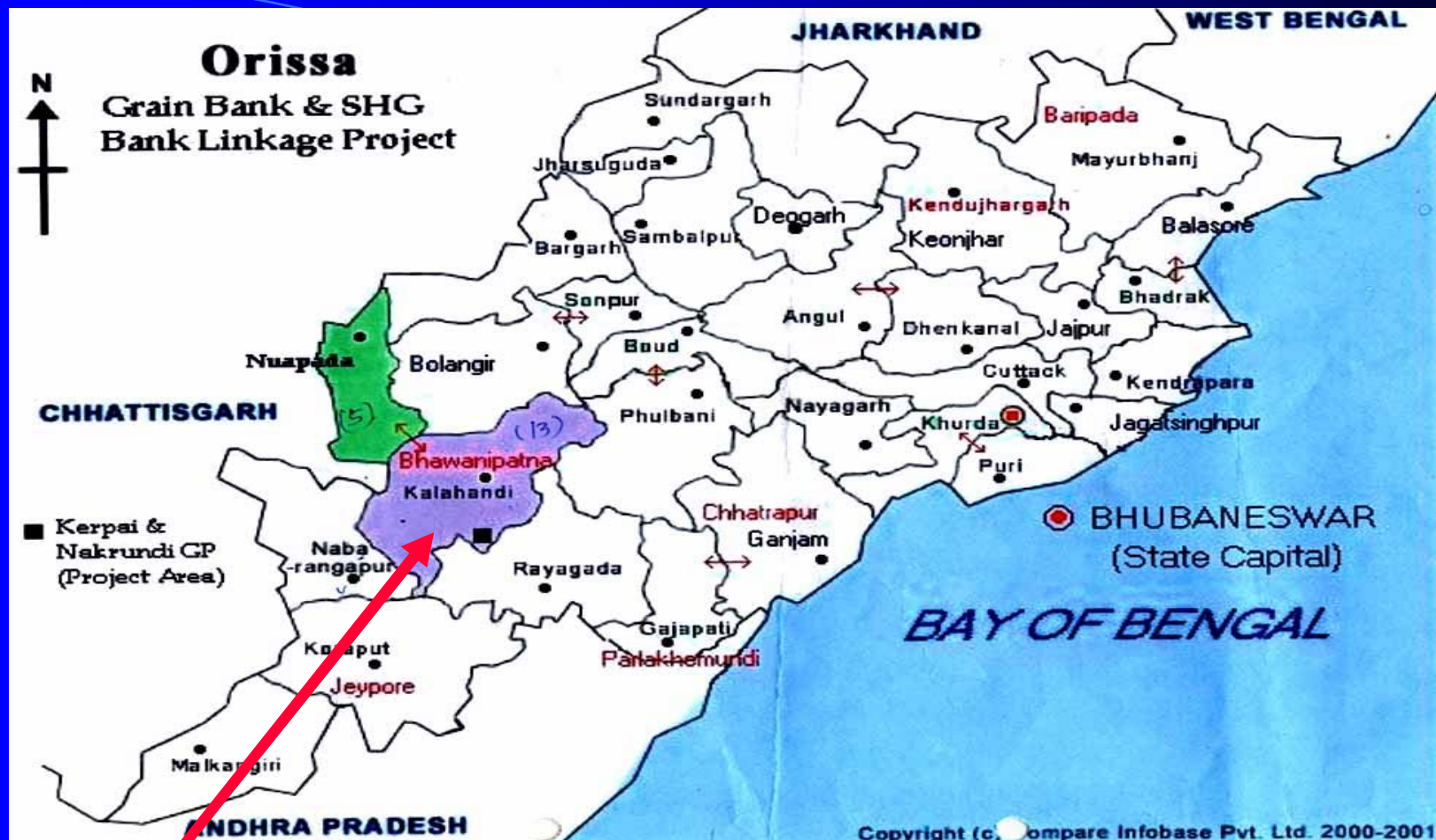


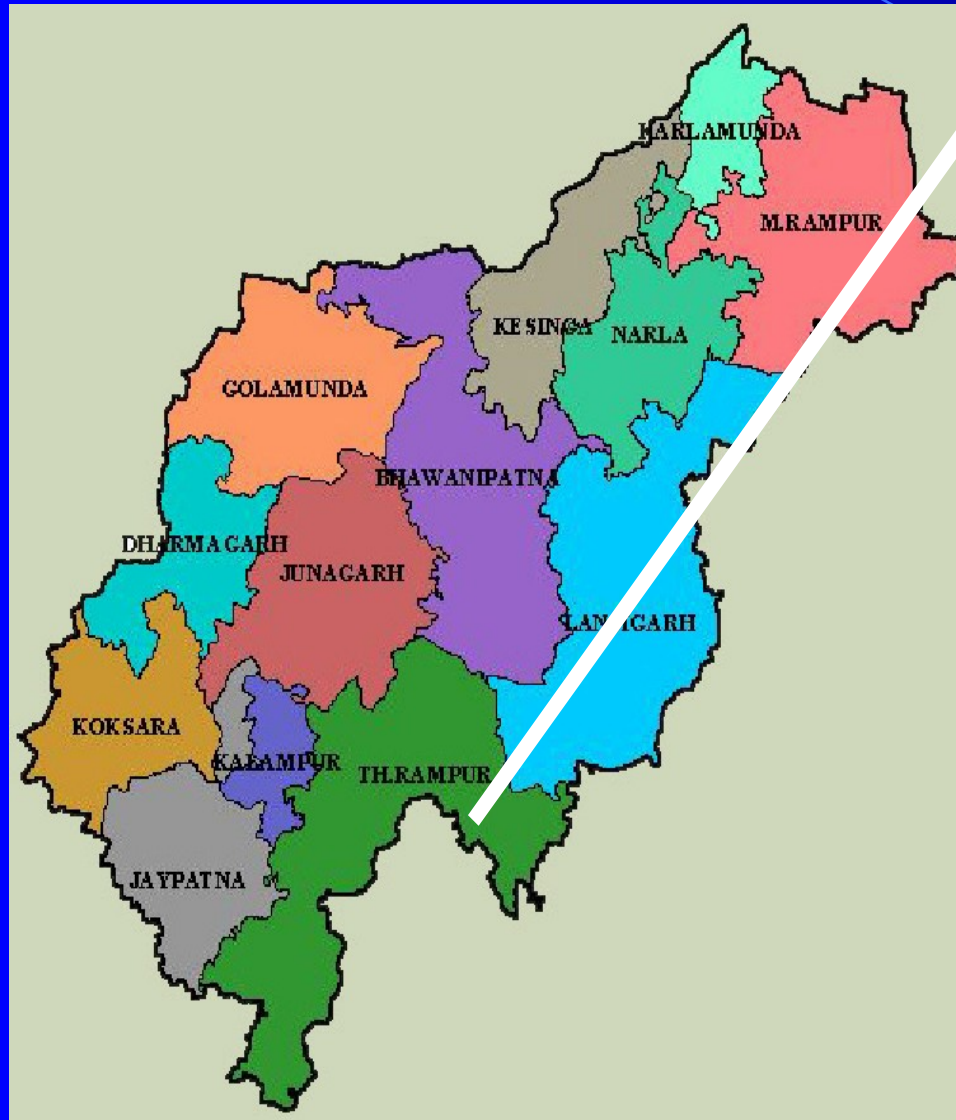


**NABARD,  
WELCOMES ALL**



Kalahandi district is one of the most backward districts of Orissa and infamous for all odd reasons like starvation, child selling & distress sale etc.

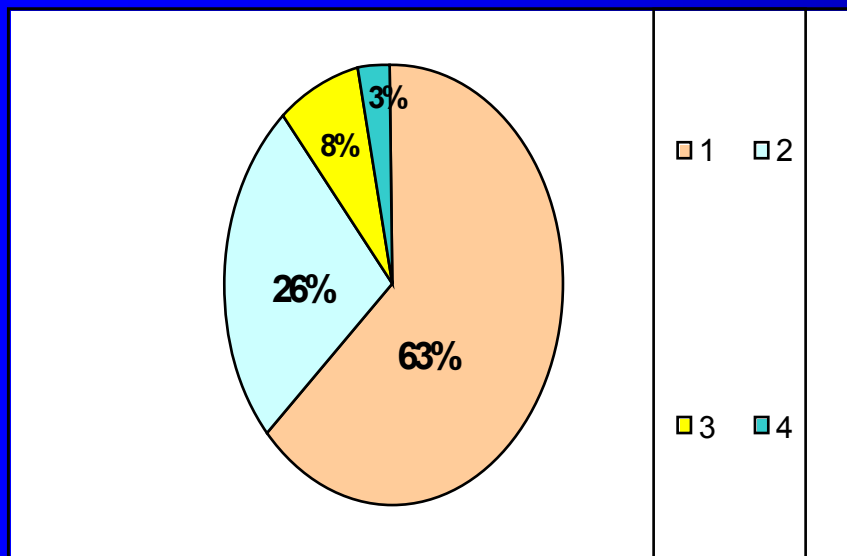
## KALAHANDI DISTRICT



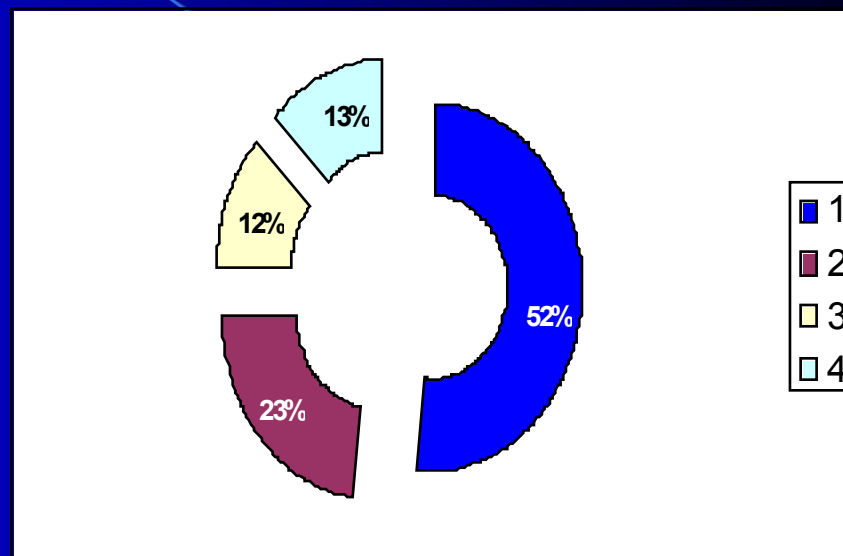
The target block Thuamul Rampur is the third most under developed block among 314 blocks of Orissa. This tribal dominated block is a malaria endemic zone and innumerable problems like lack of safe drinking water, landlessness, money lenders, arrack vendors, health hazards, malnutrition push the tribals towards more vulnerability.

# FOOD AVAILABILITY & INCOME PATTERN

## Food availability Pattern



## Sources of Income



<b>63% HH</b>	<b>Food stress &gt; 6 months</b>
<b>26% HH</b>	<b>Food stress for 3-5 months</b>
<b>8% HH</b>	<b>Food stress &lt; 3 months</b>
<b>Only 3%</b>	<b>Secured Food for 12</b>

<b>52%</b>	<b>Agriculture, Podu, Livestock</b>
<b>23%</b>	<b>Minor Forest produce</b>
<b>12%</b>	<b>Wage earning</b>
<b>13%</b>	<b>Consumption loan</b>



Some wild foods



## The loan trap of Money lenders

Loan Items	Repayment after Harvesting
Rupees (Cash) For Rs. 100/-	<u>Cash repayment = Rs. 150/-</u> Crop repayment= at the agreed rate at the time of loan taking
For One Bag grain (Paddy or other grains like Ragi or Minor millets )	One and half bags (100:150) of grain
For Rice Loan One bag of Rice	Two bags of rice (Double)

**\*People take loan during May-June and repay during next December-January - February**

## Food from where

	Agriculture & Podu Crops	Forest products for food	Wages	Loan for food	Loan Repayment
Magha (Jan-Feb)	30 days	30 days	-	-	-
Phagun (Feb-Mar)	30 days	30 days	--	--	--
Chait (Mar-Apr)	--	5 - 7 days	8-10 days in shape of grain	<b>15 days</b>	--
Baisakh (Apr-May)	--	20 days	--	<b>10 days</b>	--
Landi (May-Jun)	--	20 days	--	<b>10 days</b>	--
Gundicha (Jun-Jul)	--	20 days	--	<b>10 days</b>	--
Shravan (Jul-Aug)	--	5 days	10 days in shape of grains	<b>15 days</b>	--
Bhodo (Aug-Sep)	20 days	--	5 days in grains	<b>5 days</b>	--
Dashara (Sep-Oct)	10 days	15 days	--	<b>5 days</b>	--
Deeal , Pando, Pusha (Nov-Dec)	60 days+	10 days			<b>Repayments</b>
	150 days	155-157 days	23 –25 days	<b>70 days</b>	

## TRADITIONAL COPING MECHANISM

- ❑ Existence of crop diversity
- ❑ Forest based economy
- ❑ Kutumb Panthi (Traditional village bank of grains)

## CAUSES OF FOOD INSECURITY IN PRESENT DAYS

- ✓ Depletion of forest cover due to over exploitation
- ✓ Introduction of Cash crops like Sugar cane etc.
- ✓ Free grazing during RABI seizes scope of second crop
- ✓ Natural calamities like flash floods & drought
- ✓ Punitive law/regulations restrict access to land resources







**ଶମ୍ଭୁ-ଗ୍ରୀନ ବ୍ୟାଙ୍କ ମେମ୍ବରସ ମିଟି**  
**PILOT PROJECT ON SHG-GRAIN BANK-BANK LINKAGE**

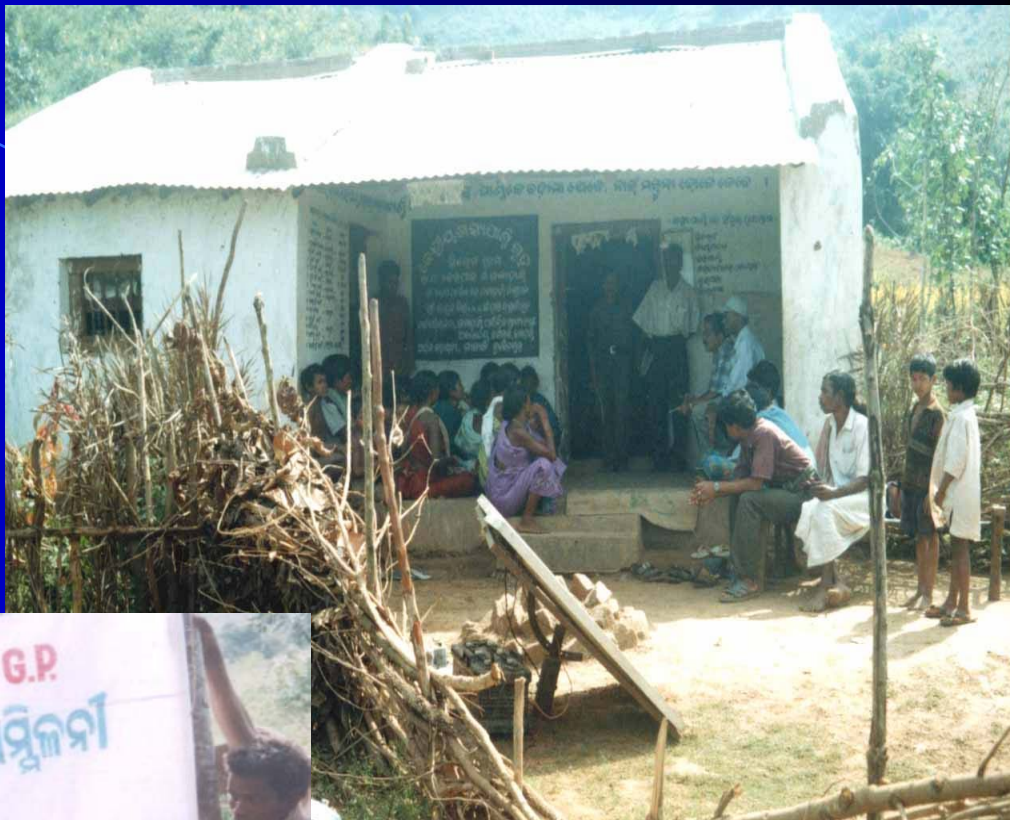
**DT. 24<sup>th</sup> JUNE 2004 • VENUE: KERPAI G.P.**

**ସ୍ୱର୍ଣ୍ଣ ସମ୍ଭୁ ଗୋଷ୍ଠୀ ଓ ଶମ୍ଭୁ ଗ୍ରୀନ ବ୍ୟାଙ୍କ ସମ୍ମିଳନୀ**

**୨୦୦୪, ଜୁନ ୨୪ ତାରିଖ, କେରପାଇ ଗ୍ରା.ପ.**  
Grace **KUMAR PANDA**, I.A.S., Revenue Divisional Commissioner (SD)  
**T. MISHRA**, I.A.S., C. O. **Wahandi**.

*Supported by...*





# Grain Banks:

## Kutumb Panthi:

It was the traditional Grain Bank exist in the villages and was the symbol of Inter dependency among villagers. But it was controlled by the traditional leaders and get destroyed in course of time.

## Grain Banks established after NGO intervention:

Initially it started working with participation from the community and after some years due to lack of matching assistance and clear vision get defunct for some times

## Grain Banks with support from ITDA (Government of Orissa)

Matching support in terms of Grain & storage facilities made the grain banks functional in most of the cases and running well as the monitoring part lies with the NGOs. But the repayment mechanism needs some more attention as well as reformation to suit the needs of the target community.

The grains in these grain banks are not monetised and it can not attract bank linkage facilities. It also targets only the tribal households in a village

## NABARD supported Grain Bank:

This grain Bank started with an innovative approach where the SHGs play the vital role. The commercial banks also have role in sustaining the grain banks.

### *Characteristics:*

- ❖ Synergy between SHGs & Grain bank
- ❖ Monetising the Grain Savings and stock for Bank linkage
- ❖ Decentralised in nature
- ❖ Flexible norms for operation
- ❖ Traditional storage as well as measurement system adopted
- ❖ Repayment made easy

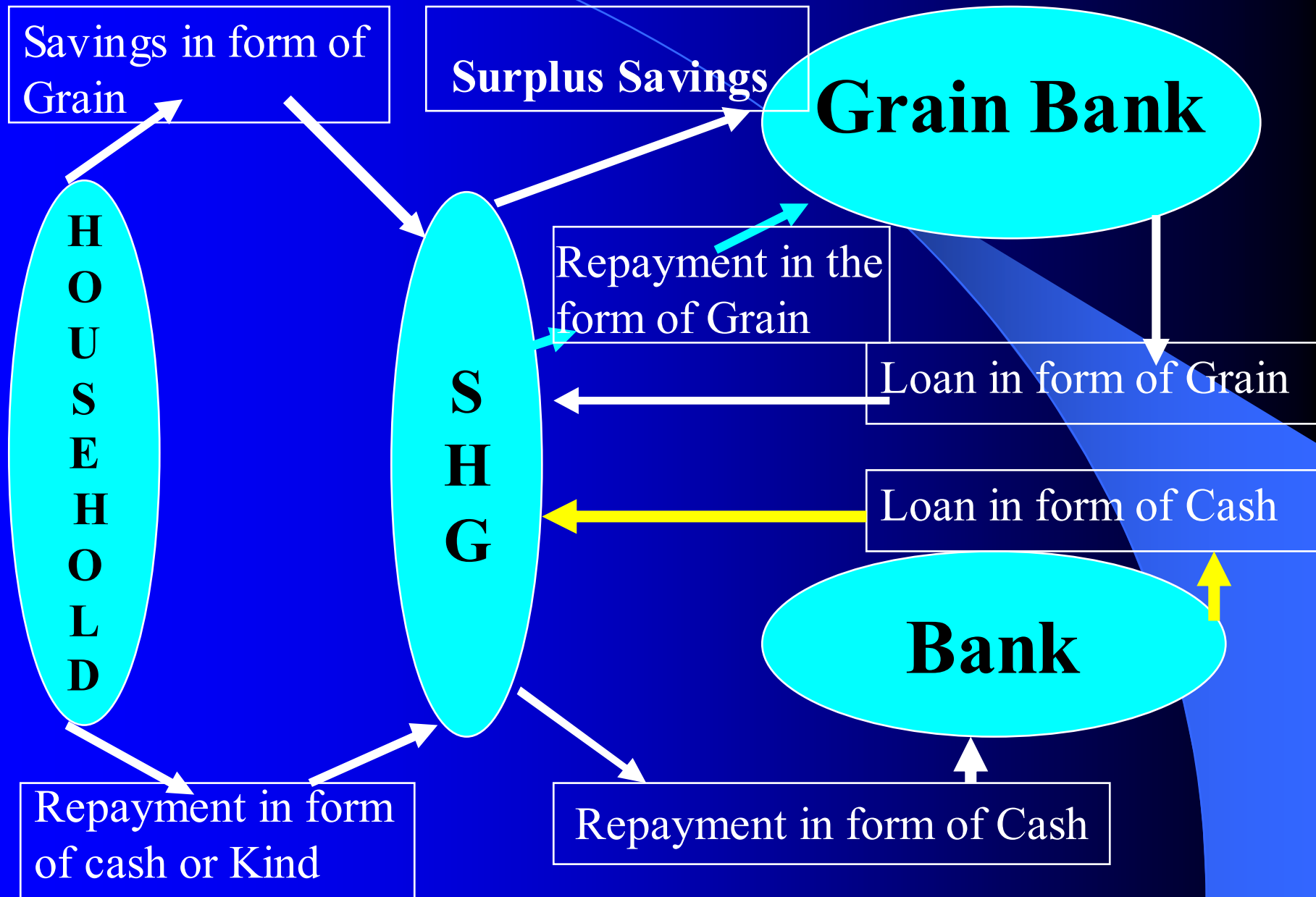
# APPROACH:

- Promotion of SHGs & Grain Bank simultaneously
- SHGs as mini grain bank in a decentralised system
- Capacity building of the community and SHG members
- Bank to take into account the corpus with the SHG and the stock of Grain to arrive at the eligibility of loan
- Development of Agriculture on an integrated watershed basis
- Linking Grain Bank with seed bank, PDS and Govt. Programmes
- Other Income generation programmes, value addition

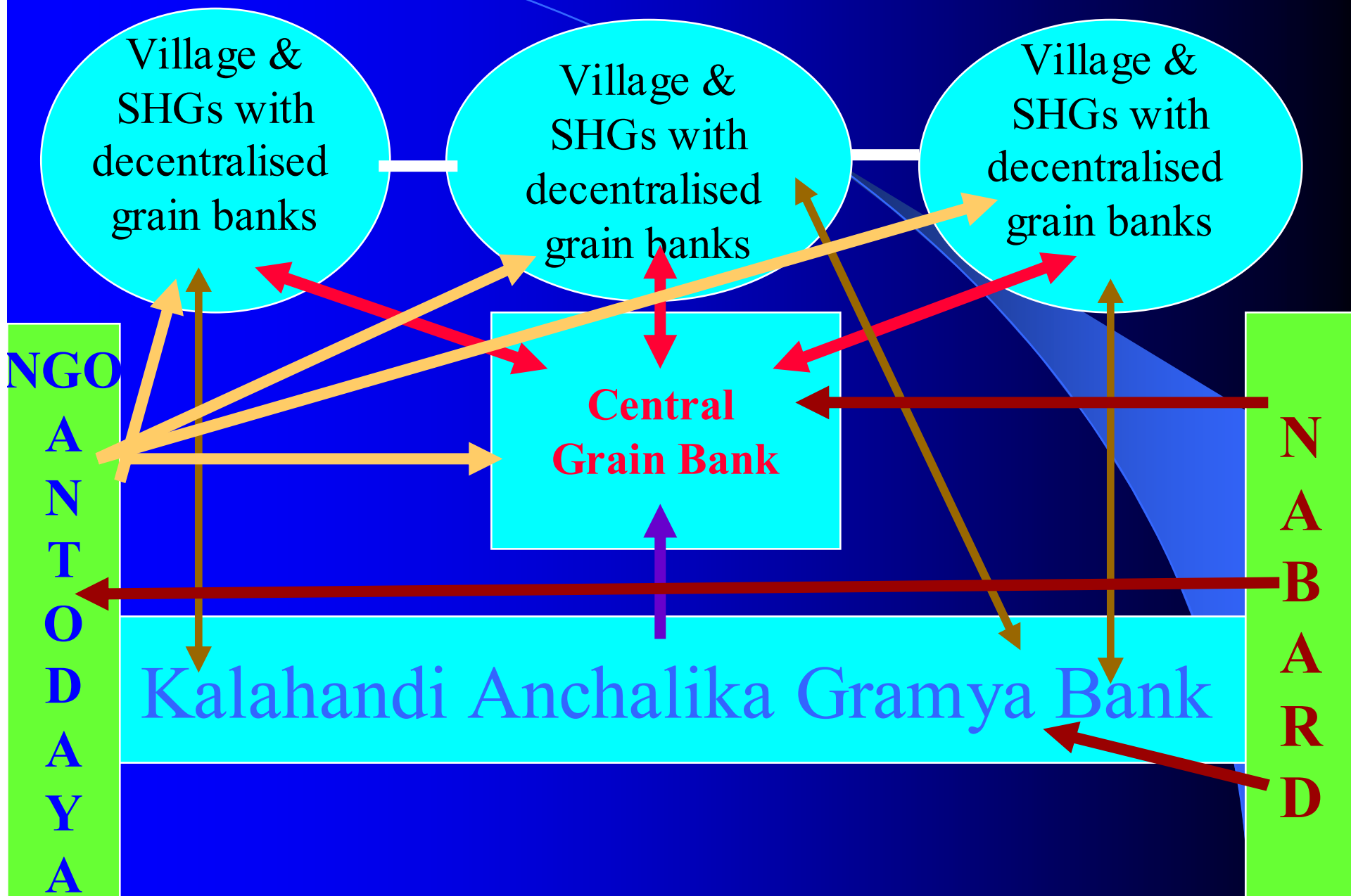
## Coverage of the project:

- 17 tribal dominated villages in two Gram Panchayats
- 353 vulnerable families (ST-263, SC- 42, OBC-04) covered
- Total Population benefited – 1368
- 29 SHGs (all women) having 353 members formed
- Savings : Cash- Rs.162230/-, 1886 KGs of Grain
- ITDA Revolving fund given to 27 SHGs (Rs. 1,35000/-)
- Grains supported : 20 Quintals Rice each GB (60 Quintals)
- 3 Central Grain Bank established with 3 committees
- 3 Storage houses constructed (Maltipadar, Sikerguda, Silet)
- All SHG members covered under S S scheme of LIC India
- 28 SHGs are linked to Bank for Credit of Rs. 1,00000/-

# Grain Bank – SHG- Bank Linkage



# STRUCTURE OF THE GRAIN BANKS



# CHALLENGES:

- ❖ **Monetising the Economy**
- ❖ **Developing Banking Habit**
- ❖ **Development of managerial skill in Grain Bank**
- ❖ **Substitute Moneylenders in an effective manner**
- ❖ **Providing Grain and Money under single window**
- ❖ **Sustainable Agriculture development**

# CHALLENGES..... continues

## BEFORE TARGET COMMUNITY:

- o Sustain the grain bank despite of threats from the money lenders
- o Sustain the community feeling & peer pressure
- o Integrate other IGP & Agricultural activities in a sustainable way
- o Control Free grazing during summer and adopt second crop

## BEFORE NABARD and ANTODAYA:

- ❖ Non conducive Topography
- ❖ Health Hazards like frequent Malaria attack upon staff members
- ❖ Establish market linkages for the SHG products

## BENEFITS FOR THE COMMUNITY

- ❑ SHGs as the platform for socio – cultural & economic development
- ❑ Avail loan in the form of cash and grain at one point
- ❑ Women Empowerment process strengthened
- ❑ Exploitation of money lenders reduced
- ❑ Retaining Capability of community enhanced
- ❑ Community gets Fair Price for their produces
- ❑ Distress sale reduced
- ❑ Linkages built with Bank and other Institutions
- ❑ Food Security ensured & fear of Starvation deaths eliminated
- ❑ Literacy rate goes up

## BENEFITS FOR THE BANK:

- ❖ Banker expand its clientele in inaccessible areas
- ❖ Developing innovative banking system
- ❖ Arresting the deposit from flowing away to Mahajan (Moneylender)
- ❖ Plugging the leakage of income of tribals and thereby improving the bank business
- ❖ Reinforcement through grain bank lead to better recovery

# VISION

- Value addition of Agriculture and Forest produces
- Enhance Food Security by promoting Second/RABI crop
- Establishing linkage with other projects like OTELP & ITDP
- Ascertain Land Rights of the Land less and enhance land base
- Reduce PODU (Shifting Cultivation on the Hill slope) and promote settled agriculture like Horticulture, Vegetable production, Spices crop etc.
- Linking the products of the community to the wider & prospective Market

**Podu means the shifting (JHUM) cultivation on the hill slopes**

# OTHER ACTIVITIES WITH SUPPORT FROM NABARD

- ❖ **SHG promotion in two blocks**
- ❖ **VVV promotion in Thuamul Rampur**
- ❖ **Entrepreneurship development (REDP) for Dal processing (30 women)**
- ❖ **Trainings & workshops**
- ❖ **Stationery support to SHGs**

Thanks.....!!!

**National Bank for Agriculture & Rural Development**

**Orissa Regional Office, Bhubaneswar**

**“ANKUR”, 2/1 Nayapalli Civic Center**

**BHUBANESWAR, Orissa**