Community Foodgrain Banks

A Training Manual



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Preface

The Father of the Nation had repeatedly drawn attention to the need to eliminate hunger, and saw this as the best indicator of human freedom. The great Tamil poet of the Indian National Movement, *Subrahmanya Bharathi* had thundered that if the world we live in left even one person without food, it would be justified to destroy it and build a new world without hunger and deprivation. Food for all has thus been a key concern right from the days of the national movement for freedom from colonial rule.

At the time of independence, India inherited a precarious situation with respect to agriculture and food security, arising from decades of agricultural stagnation that colonial policy had brought about. Between 1900 and 1950, foodgrain production in India grew at hardly 0.5% per annum while population grew at about 1.5% per annum. Thus, foodgrain per capita was steadily declining and stood at less than 150 kilograms per year at the time of independence. Since then, India has made significant progress in increasing foodgrain production. Output of foodgrain has risen from around 55 million tonnes in the early 1950s to around 210 million tones at present. Since the late 1960s, a countrywide public distribution system (PDS) has also enabled increased access to foodgrain for large sections of our population. Recent trends in foodgrain production, however, cause concern. Foodgrain production has been almost stagnant during the past ten years. There is an urgent need to step up foodgrain production rapidly.

Availability of foodgrain in the country does not imply the elimination of hunger or food insecurity. For this to happen, we need to ensure access of all our people to foodgrains. While the public distribution system and other government programmes aimed at delivering foodgrain to specific vulnerable groups in the population such as old persons, pregnant and lactating mothers and children help, there is also a need for locally run, decentralized foodgrain distribution systems in a vast country such as ours, especially in regions which the PDS does not readily reach or where the seasonality in employment and livelihoods imply seasonal food insecurity.

There have been many initiatives in the country that have sought to address this problem, and a key strategy has been decentralized storage and distribution through community-run foodgrain banks. There have been a number of government and civil society initiatives in setting up and running such community foodgrain banks (CFBs) across the country. It was felt that a document that can serve as a step-by-step guide to communities seeking to set up a CFB would be useful. Drawing on the experience of the M.S. Swaminathan Research Foundation (MSSRF) in the districts of Koraput and Kalahandi in Orissa in participatory efforts at setting up CFBs in eight sites (seven in Koraput and one in Kalahandi) and in Kalrayan Hills in Tamil Nadu, as well as on other such experiences across the country, this *Manual* has been prepared. As mentioned, it is intended as a guide to communities seeking to set up CFBs as well as to institutions/organizations facilitating the process.

Our field staff at the Jeypore site office - Mr. Tusar Ranjan Nayak and Mr. Akshay Kumar Panda prepared the base draft of the manual, which was further worked upon in Chennai by Ms. Bhavani, Principal Scientist, and me with inputs from Mr. A. Vedhamoorthy from the Namakkal site office on the Tamil Nadu experience. The draft version of the *Manual* was presented and discussed at a Consultation in Jeypore, Orissa in October 2005, organized by

the World Food Programme (WFP)-supported Technical Resource Centre for Food Security of the MSSRF. A number of useful comments were received from individuals and organizations that participated in the Consultation. The Draft *Manual* was revised in the light of the suggestions received, and is being published now in the present form. We hope that communities and civil society organizations seeking to set up CFBs will find the *Manual* useful.

V B Athreya Programme Director, Food Security Studies MSSRF, Chennai October 2006

Community Foodgrain Banks

A Training Manual

What is a Community Foodgrain Bank (CFB)?

A community level foodgrain bank (CFB) is a mechanism for decentralized storage and management of food at the community level, to address the problem of transient/seasonal hunger.

A CFB is therefore a bank with a difference. The deposit base of the bank is foodgrain. Foodgrain is lent out for a certain period at a rate of interest. Repayment of principal and interest is also in kind to the extent feasible.

What are the causes of transient/seasonal hunger?

Pockets of people in some rural areas suffer from transient hunger because of:

- Seasonal lack of purchasing power due to lack of assets / absence of livelihood opportunities
- Natural calamities like flood and drought

What are the benefits of having a CFB?

CFBs are particularly important to ensure food security of women and children in times of crisis (natural calamities such as drought and flood, and also household crises such as illness and unemployment).

The CFBs can help ensure food security to the poor people during lean periods and help the tribal community break the trap of debt and bondage to moneylenders.

In villages where the CFBs are functioning well, the incidence of starvation is less. Further, with transient hunger addressed, the villages can focus on nutrition security, environment, hygiene and overall development, leading to overall improvement in quality of life.

Besides addressing the issue of food security, CFBs can also bring people together for collective action. They thus have the potential to become the focal point for collective development activities in a village.

Is this a new concept?

The concept of CFBs is not new. Tribal communities are known to set aside foodgrain for lean periods or for the celebration of festivals, marriages and funerals. The idea of community-managed foodgrain banks is to build on this practice and set up a sustainable institutional mechanism at the grassroot level to address food scarcity.

How is the CFB corpus built?

The corpus stock in the CFB is ideally raised by the contribution of all the members. Support from the government or any development partner will help strengthen the corpus and is crucial in areas of acute food scarcity. Building on the initial corpus support and their own periodic contributions, the community increases the stock and uses it as a revolving foodgrain fund for lending out.

What are the advantages of such a mechanism?

- Foodgrain is available during the lean period
- > Addresses a need where the PDS is not accessible
- Loans at low interest rates will prevent the poor consumer from borrowing from moneylenders at exorbitant rates of interest
- Landless laborers and small and marginal farmers and others who do not get work during the lean season can borrow foodgrain to meet immediate consumption needs
- CFBs can prevent distress sales of non-foodgrain produce by small and marginal farmers during the harvest season, for cash to meet foodgrain needs.
- ➤ CFBs can take care of the vulnerable persons who do not have any means of livelihood such as the physically challenged, the destitute and the aged without any family support.
- When CFBs have larger stocks than normally required, the excess stocks can be used to carry out food-for-work activities designed to meet community priorities.
- ➤ CFB operations being a decentralized mechanism, the community can decide what foodgrain they would like to store in the bank. Neglected but nutritious cereals like millets, which had in the past constituted the staple diet of tribal communities, can be brought back into the consumption chain

How does the CFB operate?

The members borrow foodgrain from the bank, and repay it back to the bank in kind or cash with interest (also in cash or kind), after a certain period, usually after harvest. In this manner, the stocks are maintained and recycled on a regular basis. The members also contribute some foodgrain every year to increase the corpus stock. Once the corpus stock is set up, the operation has to become self-sustaining.

Sustainability of the CFB hinges on livelihood security of the community.

How do you decide which village needs a CFB?

The following criteria must be kept in mind in selection of the villages for the establishment of community foodgrain banks:

- 1. The village has a history of food insecurity
- 2. The village economy is very poor in terms of resources and production potential.
- 3. A substantial percentage of the population consists of landless persons and wage labourers.
- 4. Most of the farmers have small and marginal holdings.

What are the steps involved in getting a community foodgrain bank started?

- i. Rapport building with the community and a preliminary, overall survey of the village economy and society (baseline survey)
- Participatory appraisal of the existing food problem (food availability, sources of food, daily intake, identification of lean period) with the *Palli* Samiti
- iii. Analysis of PRA and assessment of quantity of food support required to address lean period shortage
- iv. Participatory preparation and implementation of micro-level plan to address the issues:

Suggested steps -

- a. Formation of Village Development Committee (VDC), CFB management committee, by the *Palli Samiti* through democratic process
- Training for the functionaries of CFB committee on operation and management of CFB
- c. Collection of foodgrain for the initial stock (internal contribution and procurement from external source)
- d. Construction of storage facility
- e. Distribution of foodgrain to needy households through CFB management committee
- f. Maintenance of registers and records of CFB

- g. Regular (monthly) meetings of Palli Samiti to review and ensure proper functioning of CFB
- h. As the CFBs get started they should be encouraged to link up with appropriate Food Security schemes of the government.

The role of the NGO is as **initiator / facilitator and catalyst**

How does one determine the quantity of foodgrain corpus required?

The quantity of stock needed to initiate the community foodgrain bank is calculated on the following basis:

- Duration of lean period
- Total population and food habits
- ❖ ICMR norm of minimum cereal requirement per day

The average household size in rural India is around five.

The Indian Council of Medical Research (ICMR) norm of per capita per day cereal requirement for an adult is 420 grams.

A family of five will therefore require 2100 gms of cereals per day. Allowing for the fact that the non-adults in the household will require a lesser amount of cereals per day than adults, we may assess the average per household requirement to be 2 kg per day. Extrapolating, the monthly requirement for a family is 60 kg and for a village with 100 households, the monthly requirement of foodgrain is 6 tons.

The amount to be stocked has to be calculated on the basis of population needing assistance and period for which it is to be provided. In most food insecure villages, almost the entire population will require assistance. Based on the internal contribution by the villagers the external procurement required is estimated.

Although we talk of foodgrain, it is realistic to start with cereals and then gradually expand to include pulses, in consultation with the community.

Who manages the operation of the Foodgrain Bank?

Each Community foodgrain Bank will have a Foodgrain Bank Management Committee drawn from among the members. The members of the foodgrain bank (ideally the entire adult population of the village comprising the *Palli Samiti*) will elect the office bearers and members of the foodgrain bank management committee. The number may vary depending on the number of members in the foodgrain bank but there must be at least 50% representation for women. The tenure of the management committee may differ from village to village. The Palli Samiti will decide on duration of tenure of the Management Committee members.

The members of the foodgrain bank are entitled to avail loans in time of need. The period of loan and rate of interest shall be the same for all members. The same shall be indicated at the time of lending and it is repaid in kind in the same foodgrain. In exceptional cases, the loan may also be repaid in cash or by other commodities, agreed upon by the management committee, after the equivalent value is ascertained, depending on the circumstance.

The modalities of running the foodgrain bank may differ from village to village. The foodgrain bank members are eligible for loans. The members decide on terms of lending and modes of repayment. In general it is expected that repayment in kind will be the norm and rate of interest will be lower.

What are the responsibilities of the Management Committee?

The responsibilities of the management committee include:

- Collection of foodgrain contribution from the villagers and external sources for the formation of the Community Foodgrain Bank
- Day to day management of the CFB

- ❖ Ensuring quality of the foodgrain at all times i.e. collection, storage and recovery. (Recovery will be done in the meeting or in the presence of committee members).
- Ensuring loan for all members in times of scarcity
- Holding regular committee meetings, at least once in a month, to review the functioning of the foodgrain bank and make necessary improvements
- Maintenance of all the registers related to the management of foodgrain bank, like Meeting Minutes Register, Loan and Recovery Register, Stock Register etc.
- Maintenance of transparency in records and in transactions
- Ensuring members' participation in the decision making process.
- Ensuring equal access to all members and priority to the poor families and the vulnerable sections.
- ❖ To store the foodgrain in an appropriate place to ensure that there is no damage/loss during storage.
- Managing the stocks of foodgrain in such a manner that, when there is a considerable surplus over normal stock requirements, the surplus is sold to avoid damage to the foodgrain in storage and the amount realized is deposited in the village fund.
- Creation of awareness regarding rules and regulations among the members, for the smooth functioning of the foodgrain bank
- ❖ The foodgrain bank stock and other information related to foodgrain bank will be displayed in a notice board in the CFB storehouse.
- Create awareness on the importance of not consuming seeds as foodgrain and catalyze formation of Community Seed Bank in due course
- Creation of awareness in the community on proper storage of foodgrain and seeds
- Distribution of passbooks to each family for loan and recovery of foodgrain

❖ While the Committee will manage the day to day operation, it should present a report of operation to the Palli Samiti.

What are the problems the Management Committee could face?

- ❖ If the village is large and has different communities, problems may arise in managing the foodgrain banks and conflicts may arise.
- ❖ Often poor families, who have not been able to get good harvest and do not get wage labour in lean periods, may default. The Committee with participation of all the members may decide, on a case-by-case basis, the reasonability of rescheduling the loan or waiver of interest etc., as the case may be.
- ❖ Initially, the quantity of foodgrain stored may not fulfill the requirement of the entire community. In this situation, a collective decision will be taken on how to distribute it.
- There should not be any discrimination on the basis of caste or gender.

What should be the structure of the Management Committee?

The Committee will have a President, Secretary and Executive Members. Of the two posts of President and Secretary, a woman will hold at least one post.

The number of Executive Committee members may vary to some extent with the size of the village, but it must not be so large as to make the Committee unwieldy.

At least 50% of the committee members shall be women

What are the functions and responsibilities of the Management Committee members?

I. President

The President will be elected by all the members of the foodgrain bank in a democratic process in the *Palli Sabha*. The main roles of the President are:

- To preside over all the meetings
- ❖ To monitor the transactions from the Foodgrain Bank.
- ❖ To help resolve conflicts and problems related to Foodgrain Bank.
- ❖ Network with development agencies, Panchayat, Government.

II. Secretary

The Secretary is elected by all the members of the foodgrain bank, in the *Palli Sabha*.

Responsibilities of the Secretary include the following:

- ❖ To organize meetings every month with the consent of the President.
- Display the foodgrain stock balance, any important information, progress of the foodgrain bank, rules and regulations etc., in the CFB Notice Board.
- ❖ Where the Secretary is not literate, the committee may choose a literate local volunteer to assist him/her.
- Maintenance of all the registers related to the management of the CFB like minutes registers of the meetings, loan and recovery register, stock register etc.
- Give details of the progress of the CFB in monthly meetings
- ❖ Organize training programmes with the help of the other members

III. Members

The members of the Committee are elected by the members of the CFB in a democratic process. The members play an active role in formation and management of the foodgrain banks.

They should be involved in:

- Collection of the initial contribution of foodgrain for the formation of Foodgrain Bank
- Checking the quality and quantity of foodgrain at the time of issue and at the time of repayment.
- Checking the quality and the quantity of foodgrain in the storage at regular intervals and informing the Committee.
- Proper maintenance of the foodgrain bank equipments

- Helping the executive body organize meetings
- Collection of annual contribution to increase the corpus stock

Apart from the above roles, the Committee members will also help in:

- Keeping the storehouse clean
- Storing the unused foodgrain in the Foodgrain Bank
- Ascertaining the market price of foodgrain and selling the excess foodgrain in the market
- Women play an active role in storing the foodgrain. Providing training to women ensures proper storage, processing and handling of food.
- Contacting the Government and Non Government organizations to get support to sustain the foodgrain banks.

Storage system

Where will the foodgrain be Stored?

Initially, if there is no common storage place, the entire contribution can be stored in the house of one of the members in traditional storage structures. Ideally, a common storage structure that is moisture and pest proof has to be constructed.

The construction site of the storage place has to be selected through *Palli Sabha*, where all adults (male and female) are members. The storage place should be protected from wind and water and so ideally built on raised ground. The house should be always clean and dry and protected from any pest and rodent attack.

There are several traditional storage structures, built with locally available material and adapted to local conditions. A few are listed below:

- (i) Amar/Gadia: Generally found in all the regions of Orissa, it is made up of bamboos or wooden sheets with cow dung layered inside; the height from the floor is minimum one ft. It has one outlet in the lower part and an outlet in the upper part. Only foodgrain are kept in this structure.
- (ii) Goli: found In Kalahandi and Baragarh districts. These are basket-like structures made from paddy straw ropes and siali leaves to store crops.
- (iii) **Dhan khani (Paddy mines):** found in Ganjam and Gajapati districts. In this system, a big rounded hole below the earth is layered with paddy

straw ropes; the foodgrain is poured over the layer, covered on top again with straw ropes and then sealed with mud.

- (iv) Doli: generally made of bamboo, round shaped and 5 to 7 ft in height with 1mt. radius Thick layers of cow dung are smeared on the inner and outer sides; the foodgrain to be kept are mixed with some herbal pesticides like neem leaf, karanj leaf etc. In this structure, only paddy and wheat can be kept, the upper part is covered with straw, mud and cow dung.
- (v) Olia: made from paddy straw ropes; foodgrain and seeds of paddy are kept in olia. It is made according to the size of the room in which it is to be kept.
- (vi) **Mud pot:** Seeds of foodgrain and vegetables are kept in the mud pots.
- (vii) **Bamboo stem:** Some tribal farmers store vegetable seeds in the space between the two nodes of the bamboo stem.

Jute bags and polythene bags are also used for storage.

What are the weaknesses of traditional storage structures?

The traditional storage system at village level is not scientific and pest and moisture proof. On an average, rodents, pests, fungus, etc. damage 20-30 percent of the foodgrain.

Depending on the size of the stock, various types of storage facilities ranging from Bamboo Bins to large scientific storage system may be constructed. The local weather determines the storage structure to be adopted. Cost of storage and minimizing loss are important considerations. Out of the scientific storage system, Pucca Kothi and Aluminum Kothi are appropriate. In both the systems, the foodgrain should be dried properly before storage.

PUCCA Kothis

Pucca Kothis are appropriate for low moisture content foodgrain. The capacity and number of kothis required can be decided based on the quantity of the foodgrain to be stored.

Construction procedure –

One portion or one corner of a room may be selected for this purpose. One of the walls of the room may be used as a wall of the *Pucca Storage* structure, if it is not affected with rainwater seepage. It will reduce the cost of the structure.

The structure should stand on four pillars. The height of the pillar should be at least 9 inches and the width and height of the basement on which the storage structure will stand should be at least 50cm to 70cm or according to the requirement. The top of the pillars should be same. A concrete floor of 2 inches stands on these pillars. After that one or two outlets are to be fixed to this floor.

On the other hand if the kothi is to be built from floor level, the floor level should be at the height of two bricks. Sand is filled in it. After that it is covered with a polythene sheet and concrete poured upto 50cm height. One or two outlets as required are fitted on this floor. It will take a week to prepare this pedestal to construct the *Pucca Storage*.

The wall of the Pucca Storage should be at least 2 inches thick and strong. For the brick joint, the ratio of cement and sand should be 1:6. To make the wall strong, after 6 layers of bricks, iron rods of 6mm have to be fixed on the wall. The height of the wall should be 4 feet & 9 inches. After completion of the wall, the ceiling of the storage is to be plastered with iron rods, chips, sand and cement, the height of which will be at least 3 inches. There will be an inlet of 17 x 14 inch. This inlet is used for loading the foodgrain into the storage. One iron cover along with locking bar will be fixed to this inlet. The inside of the storage should be plastered with the mix of cow dung, sand, soil and water as required and the outside should be cemented or both the sides may be plastered with cement and sand.

Materials required for two Matric ton capacity pucca kothis-

SL	Materials	Solid pedestal	Pillars	
1.	Cement	8 packets	8 packets	
2.	Thick sand	15 cube feet	17 cube feet	
3.	Thin sand	25 cube feet	24 cube feet	
4.	Bricks	950 nos.	830 nos.	
5.	Stone chips (3/8 inch)	12 cube feet	14 cube feet	
6.	Iron rod (6mm or	50mt.+25mt.	50mt.+ 40mt.	
	10mm)			
7.	Masson	7 days	8 days	
8.	Labor	7 days	8days	
9.	Outlet and inlet	2 sets	2 sets	
10.	Polythene sheet	1.5 square mt.	-	
	(700 to 1000 gauge	-		
	thick)			

Maintenance of Pucca Kothis

- 1. Kothis should be dried and cleaned properly before storing foodgrain.
- 2. Foodgrain should be dried and cleaned properly.
- 3. Outlet and inlet should be clamped properly.
- 4. Kothis should be checked regularly, if the temperature is high inside then thelower layer of foodgrain should alter with the upper part.
- 5. If any crack is noticed in kothis, then it should be repaired immediately.
- 6. The foodgrain have to be properly dried and are ideally maintained using traditional methods of storage and preservation.

The requisite expertise for building the infrastructure for foodgrain storage is available with the Indian Foodgrain Storage and Management Research Institute under the Department of Food and Civil Supplies, as well as with Tata Steel Rural Development Society (TSRDS). The TSRDS has developed steel silos made of pre-fabricated steel that can be placed in the open and can withstand all weather conditions. These range in capacity from 1 m.t. to 13 m.t. With guidance, local self-help groups can be trained to build them, generating employment.

What are the traditional methods of foodgrain preservation?

- Foodgrain can be mixed with dried leaves and inflorescence of *Ocimum Basileius* and waste of iron to prevent from attack by storage insects.
- Paddy can be mixed with dried Neem Leaves, Karanja Leaves, Turmeric Leaves and Lemon Leaves powder to prevent damage to the foodgrain from storage insects and pests.
- Seeds/Foodgrain of pulses such as Black gram, Green gram are mixed with ash and dried neem leaf powder. A cloth containing salt is kept in the container to prevent the foodgrain from insects and pests.
- Seeds/grain of Pigeon Pea (arhar) are mixed with red soil and sun dried for one day.

What are the records to be maintained?

The following registers are needed to manage the Food Banks

Foodgrain Deposit/Stock Register Foodgrain Loan & Repayment Register Individual Food Bank Pass Books

What are the equipments needed?

The following equipments and stationery items are necessary:

- 1. Bins /Cover baskets to store the seeds and the foodgrain.
- 2. Seed and foodgrain cleaners to clean the seeds and the foodgrain
- 3. Registers, stamp pads
- 4. Weights and Balance

Beyond CFB: the Gene-Seed-Foodgrain Bank Continuum

The CFB has to be seen as an entry point for development activities. Sustainability of the CFB requires attention to livelihood security issues, *viz.* paying attention to improve production and profitability of farming and training in and initiation of alternate income generation activities.

Closely linked to the Foodgrain Bank are the Gene and Seed Bank, which make the approach holistic, bringing in the perspective of biodiversity conservation and sustainable development.

What is a Seed Bank?

Seed Bank is a facility for storage of collected seeds by the farmers, which can be accessed during times of seed shortage. The Seed Bank ensures that seeds are available for cultivation even in times of distress. The whole farmer community involved in the process of cultivation contributes some amount of seeds from all the varieties they have and cultivate. This is stored in a common storage place, usually contiguous with the Foodgrain Bank

How does the Seed Bank operate?

The farmers take seeds when they require and repay with interest after harvest.

How is it different from a Foodgrain Bank?

The Seed Bank gives seed support only during sowing time whereas the Foodgrain Bank addresses the food need through the year.

What are the objectives behind the formation of Seed Bank?

- Make different varieties of seeds available
- Good quality seeds will be available on time
- No dependency on money/seed lenders for seed during the sowing season
- Create awareness about need to conserve indigenous varieties of seeds

Promote conservation of local land races and development of new seeds

What record books are needed for a Seed Bank?

Seed Deposit/Stock Register Seed Loan & Repayment Register Seed Sale Register Individual Seed Bank Pass Book

What is a Gene Bank?

The Germplasm with distinct characteristics are collected from many places and stored for preservation in a Gene Bank.

All the varieties are cleaned, labeled and kept in clean and dry pots/plastic jars to protect them from moisture, insects, rodents, pests etc. All the characteristics of the Germplasm are recorded in a register. We can follow the record any time if any Germplasm is lost and reproduce it on the field, thereby preventing loss of biodiversity.

How does a Gene Bank operate?

Each year, the farm families take care of purification of Germplasm. Each farm family is assigned one of the land races to multiply and purify for the next cropping season. After harvest, the farmers return the seeds to the Gene Bank.

What is the need for a Gene Bank?

While cultivation of different varieties on field is *in-situ*, it is necessary to preserve a record and samples of them *ex-situ*, in the gene bank as described above, to protect from loss due to various circumstances.

The proper management of Gene Banks will help to ensure food security in future and will promote biodiversity by preserving a large variety of seeds and avoiding monoculture.

What is the Gene-Seed-Foodgrain Bank continuum?

The Community Gene-Seed-Foodgrain Bank is an integrally linked continuum for ensuring and sustaining food security at the village level. The objective of the Gene Bank, a repository of the different varieties of germplasm found in an area is to preserve the biodiversity of the area; the Seed Bank is a mechanism for ensuring seed availability at the right time; the Foodgrain Bank addresses transient food scarcity. The Foodgrain Bank supplies excess foodgrain as seed and gene material in times of need. The Gene Bank will

provide seed replacement in case of loss of seed viability. Seed stock that have lost viability can be transferred to foodgrain bank for consumption

How are Community Gene-Seed-Foodgrain Banks to be established?

Community ownership and management is at the core of the Community Seed-Gene-Foodgrain Bank. The consent, cooperation and contributions of everyone are required.

The community contributes germplasm samples to the Gene Bank

The initial corpus of the Seed Bank is built by voluntary contribution from the community. Ideally, the Seed Bank should have stocks of all the varieties of crops and vegetables that are grown in a region.

The contribution of foodgrain for the formation of Foodgrain Bank comes from the village community; those with surplus foodgrain may contribute more and others may contribute less. Where the Foodgrain Bank is being set up in response to food scarcity, bulk of the contribution to the initial corpus will have to come from outside. In most cases, it is a mix of the two, with some degree of community contribution being insisted upon to ensure community involvement and participation.

In most cases, the Foodgrain Bank is the first intervention, set up first to address the immediate problem of food scarcity. The Seed Bank and Gene Bank follow as the need to make the intervention sustainable comes to be realized by the stakeholders.

The Foodgrain Bank Management Committee will also maintains the Seed Bank, collect varieties of seeds from other areas, collect information regarding market prices of the seeds and maintain unused seeds.

While the Foodgrain Bank is initiated to meet the food scarcity problem, there should be efforts in parallel to make food and nutrition security programmes of the government reach the people. Entitlement Cards listing the various Government Food and Nutrition Programmes in operation prepared and given to the village communities, after discussions in the village meetings will generate awareness on people's entitlements and the means of getting them. The possibility of the CFB operating also as a PDS outlet could be pursued. Each area has to evolve its own mechanism/solution for addressing the problem in a sustainable manner.

As Community Seed Bank and Community Gene Bank evolve, the committee may be empowered to manage all the 3 and its capacities suitably enhanced. The Committee also has to be trained to network with the local elected bodies to get maximum benefit for the community.

Annexure

CFB Register Formats

a. Foodgrain Deposit Register

Crop Deposited	Variety of the Crop	Date of Deposit	Quantity (Kg)	Name & Signature of the Depositor	Signature of Secretary

b. Foodgrain Loan & Repayment Register

Crop taken	Date of Loan Issue	Quantity of Loan in (Kg)	Signature of the borrower	Quantity of loan repaid in (Kg)	Interest collected in (Kg)	Date of loan repayment	Balance due after repayment in (Kg) Principal +Int.	Signature of the Secretary
							·	

c. Seed Deposit Register

Crop Deposited	Variety of the Seed	Date of Deposit	Quantity in (Kg)	Signature of Depositor	Signature of Secretary

d. Seed Loan & Repayment Register

Ī	Crop	Variety	Date	Quantity	Signature	Quantity	Interest	Date of	Balance	Signature
	to be	of the	of	of Loan	of the	of loan	collected	loan	due after	of the
	Taken	seed	the	in (Kg)	Borrower	repayment	in (Kg)	repayment	repayment	Secretary
			Loan	,),		in (Kg)	, ,,		in (Kg)	_
Ī										

e. Household Passbook

Food Bank Pass Book

Deposit No.: Page No.:

Name of the CFB

Village: Total No. of members:

Household Composition:

Name Age Sex Education

Signature of the member

Date of loan repayment

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Foodgrain Bank Deposit Details

Crop Deposited	Variety of the Crop	Date of Deposit	Quantity in (Kg)	Signature of the Secretary

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Foodgrain Bank Loan & Repayment Details

Crop to	Date	Quantity	Signature	Quantity	Interest	Date of	Balance	Signature of
be	of	of Loan	of the	of loan	collected	loan	due after	the Secretary
taken	Loan	in (Kg)	borrower	repayment	in (Kg)	repayment	repayment	
				in (Kg)			in (Kg)	

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Seed Bank Deposit Details

Crop Deposited	Variety of the Seed	Date of Deposition	Quantity in (Kg)	Signature of the Secretary

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Seed Bank Loan & Repayment Details

Crop	Variety	Date	Quantity	Signature	Quantity	Interest	Date of	Balance	Signature
to be	of the	of	of Loan	of the	of loan	collected	loan	due after	of the
Taken	seed	the	in (Kg)	Borrower	repayment	in (Kg)	repayment	repayment	Secretary
		Loan			in (Kg)			in (Kg)	_

Page-6 Seed Sale Details

Date of Selling	Variety of Seed	Quantity in (Kg)	Unit price	Total amount in (Rs.)	Buyer's Name & Address
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