

### **Segment-C**

We have walked in the previous pages along the changing contours of agriculture production in Assam and looked at various sign posts which may scale the agricultural development to new heights. Any discussion on agriculture and particularly food will be meaningful only in the context of man [it includes woman], as he is the one who participates at all levels, namely, as farmer who produces the food, as agricultural labourer who creates for the food as a factor of agricultural production and also a consumer. Therefore, there are livelihood issues affecting the farmers, landless labourers and others. Money in the form of credit *per se* does not bring about economic development. But, alongwith other factors, it plays a critical role in the development of any economy in general and more particularly the agriculture sector. In Assam there are already certain types of people's organizations functioning in different contexts. The important among them are Field Management Committees [FMCs]. However, effectiveness of this institution in the context of agriculture development is not clear. In the recent past, SHGs have also been coming up in a number of districts. Credit cooperatives are not in good health in Assam. In the above background a look at the various people's organizations in the State and elsewhere, which may be adopted in Assam, would help in improving the economic management of the agrarian community.

#### ***xiii. Develop new generation FMCs***

The FMCs in Assam are said to be sleeping giants, unique and un-parallel in the country. It is estimated that there are about 26000 FMCs. However, most of them are either defunct or dormant and a small percentage estimated to be 5% may be functioning at different levels of efficiency. Even though, as these are located within the villages and they cover farmers in a contiguous area, these FMCs can be used as '***change agents***'. They can be used as rural development intermediaries for propagating newer technology & practices among the farmers. They can be used as instruments of institutional credit collateral [collateral substitutes] for farmers raising loans from the banking system for acquiring STW, tractor and power tiller, etc. They can be used as vehicles for implementation of various developmental schemes/ programmes.

There is a need to have a relook at the functioning of FMCs. A few leaves can be taken from the history of Self-Help Groups [SHGs] developed by NABARD. Needless to mention that SHGs are affinity groups formed to bring synergy to their operations. SHGs are able to leverage on their strength of cohesiveness and functioning on true democratic principles in securing a better deal from the banking /Government systems and others. The SHG members have realized early that 'there is nothing free in the society and therefore, they are willing to pay the price for the services they receive'.

But, they also want timely and adequate services to be rendered to them. They have grown to such a level that the banks are asking for more and more SHGs to be formed and seeking help of NABARD from time to time in the process. They are considered as friends by the banking system. In contrast, the bankers are not comfortable with FMCs. In order to make FMCs banker friendly, they should be developed with the characteristic features of SHGs and if need be, new generation FMCs can be formed. Such FMCs should have the following features :

They should,

- be registered organizations [Societies Act or similar Acts]
- have elected functionaries
- hold regular meetings [compulsory] and discuss [issues concerning the members and the general good of the community each FMC would be serving] among the members without any discrimination and find solutions
- be transparent in operations and maintain necessary records.
- revolve the management responsibilities based on the capacity of members and not on the basis of economic status
- assess their achievements and failures and seek the advice from outside system
- have interface with public institutions, and
- set themselves as examples in adopting best practices in so far as dealing with the public institutions and particularly banks

The size of FMCs should also be just sufficient enough to function in an effective and efficient manner.

As far as the functions of FMCs are concerned, they should be willing to undertake responsibilities like :

- educating their members in adopting suitable farming system, cultural practices;
- educating the members on the advantages of development through credit;
- adopting information, communication and technology [ICT] for dissemination of developments concerning members;
- providing agricultural extension services to their members;
- forming farmers clubs, SHGs, JLGs.

One of the areas where new generation FMCs can effectively function would be in implementing the PURA scheme developed by the Hon'ble President of India [for details on PURA, see above]. Wherever necessary, FMCs should be willing to use the expertise available from the outside system and pay for their services.

Similarly, the members of FMCs should also learn to pay for the services obtained from the FMCs. Then only the FMCs can function as ***sustainable organizations without looking for succor from the Government system.*** In other words, FMCs should develop themselves as professional NGOs and provide satisfactory services to their members and the society.

Perhaps, in two years [2004--06], atleast 500 such FMCs could be developed which could create a demonstration effect in the neighbourhood and make the not so efficient FMCs to transform themselves into the newly designed FMCs.

\*\*\*