

With regard to increasing the share of the provident fund, the question is whether the Government has given consideration in that respect.

**SHRI BHAGWAT JHA AZAD :** The question of employers being forced does not arise at present. The moment we decide this way or that way, then only we will have to amend the Act and then, accordingly, it will be done.

\*517. [The questioner (Shri S. K. Vaishampayan) was absent. For answer, vide cols. 29-30 infra.]

#### CROP AND LIVE STOCK INSURANCE

\*518. DR. SALIG RAM :

**SHRI KRISHAN KANT† :**

**SARDAR GURCHARAN SINGH TOHRA :**

Will the Minister of FOOD AND AGRICULTURE be pleased to refer to the replies to Unstarred Question No. 330 and Starred Question No. 551 given in the Rajya Sabha on 21st November, 1969 and 12th December, 1969, respectively, and state :

(a) whether any decision has since been taken in consultation with the State Governments for crop and live stock insurance; and

(b) if so, what are the results thereof?

**THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI ANNASAHAB SHINDE) :** (a) and (b) Regarding Crop Insurance an enabling legislation is under consideration of the Government of India. Regarding Cattle Insurance, Cattle Mortality Surveys are being undertaken to work out a scheme.

**डा० शालिग्राम :** क्या मंत्री महोदय यह बताने की कृपा करेंगे कि इस तरह से जो किसानों की मेहनत असफल होती है, उनको भारी नुकसान हर साल नहीं होना चाहिये जो नैचुरल कैलेमिटीज की वजह से उनको भुगतना पड़ता है तो इस चीज को लागू करने में इतनी देर क्यों की जा रही है ?

†The question was actually asked on the floor of the House by Shri Krishan Kant.

**SHRI ANNASAHAB SHINDE :** We are as anxious as the hon'ble Member to implement the scheme if it is found to be feasible. The point is that we had prepared a scheme which we circulated to the State Governments. But the State Governments unfortunately expressed differing views on the matter. For instance, take the Punjab Government. A few years earlier the Punjab Government was very enthusiastic in the beginning and they wanted this crop insurance scheme to be implemented. Now they have informed us, when we have actually prepared the scheme and circulated it, that they are no longer interested in it because after bifurcation, most of their areas are irrigated and no risk is involved. Similarly, some State Governments have said that they would take up the scheme only if the Centre is prepared to finance entirely the initial expenditure. Then, some other State Governments have said that they would not like to undertake the scheme unless they see the experience of other States. Because of these, the Government of India could not come to any conclusion. But even then, the hon. Minister of Food and Agriculture, Shri Jagjivan Ram, has given a suggestion that if in any particular area more than 50 per cent of the farmer are willing to participate in this scheme, then on that basis the scheme could be worked out. We referred to the Law Ministry and the Law Ministry has advised us that if the suggestion of the Minister of Food and Agriculture is to be implemented, legally there should not be any objection. On these lines the Government is likely to take some decision in the immediate future.

**डा० शालिग्राम :** मैं मंत्री जी से यह जानना चाहता हूँ कि किसानों को हर साल जो करोड़ों रुपये का नुकसान होता है, उनको कम्पैन्सेट करने के लिए क्या कोई तरीका अख्तियार करने के बारे में सोचा जा रहा है ।

**SHRI ANNASAHAB SHINDE :** I do not know what is in the mind of the hon. Member. I wish he appreciates the other side of the problem. For instance, application of the insurance scheme means payment of compulsory premium. It is likely that this itself would be resisted by the participants. So that is a problem for consideration.

Several other matters are there. For instance, crops are damaged due to drought. For that there are several schemes to help the farmers.

**SHRI KRISHAN KANT :** May I know from the Government whether it has been decided in principle to nationalise general insurance? If so, crop insurance can also be taken up under that and we need not restrict it merely to 50 per cent of the farmers in a certain area. May I know what is the difficulty in taking it up as part of general insurance? By what time will they bring forward legislation for this purpose?

**SHRI ANNASAHAB SHINDE :** As far as nationalisation of general insurance is concerned, that is not concerned with this because no private sector is involved here. As far as 50 per cent participation is concerned, the hon. Member has misunderstood it. This was referred to an expert committee and only if it is made compulsorily applicable and the farmers in the area compulsorily participate in this. But there would have been complications in this. Some would have resisted and some would have supported.

**SHRI KRISHAN KANT :** It could be done on a voluntary basis.

**SHRI ANNASAHAB SHINDE :** The experts have suggested that on a voluntary basis this may not be feasible. That is why the hon. Minister has made a practical suggestion that if a substantial number of farmers, 50 per cent or more, support this scheme, it should be possible to implement this.

**SHRI KRISHAN KANT :** In what area?

**SHRI ANNASAHAB SHINDE :** In any area where the State Government wants to implement it.

**SHRI THILLAI VILLALAN :** Sir, I understand the Government of Tamil Nadu is in favour of the crop insurance scheme. I would like the hon. Minister to enlighten me as to whether this Government has discussed with the Government of Tamil Nadu about the insurance of crops and whether the State Government has consented to the proposal of this Government. I would like to know whether this Government

is prepared to implement the scheme if any individual State consents to the proposal, or this Government is prepared to implement it only when all the States of the country consent to the proposal.

**SHRI ANNASAHAB SHINDE :** Sir, it is true that the Tamil Nadu Government has expressed its willingness to implement this scheme. We welcome it and we are prepared to support any State Government which would like to go ahead with it.

**श्री सुरज प्रसाद :** मंत्री जी ने अभी यह कहा कि जहाँ पर 50 प्रतिशत किसान इसके लिए राजी हो जायेंगे वहाँ पर यह स्कीम लागू की जायेगी। तो मैं यह जानना चाहता हूँ कि इसके बारे में राज्यों से राय ले ली गई है कि वे इस स्कीम को लागू करने के लिए तैयार हैं।

**SHRI ANNASAHAB SHINDE :** Sir, the entire scheme was circulated to all the State Governments, as I have already mentioned.

**श्री जगदम्बा प्रसाद यादव :** मैं सरकार से यह जानना चाहता हूँ कि जब सरकार यह मानती है कि किसान पिछड़े हुए हैं, अनपढ़ हैं और उन्हें जीवन बीमा निगम के बारे में जानकारी नहीं है, तो क्या किसानों में जीवन बीमा निगम के बारे में जानकारी देने के लिए प्रचार करने का प्रयास करेगी। इसके साथ ही साथ मैं यह भी जानना चाहता हूँ कि फसल की बरबादी से रक्षा के लिए तथा पशुओं की बरबादी से रक्षा के लिए जो लाभ बीमा करने से होंगे, उनके बारे में क्या कोई मॉडल स्कीम किसी प्रदेश में सरकार लागू करना चाहती है जिससे किसानों को इसके लाभ से जानकारी हो सके।

**SHRI ANNASAHAB SHINDE :** Sir, this is a suggestion for action and it can be considered, after the enabling legislation is there. We propose to set up a separate organisation for this. As far as the Life Insurance Corporation is concerned, we referred this matter to them and they said "We have no specialised set-up with us which can understand this problem and undertake this scheme."

**DR. BHAI MAHAVIR :** May I know if it is considered necessary by the Government that the scheme should be introduced only if all the States of the country accept it, or whether it would consider it wise to introduce it in the States which are agreeable to do it, because it may be that after success has been achieved in some States, others are also encouraged to start the experiment?

**SHRI ANNASAHAB SHINDE :** I quite see the point the hon. Member is making. Our idea is to have the enabling legislation so that if any State Government desires to undertake it, there is no difficulty in the way of that State Government.

**SHRI S. D. MISRA :** Sir, we appreciate the difficulty of the Government regarding crop insurance, though this matter has been hanging fire for the last 12 years. But may I point out to the Minister that in his own State in the districts of Satara and Sangli, there is a cattle insurance scheme which is working through the efforts of co-operative insurance companies, and as far as I know, it has been most successful. If the Government cannot extend the crop insurance scheme, what is the difficulty in extending the cattle insurance scheme? Recently, two days back, I saw in the press a statement by the new Chairman of the L.I.C., Mr. Pai. He has stated that they have a scheme about crop and also cattle insurance and probably they are going to enforce it. Does the Government know about it? Can they share with us what that scheme is?

**SHRI ANNASAHAB SHINDE :** As far as cattle insurance is concerned, any State Government or any organisation even now according to law can take up. There is no legal objection and no enabling legislation is required for cattle insurance. But enabling legislation is required for crop insurance. With regard to the reference of the hon. Member to the undertaking of cattle insurance in certain districts, his information seems to be a little out of date and obsolete, because the experience of those co-operatives is not also very happy, and they have been thinking of withdrawing from the scheme. So there are many difficulties involved. I would like to encourage the crop insurance scheme, but there are difficulties. As far as the refer-

ence to Mr. Pai's statement is concerned, we have no information. If the L.I.C. takes interest in this, we will welcome it.

#### COMPULSORY MINIMUM LIFE INSURANCE

\*519. **SHRI KRISHAN KANT† :**  
**SHRI ARJUN ARORA :**

Will the Minister of LABOUR AND REHABILITATION be pleased to state :

(a) whether Government propose to introduce compulsory minimum life insurance of Rs. 5000/- for industrial workers in all corporate enterprises;

(b) if so, what are the details of the proposal; and

(c) whether employees will also have to pay some portion of the premium?

**THE DEPUTY MINISTER IN THE MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION (SHRI S. C. JAMIR) :** (a) to (c) It is proposed to introduce a Scheme of Family Pension-cum-Life Assurance for Industrial Workers who are covered under the Employees' Provident Funds Act, 1952 and who pay provident fund contribution at the rate of 8% of wages. An outline of the Scheme is contained in the brochure entitled "Towards Growth with Social Justice" placed before Parliament as part of the Budget Papers.

**SHRI KRISHAN KANT :** May I know from the Government when this scheme will come into force and what will be the coverage in the first year itself?

**SHRI BHAGWAT JHA AZAD :** Sir, this scheme has been mentioned by the Prime Minister in her Budget speech. This would cover all those who are paying 8 per cent or more to the provident fund and 41 lakhs of people would come under this. About the coverage in the first year, at present it is not possible to say anything.

†The question was actually asked on the floor of the House by Shri Krishan Kant.