

## RAJYA SABHA

Friday, the 13th December, 1968/\*A<22nrf  
Agrahayana, 1890 (Saka)

The House met at eleven of the clock,  
MR. CHAIRMAN in the Chair.

### ORAL ANSWERS TO QUESTIONS

#### SURVEY ON RURAL INDEBTEDNESS

546. SHRI R. P. KHAITAN : Will the Minister of FOOD AND AGRICULTURE be pleased to state :

(a) whether Government have conducted any survey in the recent past to ascertain the extent of rural indebtedness in the country;

(b) if so, the results thereof;

(c) if not, whether Government propose to undertake any survey in this regard; and

(d) if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI ANNASAHEB SHINDE): (a) and (b) Government have not conducted any such survey. However, the Reserve Bank of India has conducted All India Rural Debt and Investment Survey in 1961-62. The findings of the survey are contained in a priced publication of the Reserve Bank of India, titled 'All India Rural Debt And Investment Survey, 1961-62, (Outstanding Loans, Borrowings and Repayment of Rural Households).

(c) and (d) In view of the above position in (a) and (b), Government does not propose to undertake any such survey in this regard at present.

**श्री आर० पी० खैतान :** क्या मंत्री जी बतलायेंगे कि अभी आपने बतलाया कि 1961-62 में सर्वे किया गया था तो 1961-62 में कितना कर्ज था और अब आगे जैसा कर्ज होगा उसके लिये क्यों नहीं चेष्टा की जा रही है, इस के लिये मंत्री जी कुछ बात सोच रहे हैं।

SHRI ANNASAHEB SHINDE : Sir, normally, as I have submitted, it is the Reserve Bank of India which carries on such surveys and they carry such surveys once in ten years. The Rural Credit Surveys Committee submitted its first report in 1951-52. Then they went into this problem again in 1961-62. Perhaps they may go into this again in 1970-71.

1—44R.S./68

SHRI A. G. KULKARNI : May I know, Sir, from the Government whether it is not a fact that rural indebtedness particularly the loans from the agriculturists, is increasing as a percentage of borrowings and if so, why the Government is not thinking to order out a survey immediately because it reflects the conditions of the weaker sector in the farming families—the dry farming areas are not remunerative? In this connection, unless this survey is made, how is the Government going to evolve a national price policy for agricultural products ?

SHRI ANNASAHEB SHINDE : Sir, I do not think that these surveys have any relevance as far as the evolving of price policies are concerned. These surveys are useful in order to find out the economic conditions of the various sections and to have a look into their credit-worthiness and to find out what are their credit requirements, etc. From that angle whatever information is made available by the Reserve Bank of India's surveys, they are adequate for the Government of India's purpose to formulate policies.

**श्री सुन्दर सिंह मंडारी :** मैं मंत्री महोदय से जानना चाहूंगा कि दस साल पहले भी जब रिजर्व बैंक के द्वारा यह सर्वे किया गया था तो उस सर्वे में इस बात की तरफ ध्यान आकर्षित करने का प्रयत्न किया गया था कि नहीं, कि ये जो गांवों में लोग कर्जदार हैं उनका कर्ज बढ़ता जा रहा है और उसका मुख्य कारण यह है कि गांवों के अन्दर रोजगार कम है और लोग अंडर-एम्प्लायड या अनएम्प्लायड की संख्या में ज्यादा हैं। इसी कारण से उनको अपनी आवश्यकताओं की पूर्ति करने के लिये अधिक और अधिक कर्ज का सहारा लेना पड़ता है। उस समय उसमें भी जो एक मुझाव दिया गया था कि एक ऐसा मास्टर प्लान बनाया जाय और गांवों के सारे उद्योगों और कृषि पर निर्भर रहने वाले लोगों के बीच में ऐसा तालमेल बैठाया जाय कि जब कृषि के ऊपर उनकी अधिक आवश्यकता न हो उस समय ऐसे काम प्रारम्भ हों, गांवों में जिन में उनको खपाया जा सके। तो इस दृष्टि से कोई मास्टर प्लान उस क्षेत्र में आगे बनाने के बारे में मंत्रालय की तरफ से कौन से कदम उठाये गये हैं ?

MR. CHAIRMAN : I request the honourable Members not to make a lengthy statement when putting supplementary questions because it deprives others. Therefore, I would like to appeal—it is not a question of insistence.

SHRI SUNDAR SINGH BHANDARI : Please excuse me, Sir, if I was a bit lengthy.

SHRI ANNASAHEB SHINDE : Sir, there are various categories of sections among the rural population. Take, for instance, the landless labour. As far as they are concerned, perhaps one of the reasons for their indebtedness may be the inadequate availability of employment, and amongst the smaller farmers it may be because their holdings are uneconomic. Now, in the areas which are covered by the new methods of agriculture, even the holdings of small holders also are becoming economic and to that extent the problem is being overcome. As far as the problem of the landless labour is concerned the Labour Enquiry Committee went into this problem and they examined at length the various aspects of it. It is a very complicated and difficult problem. The solution to it will depend on to what extent we industrialise our country, to what extent we succeed in increasing the productivity of our agricultural and in increasing the employment potential in the agricultural sector by these irrigation facilities, intensive agriculture, etc.

SHRI N. SRI RAMA REDDY : Sir, after the last credit survey was conducted by the Reserve Bank, we have had very many droughts and consecutive failures of the monsoon in two years, droughts in some areas, floods in some other areas, and things like that. The country was subjected to very severe famines after the the last survey was conducted. In view of the fact that the country had to face such a situation, is it not necessary that a survey should be conducted now and the actual position obtained so that necessary steps may be taken by the Government to relieve the distress of the weaker section in the villages ?

SHRI ANNASAHEB SHINDE : Sir, it is a suggestion for action. As I have already indicated, the Reserve Bank of India is likely to undertake such a survey in 1970-71. If the Reserve Bank of India does not undertake such a survey, we might examine this.

SHRI CHITTA BASU : Sir, having regard to the fact that the incidence of rural indebtedness has increased in the year 1960-61 as compared to 1950-51 and that in accordance with the report of the Reserve Bank which he has referred to, the incidence is also increasing very rapidly, may I know from the honourable Minister whether the Government considers that we have reached a stage when the Government should come out with a suitable legislative measure to cancel the indebtedness of the weaker sections of the indebted population in the rural areas ?

SHRI ANNASAHEB SHINDE : Sir, during the last two decades various Acts for debt reliefs, etc. were enacted by the State Governments and I think as a result of that, some relief has been provided. But, of course, this problem is very much there. But, it arises, as has been mentioned by some honourable Members, as a result of inadequate availability of employment, etc. So, the problem is there, but the solution to it will depend upon the general development of our economy.

SHRI CHITTA BASU : Sir, my point was this why the Government does not consider it reasonable or desirable to have a legislation to cancel the debt.

SHRI B. K. KAUL : Sir, I would like to know from the Government whether they propose to liquidate rural indebtedness.

SHRI ANNASAHEB SHINDE : The debts are owned by the farmers from various sectors, the Government, cooperatives, commercial banks, landlords, moneylenders, traders, relatives and a number of others, and I do not think it would be possible by a single sweep to do away with them. The only solution to this problem is to try to ameliorate the position by various methods.

SHRI ARJUN ARORA : Sir,...

MR. CHAIRMAN : Mr. Arora, you will come last in the list. I have got three or four names with me. Therefore, you must understand my position.

SHRI ARJUN ARORA : All right. Sir. I will come for the next question.

SHRI A. D. MANI : Sir, the honourable Minister has referred to a priced publication of the Reserve Bank. We are glad that such a publication has come out. But we do not have the statistics before

us. Would he tell us what is the estimate of the rural indebtedness made by the Reserve Bank? I would like to ask him whether the Government, after this publication, has addressed the State Governments to find out whether they are taking steps to reduce rural indebtedness as recommended by the Reserve Banks survey.

**SHRI ANNASAHEB SHINDE :** The total agricultural indebtedness of the rural household from all sources has been estimated at Rs. 2789 crores as on 30th June 1962. Now the various plan activities, activities connected with the development of agriculture, giving employment potential to the rural areas, they are all positive steps taken by the Government to lessen the intensity of the problem.

**SHRI BHUPESH GUPTA :** Is it not a fact that even after three Five Year Plans and the Fourth one yet unborn, we have a situation in which the rural population is dependent on borrowings to the extent of 80 per cent, from the moneylender landlords and whether it is not a fact, in that background, that the bank assistance is barely 2 per cent, of the total advances which go to the agrarian economy? In view of this situation may I know what steps the Government is taking to meet the situation in the rural areas in so far as agrarian indebtedness in this country is concerned because it has been going up per capita and also generally? I think they know that it has gone up and actually it is more than Rs. 1000 crores of agrarian indebtedness. So I would like to know what vigorous steps the Government have taken.

**SHRI ANNASAHEB SHINDE :** It is true that a few years earlier the share of the moneylenders in the total borrowings : by the rural community was very high but as a result of the development of the cooperative movement in some regions of our country, the share of the credit advance by the cooperatives is increasing progressively. The share has almost reached up to 35 or 40 per cent, but I quite realise that a large section of our poor population in the rural areas has to resort to loans from moneylenders but the solution to this depends upon the general development of our rural economy as such.

#### OLD AGE PENSION SCHEME

547. **SHRI JAGAT NARAIN :**  
Will the Minister of SOCIAL WELFARE be pleased to state :

(a) the salient features of the Old Age Pension Scheme drawn up by Government ;

(b) whether it is a fact that the said scheme was shelved in 1967 and whether it is likely to be revived again and, if not, the reasons therefor; and

(c) the number of States which pay pension to old persons and infirm destitutes ?

**THE MINISTER OF LAW AND SOCIAL WELFARE (SHRI P. GOVINDA MENON) :** (a) A tentative Old Age Pension Scheme was drawn up in 1964 providing for assistance upto Rs. 20 per month for indigent destitute old persons of 65 years and above and incapacitated old and destitute persons of the age of 60 and above. It was proposed to cover only 10 per cent of eligible persons.

(b) The scheme was dropped in 1966 due to lack of resources and other pressing priorities for the welfare of children, the handicapped, the backward classes, etc. There is no proposal under consideration to revive the scheme, under the existing constraint of resources.

(c) Eight States and two Union Territories.

**श्री जगत नारायण :** हमारे हाउस को एल्डर्स हाउस कहा जाता है। बाहर के लोग यह समझते हैं कि इस हाउस में ज्यादा बूढ़े लोग हैं, जबकि हम में नौजवान भी हैं। वे पूछते हैं कि जो बूढ़े लोग हैं, जिनकी कोई मदद नहीं हो रही है, उनके लिए सरकार क्या कर रही है? ज्वाइन्ट फैमिली सिस्टम ढीला हो गया है। आपने 20 रुपए पेंशन मुकर्रर की थी, जो कोई चीज नहीं है, तो फिर क्या वजह है कि आप अपने को वेलफेयर स्टेट का नाम देते हैं? तमाम दुनिया में जितनी वेलफेयर स्टेट हैं, वे अपने बूढ़ों को पेंशन देती हैं, पैदा होने से मरने तक ध्यान देती हैं जबकि हमारी वेलफेयर स्टेट उनकी तरफ ध्यान नहीं देती। आपने दो साल तक एक मामूली सी स्कीम चलाई, फिर उसको भी बन्द कर दिया और 20 रुपए पेंशन मुकर्रर की, जिसकी कोई आज वक़्त नहीं है। तो क्या गवर्नमेंट इन हालात में इस चीज को फिर चालू करने की कोशिश करेगी? आपने स्टेट्स