

RAJYA SABHA

Friday, 29th November 1957

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

MEMBER SWORN

Shri Jadavji Keshavji Modi (Bombay).

THE ANTIQUITIES (EXPORT CONTROL) AMENDMENT BILL, 1957

DR. RAGHUBIR SINH (Madhya Pradesh): Sir, I beg to move for leave to introduce a Bill further to amend the Antiquities (Export Control) Act, 1947.

MR. CHAIRMAN: The question is:

"That leave be granted to introduce a Bill further to amend the Antiquities (Export Control) Act, 1947."

The motion was adopted.

DR. RAGHUBIR SINH: Sir, I introduce the Bill.

ALLOTMENT OF TIME FOR THE CONSIDERATION OF THE MOTION RE ANNUAL REPORTS OF THE EMPLOYEES' STATE INSURANCE CORPORATION

MR. CHAIRMAN: I have to inform Members that under rule 153 of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I have allotted two hours for the consideration of the motion in respect of the Annual Reports of the Employees State Insurance Corporation for the years 1954-55 and 1955-56.

MOTION RE ANNUAL REPORTS OF THE EMPLOYEES' STATE INSURANCE CORPORATION

DR. R. B. GOUR (Andhra Pradesh) : MT. Chairman, I beg to move: 79 RSD—1

"That the Annual Reports of the Employees' State Insurance Corporation for the years 1954-55 and 1955-56, laid on the Table of the Rajya Sabha on the 20th August, 1957 and the 13th September, 1957, respectively, be taken into consideration."

Sir, the State Employees' Insurance Scheme that was inaugurated in our country in the year 1952 has passed five years of its existence and development. From the Report for the year 1954-55 it is clear—the Corporation itself says it—that it had to face a very serious crisis at the end of the year 1953 when they had to face very serious difficulties in relation to the contributions that the State Governments had to pay in order that the scheme made further advances. Such were the obstacles that came in the way of further progress of the scheme and the scheme had reached a stage of stagnation. I would humbly submit that today in the year 1957 the scheme has again reached a stage when serious difficulties are facing it. This time it may not be from the point of view of the contributions which the State Governments had to make for the implementation of the scheme, it may not be from the point of view of any difficulties on the part of the Government of India itself, it may not be from the point of view of the difficulties that the employers may be feeling, but it is from the point of view of the attitude that the workers are developing towards this scheme, because of certain defects in the scheme, both inherent in the scheme itself as well as defects that have been created in its practical functioning. This crisis, I should say, is much more severe than the crisis that the scheme faced in the year 1953, because the very labour, the very working classes for whom this scheme is intended, are getting hostile towards it. So far as we are concerned, we have been co-operating in every way with the Corporation in developing this scheme, in improving this scheme and in seeing that

[Dr. R. B. Gour.] workers do not get hostile towards it; but we have to submit that some of our suggestions that has been passed on to the Government long ago have not been considered, so far as I know; and I think it is high time that the Government and the Corporation consider these points very seriously so that the practical difficulties that the scheme is facing are tided over and the scheme makes advance.

So far as the defects I have just now mentioned are concerned, they are of two basic types. The first kind of difficulties are in relation to the inherent defects of the scheme itself that have come to light now. The second type of difficulties are the difficulties that the workers are facing in implementing the scheme. I would first pass over the defects that are inherent in the scheme itself, because some of these defects are such as would require legislative measures. But I would deal with the other type of difficulties in some detail, because they are in relation to the practical side of the implementation of the scheme itself.

The inherent shortcomings are mainly these. The family of the insured worker does not get the benefit at all. The Government and the Corporation have accepted that the scheme be extended to the family of the worker also. Sir, may I draw the attention of the House that the scheme is not being implemented in spite of the decision in the areas of Gujarat and Saurashtra, because there the Government, probably from the angle of the trade unions and the workers, is not taking any action for the simple reason that the workers have said that unless the scheme is extended to the families, they will not accept it? That means it was made a condition so far as Ahmedabad and parts of Saurashtra are concerned. A similar thing has not obtained elsewhere. Even after the Corporation has accepted this, thing has not been implemented in

Ahmedabad and parts of Saurashtra. There the Government has been making it a condition that unless it is extended to families, it would not be implemented. I am not speaking from only memory. This is what the Report itself says. The Report for 1954-55 as well as the Report for 1955-56 say that the Government did not allow the extension of the scheme in Ahmedabad and other parts of Saurashtra because of opposition from the workers. This is a serious matter, and the scheme must be applied to the families of the insured workers. This has not been done in spite of the fact that the Corporation took a decision about it some years ago.

There is another inherent weakness. Firstly, they were allowing the sickness benefit for a period of 56 days; now they have extended it to 18 weeks. That is good. But there is one difficulty. The Workmen's Compensation Act itself provides seven-day waiting period for sickness benefit. It means that, if an insured person suffers from something for seven days, he will not get any benefit. Only if he is sick for eight days, he will get eight days' benefit. Where a man is sick for two days, three days, four days, five days, six days or seven days, he will not get any benefit, because according to the Workmen's Compensation Act seven days is the waiting period. This means that unless a worker is sick for eight days, he has no right to get the benefit.

Sir, in regard to the maternity benefits, there is one inherent weakness here. There are two types in this particular case. In this scheme, unless the worker has made the contribution to it for a sufficient number of months—I think about nine months—he or she is not entitled to get the benefit, whereas as soon as the scheme is made applicable the employer is absolved of the responsibility of paying for it under the Workman's Compensation Act. under maternity benefit. Therefore,

there is a time lag between the employer having got rid of the obligation to pay compensation and the worker getting entitled to get compensation from the Corporation. What arrangements have you made for this period? The second thing is the quantum of maternity benefit that is allowed. It is very low. This has to be tackled.

Then I come to certain details regarding the practical functions and the difficulties that the workers are facing which can be improved upon immediately, by improving the functioning of the Corporation by taking the workers' co-operation at various levels. The difficulties that the workers are facing are of various types. For example, every factory must make arrangements for preliminary or urgent medical aid. They must have what is called their ambulance room, so that the worker is immediately attended to and he is taken to the necessary quarters. Many factories do not have this facility. They will have only a compounder. Sometimes, even such an ordinary aid as dressing is not possible. In fact, they must have the properly qualified personnel and an ambulance room attached to the factory, so that the worker is immediately attended to and taken to a hospital or to a specialist or consultant.

Sir, I would draw the attention of the hon. Minister to one single fact that about 82,628 insured workers in the City of Bombay are in danger of getting disentitled to this benefit by losing their identity as insured persons and the panel of doctors will lose their capitation fee. The whole administration, the whole machinery, is very cumbersome there and is full of defects about which even the Report for 1955-56 says. I will come to it later on. They accept that there are certain defects and difficulties. For example, the employers do not send in their contribution in time to the Corporation. The cards are not

properly made and sent. This is what the Report for the year 1955-56 says on page 21:

—
"In quite a large percentage of cases, the employers . . ."

Sir, please mark the word "employers"—

"... failed to send contribution cards to the Corporation in time and so, intimations of dis-entitlement were sent on the presumption that the insured persons had ceased to pay contribution."

Treatment was, therefore, refused to the insured persons concerned and it took some time for them to re-establish their right to treatment. Now, the insured worker is not responsible for this. His contribution is deducted from his wages. It is the job of the employers to send that contribution to the Corporation and the card also. When they do not send these things, the worker gets dis-entitled, for nothing and when he goes to the dispensary for treatment, the panel doctor says that he is not entitled to it.

May I tell you, Sir, that we have received a report from Ujjain? In that report, it is said of one K. S. Nazar Ali Mills in Ujjain that these people have not sent their contribution from August, 1956 to June, 1957. Well, I do not know why. While I consulted my friend, Mr. Pustake, in this regard, he was telling me that in that part of the year 1957 the mill itself was closed down. But if this is a period when the mill was working, well, it is serious that the contribution was not paid. There are cases and cases where the contributions were not paid—both the employers' as well as the employees' contributions—because the employees' contribution is deducted from their wages. The only remedy left with the Corporation is that they should prosecute these people and recover the money, as arrears of land revenue. That is under sections 73D and 75 of the Employees' Insurance Act.

[Dr. R. B. Gour.]

Sir, this is a very serious question. The whole machinery is to be efficient. I will come to it. You are launching cases against the employers. On page 74 of this Report for the year 1955-56, they have given a whole chart. In this they show the cases filed against the employers for not paying their contribution and also for not paying their employees' contribution. They have given the figures under section 75. They have given the amounts not paid and they have also given the amounts recovered and the number of cases. Sir, under section 73D, 760 employers were prosecuted to recover an amount of Rs. 4,88,508-10-6. How much did they recover? For an arrear of Rs. 4,88,508-10-6, they have recovered Rs. 2,03,959-3-9. Well, no figures are given as to how much the Corporation spent on litigation charges, because under a separate heading they say . . .

SHRI V. K. DHAGE (Bombay): Rs. 1,560.

DR. R. B. GOUR: On this particular case? No, not under 73D. The cases are under section 75 also. So, the Corporation is spending money and the cost of administration is increasing because of these cases and the Corporation is not getting even 50 per cent, of the amount that is to be recovered. Out of Rs. 4,88,508-10-6, we have recovered only Rs. 2,03,959-3-9 of the contribution that the employers had to give.

Then the employees' contributions are also to be looked into, the employees' contributions which their employers did not pay to the Corporation and for which cases have been launched. There are cases and cases which have not been launched under section 75. The cases were in respect of 153 employers and the workers' amount that had to be recovered was Rs. 2,57,094-4-6. Out of this, they have recovered Rs. 1,44,016-10-9. Even the contributions of workers, which the employers

did not pay to the Corporation in time, the Corporation is not able to recover in full. It is about a lakh and odd. Sir, this is the position.

There are Government and local bodies' factories which have not paid their contributions to the Corporation and the only thing that the Corporation has done is to write a letter to them. Well, I cannot understand just writing a letter because they are Government factories. I do not understand this policy. After this discussion, they may even refuse to submit such reports. This is what they have said in the year. . .

SHRI GOPIKRISHNA VIJAIVAR-
GIYA (Madhya Pradesh): Why
should not the hon. Member be less
fluent?

DR. R. B. GOUR: On page 19 of the Report for the year 1955-56, it is said . . .

MR. CHAIRMAN: Each man has his own style.

SHRI M. GOVINDA REDDY: (Mysore):
He is referring to the speed, Sir.

DR. R. B. GOUR: "Government factories, local bodies' factories". A list of the defaulting factories is sent to the Central Government and to the State Governments and they are requested to instruct the Departmental authorities to start paying contributions and comply with the provisions of the Act. Now, let us see if the Government factories themselves had complied with that request. I know, Mr. Parikh will come and say, "You prosecute them and come to my doors then."

SHRI V. K. DHAGE: Prosecute the Government?

DR. R. B. GOUR: They are Government factories not complying with the rules. So, Sir, this is the position.

Now, Sir I will give you certain examples of the difficulties of a very

serious type that the workers are facing, apart from what I have already told you. Their wage increase demand is not conceded and there is no increase in their dearness allowance or their compensatory allowance in spite of the rise in the cost of living. And yet they are contributing to this scheme. Sir, in fact the Report for the year 1955-56 says that the contribution of the employees was more than that of the employers. The employers' contribution, in the year 1952-53, was Rs. 1,31,00,000. In 1953-54 it was Rs. 1,76,00,000. In 1954-55, when the scheme was extended to many centres including Calcutta and Bombay, it was Rs. 1,87,00,000. And in 1955-56, when further extension took place, it was Rs. 2,25,00,000. Now the contribution of the employers has increased from Rs. 1,31,00,000 in the initial year to Rs. 2,25,00,000, when the scheme has been applied to many more cities compared to 1953-54. Now, that is the contribution of the employers. Now, let us see the workers' contribution. In 1952-53 it was Rs. 30,76,643 and today it is Rs. 2,39,61,219. It is more than what the employers are contributing.

MR. CHAIRMAN: These are the inherent defects. You said that there were certain defects which were inherent and certain defects which were accidental. These are inherent defects.

DR. R. B. GOUR: Sir, they have not collected from the employers. That is my whole point. Now, Sir, in Kanpur the problem is all the more serious. In Kanpur in the year 1953-54, the employees paid Rs. 41,80,502 and the employers paid Rs. 24,44,952. In 1954-55, the employees paid Rs. 20,76,000 and the employers paid Rs. 16,30,000. In 1955-56, the respective amounts are Rs. 20,63,000 and Rs. 14,18,000. Now at whose cost is this scheme running? Is it running at the cost of workers or at the cost of employers? Who is contributing more? For so long the worker was not contributing anything. They were provided medical aid under the Factories Act. The factories were giving

workmen's compensation etc. The factory was paying maternity benefit. Now, even without the family of the worker being treated at the dispensaries and hospitals the worker is contributing more than the employer. That is the position in Kanpur.

Sir, I need not go into all these details. But I would like to draw the attention of the Deputy Minister to one thing. Take for example the number of T.B. cases which are attended to in Kanpur. The number in 1952 was 4,674; in 1953 it was 968. In 1954 it was 800 and in 1955 it was 766. Again in 1956, Sir, it was 548. I want to know whether the incidence of T.B. has gone down in Kanpur. Surely, it is not so, Sir, because I know that whenever a worker is attacked by T.B., if he goes to the Corporation dispensary for getting treatment, he loses his job or he is likely to lose his job. That is why he is afraid of going to the hospital. Take the example of Bombay or of any textile industry. A worker in any textile industry is prone to attack on lungs for the simple reason that he has to face the atmosphere full of cotton dust and artificial humidity or increased humidity. And yet, Sir, the cases of T.B. are very shabbily treated or dealt with under the scheme as it works at present. In Hyderabad for example, Sir, they have said that to the T.B. hospital 16 beds will be attached. Well, the Superintendent of the hospital told me that it would be better if they arrange the whole ward, because the establishment charges of the hospital will in any case be increased. So there are cases of that type, and such serious T.B. cases. It should in fact be treated as an industrial disease. But it is not.

Then, Sir, as I have already told you, the amount of money that the workers are paying is increasing, but the benefit that the workers are getting is not increasing. I can give you some examples. In Calcutta there is a factory called 'The Shalimar Painting Works'. A worker of that factory or that concern fell down from a tree

[Dr. R. B. Gour.]

when he was doing his duty. The result was that he was suffering from cranial haemorrhage. For six hours, Sir, neither any ambulance came, nor any panel doctor came, and no arrangement was made to take the worker to the hospital. After six hours a factory lorry with some material in it came and that worker was taken in that lorry. And three hours after that he expired in the hospital. *(Interruption)* It was a case of cranial haemorrhage. And if your ambulance does not come, if your panel doctor does not come, if your machinery does not work or move, then who is to blame? Sir, such instances can be multiplied. I can quote from Bombay reports also some cases which I hope the hon. Minister will kindly look into. Now, there is a case of Shri A. F. Hayes who went to his native place in August 1956. He fell ill there and he got some treatment there. Now, the Corporation demands that he must get a certificate from not only the village medical man of whatever denomination he may be, but also a certificate from the village official, and the rubber stamp or the seal of that village official must be there. Now, I want to know how many village officials have got their seals. In any case, Sir, in this particular case there was no seal. There was a similar case in Mangalore, Sir. The village official wrote "I do not have a rubber seal; I do not have any stamp. Yet I know the case that I am certifying." But that was not entertained. So, Sir, this is the way how things are going on. So many cases I can quote where one may have to go round *pairokari* to all these officers for 4, 5 or 6 days for getting the cash benefits.

SHRI V. K. DHAGE: What is *pairokari*?

DR. R. B. GOUR: *Pairokari* is going round to offices, you can say trotting. One has to go from one office to another, from one officer to another to get his cash benefits. The panel doctors have been supplied with cer-

tain schedule of medicines. You will be surprised to know that Vitamin B Complex Injection is not included in that schedule and if one wants Vitamin B, a special permit has to be obtained and for that special time is required and special leave and special conveyance must be there to go round to the various offices and get it. There are some cases from Ujjain and I have got a report that the panel doctors sometimes say "if you want treatment according to rules, you will get better after one or two months. Therefore, why not get treated privately?". So the worker, if he wants to get rid of his sickness quickly, has to undergo private treatment at his own cost. The panel doctor is paid Rs. 6 per head but he is not at liberty to prescribe any medicine which will suit the patient or improve him quickly.

Then I have already told you how, cumbersome the procedure for getting cash benefit is. The worker has to spend 4 to 5 days in order to get it. About maternity benefit I have told you. I have also told you about how they are very lenient towards defaulting employers and they have to be so when they themselves are defaulters because Government factories themselves are defaulters. What is the remedy that they are suggesting for this? They say that if a worker is disentitled because of lack of receiving the contribution, the worker also will be informed that he is disentitled so that the worker goes to the factory and tells the manager, "I am here an employee in your factory. I have paid the contribution, it has been deducted. How is it that I am disentitled?" I think this is no remedy. This is what the report says as the remedy. The remedy should be this that if they have not received the contribution of some insured worker and because of that he is to be disentitled, the employer should be given a notice that the worker's contribution has not been received. You send a note whether he has paid the contribution or not or if he has to be disentitled. It is the employer on whom should fall the responsibility of informing the Cor-

poration that this worker has left them, and that he has not paid the contribution and, therefore, he should be disentitled. That would make the procedure simpler and if an employer does not reply to the Corporation, he is liable to punishment. As long as the employer does not inform the Corporation that this worker is disentitled because he has left the job or has not paid the contribution, so long as that information does not come from the employer, the worker must not be disentitled and he must continue to get the benefits. That is a simpler remedy otherwise postal charges will increase as they themselves complain.

I would then ask how these collections are being used. The workers have paid so much amount. Cut of that, Rs. 8 crores are invested in Government securities. I don't grudge the Government utilising the amount for national construction. I don't grudge th^{at}, but at the same time I would like to tell the Government very humbly that when the workers have paid that amount for some benefits that they should by right get when demanded, to utilize that amount is not justice and this should not be the activity of a Government which claims to build socialism in this country.

Sir, the decision for constructing hospitals has been taken long ago. It was taken in February 1955, that hospitals must be built where there are more than 100 beds. They have one formula for that and that is an unfortunate formula. They say one bed for every 800 insured workers in general ward. This is what they have decided in February 1955. On 15th October, 1954 and 16th February, 1955 there were two meetings of the Corporation and they took these two decisions. The scale for providing hospitalisation was approved at one general bed for every 800 employees, one bed for T.B. for 1600 employees and one maternity bed for every 500 women employees. Now, firstly, 1 to 800 is a very meagre ratio, but have they implemented even this? For

the insured employees in Kanpur have you got a hospital there? They have taken a decision in February 1955—not that there is any paucity of funds because they have the money. Kanpur is a place where the workers have contributed and have not been benefited to the extent of their contribution or their requirement. Yet land has *been* purchased—for what? Much has been said about the Gandhi Memorial Hospital and the 1955 report also talks of it very eloquently and praises the employers' for having contributed but that hospital is >not yet to be seen.

MR. CHAIRMAN: You are not heard. When you are loud, you are heard but when you speak in your low tone, nobody hears you.

DR. R. B. GOUR: But the Minister hears me, I suppose. The Gandhi Memorial Hospital, that they proposed to build in Bombay for insured employees, is not there. Even according to the formula of one for 800 where there are 80,000 insured employees, they must have a hospital. It would mean they have 100 beds. They say that the Corporation will have its own hospital for 100 beds. So in Bombay it should be there, in Calcutta it should be there, in Kanpur it should be there and in so many more places it should be there, but it is not there. They have not done it. A decision was taken >n 1955 or even in 1954 and yet it remains unimplemented. The Corporation could have its own hospital because they have the money. Because the hospitals are not there difficulty is being faced by the workers. They have suggested so-called annexes to the General Hospitals and expansion of buildings in various hospitals. In Bombay there are only two hospitals where they have some beds. They are pitting the insured employees against ordinary citizens. That is the position. This question of hospital has to be very seriously and urgently considered. This decision was taken two years ago and not in one single case has it been implemented. In Calcutta I am told that the Chief Minister himself is opposed to having a separate

[Dr. R. B. Gour.]

hospital. I am open to correction. Let him correct me. He is opposed to having a separate hospital for the insured workers. I don't know what is the reason because the entire medical benefit goes to the States according to the present scheme of the Corporation. The Corporation pays the amount to the States. In the Report also they say that the States do not submit account in time. Probably, the States think that this amount that is going to them from the Corporation may not go to them when the hospital is there.

DR. W. S. BARLINGAY (Bombay): Why should there be a separate hospital?

DR. R. B. GOUR: My dear Dr. Bar-lingay would kindly realize . . .

DR. W. S. BARLINGAY: Why 'my dear'?

(Interruption.)

DR. R. B. GOUR: Because the insured workers are paying for the benefits and workers have been demanding it. The Corporation has taken a decision that they will have their own hospital if they are in a strength of 80,000 in any particular town which means that for every 100 beds there will be a hospital of the Corporation itself. They have laid down one bed for 800 workers. A decision has been taken and we want it to be implemented because in a country where the hospitals are already very few, when the insured employees and the ordinary citizens are asked to compete with each other, then the competition will be cutthroat and neither the citizens will be benefited nor the workers.

MR. CHAIRMAN: Leave something to Mr. Prasad Rao.

DR. R. B. GOUR: Really, this question of hospitals is in fact a very serious question. At the same time I would say that the administration has to be simplified. There are so many *pro formas*, so many post cards

and so many other things laid down for the workers, as if we are dealing with graduate employees in this country. Let the trade unions be associated in the administration at the factory level. Only then will things happen smoothly. Today the trade unions have nothing to do with the administration. At the factory level it can only agitate for certain things. There are cases in which strikes have taken place. For example, there is the Calcutta incident when workers went on strike. Therefore, this is a very important problem and it is very important that the administration of the Corporation should be simplified.

Then I would also ask the hon. Minister to think over this question of whether all the trade union organisations are represented on the various committees. My own organisation, the All India Trade Union Congress has had to protest and we have refused to send a representative to the general body because we have no representative and we are systematically denied representation on the standing committee of the Corporation, in the Benefit Council of the Corporation and there are instances where we are not represented on the regional committee also, for example, in Uttar Pradesh, Bihar and Madhya Pradesh. So, this is a very serious question. There are people in this country, responsible people, who have said that we are conducting some sort of a cold war in the industrial field.

MR. CHAIRMAN: Do you refer to Dr. Barlingay? You called him "My dear Dr. Barlingay."

DR. R. B. GOUR: I would like to ask: who is conducting a cold war in the industrial field? Is it not the Labour Ministry who are denying representation in the Benefit Council, representation in the Standing Committee and . . .

MR. CHAIRMAN: Please hurry up and wind up your speech.

DR. R. B. GOUR: So, this is a very serious problem which the Government should consider and solve.

Ly I would ask them to very isly consider exempting the workers who get below Rs. 100 from any contributions, while at the same time allowing them to enjoy the benefits. This is very necessary, because you are not giving them any increase in wages though there is a rise in the cost of living. Therefore, there is a strong case for that. Since the finances of the Corporation are sound, the assets of the Corporation are heavy and the money they have invested in the Government comes to about Rs. 8 crores and more; in such a situation I think the very poor insured employees getting less than Rs. 100 can be easily exempted and should be exempted. There is a very strong case for that.

With these words, Sir, I move.

MR. CHAIRMAN: Motion moved;

"That the Annual Reports of the Employees' State Insurance Corporation for the years 1954-55 and 1955-56, laid on the Table of the Rajya Sabha on the 20th August, 1957 and the 13th September, 1957, respectively, be taken into consideration."

I have received notice of two amendments. One of them is disallowed. The other stands, *i.e.*, Mr. Prasad Rao's amendment.

SHRI V. PRASAD RAO (Andhra Pradesh): Sir, I move:

"That at the end of the motion, the following be added, namely: —

'and having considered the same this House is of opinion that immediate steps be taken—

(i) for the establishment of Hospitals in major industrial centres;

(ii) for improving the functioning of the Employees' State Insurance system by extending it to the families of the employees and by simplifying the administration; and

(iii) for exempting all employees drawing less than Rs. 100 monthly from contributing to the scheme while providing them- the benefit under it.' "

MR. CHAIRMAN: Now, the motion and the amendment are before the House. Yes, Mr. Dhage, be as brief as possible.

SHRI V. K. DHAGE: Mr. Chairman, at the outset I must say that my approach to the Reports placed on the Table would be a little different from the approach of Dr. Raj Bahadur Gour who has spoken just now. He has practical experience with regard to the working of this Employees' State Insurance Act. I will confine my remarks to the Reports that have been placed before us here and ask for certain information and offer criticism on that which arises out of the Reports.

In the Report for the year 1954-55 on page 1878 . . .

DR. R. B. GOUR: You are quoting from the Gazette. The Report is different.

SHRI V. K. DHAGE: But is not the Report published in the Gazette?

DR. R. B. GOUR: Yes, but the page numbers will be different in the Gazette.

SHRI V. K. DHAGE: Yes, in the Gazette it is on page 1878. There it is said:

"Apart from the actual implementation of the Scheme in the areas mentioned above"

But I will come to that later. They say:

"It was also evident that the administrative expenditure in relation to the contribution income and to expenditure on cash and medical benefits, was on the high side."

The Report goes on to elaborate this point. I will not read it out.

[Shri V. K. Dhage.] But they have pointed out various methods by which the expenditure on the administration can be reduced. In sub-para (e) on page 1879, they have said:

"The future annual effect of the above economies is indicated below: —

	Rs.
(1) Replacement of certain posts of Assistant Insurance Commissioners in Regional Offices etc.	16,900
(2) Posting of Inspectors Grade I and Grade II as Managers and Deputy Managers.	89,700
(3) Review of requirements of—	
(i) Headquarters Office	85,000
(ii) Regional, Local & Pay Office	1,36,740
(iii) Head Clerks	8,000
	3,36,340"

I have tried to read through the other Report, after this, for the year 1955-56 and I do not get any information in that Report to show that what they had resolved to do in the year 1954-55 has been carried out.

I will read out from the Report and from the balance sheet which has been presented to this House. It will be seen that the preparation of the accounts and the presentation of the accounts have been on a different basis altogether. While in the previous Report they had stated this.

Sir, I must know what time I have got,

MR. CHAIRMAN: About ten minutes.

SHRI V. K. DHAGE: Reference to these pages is likely to take some time, Sir.

MR. CHAIRMAN: I know.

SHRI V. K. DHAGE: It will be noticed that on page 1913 of the Gazette under Administration Expenses, pay and allowances and contingencies

are separately shown. The presentation of the expenditure is on the basis of pay and allowances and contingencies. For the year 1955-56, this presentation has been changed and it is not possible to find out whether the economy that was recommended in the year 1954-55 has been effected or not. On the contrary, it will be noticed, Sir, that the expenditure between the two years has gone up by no less than ten lakhs of rupees while they had said that they would reduce it by three lakhs of rupees. I would request the hon. Minister to let me know whether the economy that was intended to be effected has been effected or not.

They have said as follows in respect of the year 1955-56:

"...the administrative expenses still appear to be a considerable portion of the total expenditure of the Corporation. This, however, is due to certain special features of the Scheme and to appreciate the real incidence of administrative cost, these need to be explained."

They have, Sir, tried to explain how the expenditure goes up. The reason they have stated is this:

"The latter part of the work involves payment of bank charges, the cost of printing contribution stamps and all other relevant forms, and also the administrative work of watching the payment of contributions, keeping the contribution cards in order and the visiting by Inspectors..."

Is that the reason that must effect in an increase of ten lakhs in the administrative cost? They have also said,

"In these circumstances though, in the table, a comparison has been given of the ratio of the administrative cost to the income from contributions on one hand and to the total disbursements on the other, a comparison with only one or the other is really not entirely correct."

I quite agree with them but what I would like to know is whether the economy desired to be effected has been done so and whether there has been improvement in the efficiency of the working. As it is, the presentation of the figures in that manner will not give us the information whether there has been improvement in efficiency or not. They have further stated:

"The effect of both these factors is that expenditure and income for any year do not relate to the same number of insured persons."

That is *one* way in which the expenditure will certainly go up but what I would like to know from the hon. Minister is whether the receipt of the insurance premia from the insurers and not providing them with any relief do not go to increase the income and decrease the expense ratio. What I mean is this that while you are required to pay for the medical expense when the party is not entitled to any claim of sickness and so, the expenditure is likely to be affected adversely but, if it be otherwise?—because there are two possibilities. It is not merely that the expenditure will be incurred when the person has no right to claim sickness benefit, but if he has had no right accrued because a particular period has not elapsed after the signing of the policy, then that means that the income must go to reduce the expenditure. That is my point.

On page 28 they say:

"The fact that the incidence of administrative cost is steadily going down with extension of coverage would be apparent from a perusal of the accounts for the last four years."

They further point out:

"It further declined to 42.4 per cent, in 1954-55 when the Scheme covered 7 lakhs of employees of whom only 1.2 lakhs drew all the benefits all the year round. The

year under review registered a further sharp decline when the ratio came down to 24.71 per cent, with 10-15 lakh employees covered and 6.88 lakhs in receipt of all benefits. This process will be more easily followed from the diagrams on page 30A."

This is no doubt all right, but I would also like to know as to what has been the total number of membership and the amount that has been received and the people that have been in the staff. The point is this. If you compare the income and the expenditure, it is quite possible that it will give you a very favourable figure but if you see whether the number of people that are employed to carry on this work has increased, then that will certainly reflect upon the efficiency of the working of the administration.

On page 1878 of the Gazette, in respect of the year 1954-55, it has been stated:

"Apart from the actual implementation of the Scheme in the areas mentioned above, appreciable progress towards the extension of the Scheme had also been made in the following areas, upto 31st March, 1955:—

Hyderabad, West Bengal
Saurashtra (namely, Rajkot, Porbunder,
Morvi...."

The other places that they have stated are Ahmedabad and Jamshedpur. It has been stated that they have been carrying on some negotiations with the Government of Bihar, but they claim that they have these amenities provided. Now, Sir, in the Report for the year 1955-56, a chart has been presented to us on pages 53, 54, 55 and 56. In the chart, I do not find any one of these places mentioned and I do not know how they have said that the new scheme has been implemented in Saurashtra, in Jamshedpur and in Ahmedabad. I do not get any information from this

[Shri V. K. Dhage.]

chart, from this appendix X. It only means that there is something else done or that there has been a mistake. Even in this very chart, there is some difficulty and I want to have some information from the hon. Minister. This chart pertains to the number of dispensaries, full-time, part-time and mobile; the number of insurance medical officers; number of insurance medical practitioners; number of approved chemists, number of specialists, etc., and the number of beds with regard to T.B., Maternity and so on. From this chart, it is noticed that Punjab has not a single dispensary nor any insurance medical officer appointed. There are some insurance medical practitioners. I do not know what the difference between the two is. Perhaps the term "insurance medical practitioner" refers to the full-time doctors not in the employ of the Corporation and the other to the servants of the Corporation. So far as Punjab is concerned, the number of insurance medical practitioners is 116 and the number of approved chemists is 17, but Government has not made any arrangements with regard to the beds for T.B. or for any other purpose. Similarly, Sir, it will be noticed that in Kanpur they have no part-time dispensaries. They have fifteen dispensaries and 49 insurance medical officers but there is no arrangement for beds at all. It becomes very much curious that in Bombay they have 901 insurance medical practitioners, 106 approved chemists and 62 specialists but there is not a single dispensary. I do not know how this can happen. Here is the chart and I am asking for information.

THE DEPUTY MINISTER OF LABOUR
(SHRI ABID ALI): They themselves function as approved dispensaries.

SHRI V. K. DHAGE: In the columns for full-time, part-time, mobile and total dispensaries, the entry is nil. You will please refer to the chart.

DR. D. H. VARIAVA (Bombay): The doctors treat the patients in their own dispensaries and they are provided with a certain amount per patient. That is the meaning of this.

SHRI V. K. DHAGE: I And something very curious here. The total number of beds reserved is 384 but there is no provision for a single maternity bed.

12 NOON.

Similar is the position with regard to Calcutta. There also there is not a single dispensary while there are 502 insurance medical practitioners, 120 approved chemists, etc. The number of beds arranged for are 215 which, they say, include maternity beds also, but under the column "No. of maternity beds" it is entered as zero.

Then, Sir, in the same chart I would like to have another information. Probably, it is a mistake. In Madhya Bharat (Indore) they have said that there are 7 full-time dispensaries, nil part-time dispensaries and nil mobile dispensaries, but the total number of dispensaries, they say, is 8 I do not know how they got this figure and I would like to have that information.

Then I And from the balance-sheet, Sir, that while the total investments in Government securities come to about Rs. 8,27,68,000 the only investment in fixed assets, namely, the building is about Rs. 10,28,000, and there has been no arrangement made for the construction of a hospital anywhere. On page 50 of this Report they say that they have in 1955 taken a Resolution in the General Body which says, "The Corporation decided that the hospitals for the in-patient treatment of insured persons may be constructed on any of the following 3 basis" etc.. but not one hospital has been constructed and all the investment that has been made is made in Government securities only, i I would like to know as to what pre-

vents the Government from making an investment in the construction of fixed assets, building hospitals, and so on, and as to why after the Resolution that had been passed on the 17th December, 1955, no action has been taken in this regard.

Then, Sir, it will be noticed on page 99 of this Report that the total investments made during the year were Rs. 3,64,40,634 while the realisation of maturity or sale of investments was Rs. 63,98,766. You will notice from the chart that is given here that the total investments that are made are at a lower value than the face value itself. It will be seen that the total value of investments is about Rs. 7,95,63,000 while their face value is Rs. 8,27,67,800. The proportion more or less works out the same in respect of each variety of the investments that are described here. Now when the maturity of Rs. 64,00,000 approximately took place it seems to me that between the face value and the purchase value there must be a difference of about 4 per cent, and they must have realised on that basis approximately Rs. 2,50,000. But I do not find in the statement of accounts here whether that profit has been made, and if that profit has been made whether it has been taken into account, and if it has been taken into account what is the use that has been made of this profit on the maturity of investments, which are of a capital nature and not of a revenue one.

MR. CHAIRMAN: That is all?

SHRI V. K. DHAGE: There are two or three points more, Sir.

MR. CHAIRMAN: Hurry up.

SHRI V. K. DHAGE: I will take up just two points. I am not elaborating them. I shall deal with the points only. Now, in the same balance-sheet and in the income and expenditure account it will be noticed that the employers' share is Rs. 2,25,29,288-6-8 and the employees' share Rs. 2,39,61,290-3-6. There is evidently a difference of Rs. 14,32,002, which

means to say that if the contribution of the employers is equal to that of the employees then you have to recover nearly Rs. 14,32,0002 from the employers. I would like to know as to what the Corporation has done in the matter of the recovery of this amount and whether proper legal action has been taken in this regard. I find from the accounts that they have spent only Rs. 1,560 by way of legal charges. I do not know whether all that has been incurred for the purpose of recovering Rs. 14,00,000

Then, Sir, at the foot of the balance-sheet the report of the Auditor states as follows: "Certified that subject to the remarks in the audit note this Balance sheet is in my opinion" etc. etc. represents the true state of affairs. Now, whenever a remark like that by an auditor appears at the foot of a balance-sheet it is something which is qualifying the report, to say that everything is not quite all right. I would like to know as to what remarks the auditors have made with regard to the accounts and the keeping of accounts, and would like to know whether the hon. Minister would place these remarks on the Table of the House.

Then, Sir, I find that the Report for the year ending 31st March, 1956, is being presented on the 13th September, 1957, more than a year afterwards. I do not know whether the provisions of the Act permit the presentation of the Report for a particular year after the lapse of one year, and if that is not permitted I would like to know what is the cause of the delay and whether the Government consider it quite proper.

Thank you very much.

RAJKUMARI AMRIT KAUR (Punjab): Sir, I am glad to be able to have just a few minutes to express my satisfaction at the extension of this scheme. We started a few years ago with very little in hand and when very little was being done for the worker. After all the worker should

[Rajkumari Amrit Kaur.] be the primary concern of a State, especially a State like ours, where production means everything to us, in fact means our future life. But I confess that *pari passu* with the improvement in the expension of this service—I have read the Report with interest—I would like to have v*ry much more information on many points in future reports. After all we are trying to improve the standard of medical care. On page 11 were have been given a little information as to how the standard of medical care has been improved. But I see that we are very very far yet from what OUT aims are, that is to say one general bed for every 800 employees, and one T.B. bed for every 1600 employees, and I think that something should be done to increase the speed of this service to the worker.

Further when we talk of improvement in the standard of medical care I want to know what this Corporation is doing in regard to the improvement in the prevention of illness amongst the workers. Are we concerned in this Corporation only with the illness of the worker and not concerned equally with preventing the worker from falling ill? I would like to have very many more figures given to me through the reports as to what illnesses these workers generally suffer from. We are given nothing at all. We are told so many people attended; so many people have received benefits; so many in some State and so many in another State, but no comparison has been given to us as the years go by, as the work of this Corporation is extending and extending more and more, as to whether the health of the worker also is being improved. I think that this is very important information that we would like to have in future reports. I, therefore, think that this is a great lacuna in this report. Just to be told that this is what we want, this is what we have not got, is not enough, and I agree with the first speaker this morning that defaulting persons, whe-

ther they be the States or whether they be the employers, should certainly be brought to book in some way so that the Centre alone has not to bear the expenses for what is extremely necessary and what is a beneficial activity which has to be undertaken by every State that intends to become a welfare State, however long it may take us to reach that goal.

Further, I would also like to know from the Minister whether the panel doctor system has been a success. I myself was one of those who strongly advocated whole-time doctors because I am quite sure that panel doctors are employed by States simply in order to lessen their expenditure on the benefits accruing to the worker. I feel that we should, as far as possible, try to have the whole-time doctor. But we are given nothing in regard to whether the panel system has been or has not been a success.

Further, I am glad that the attention of the Corporation has been drawn to the expenditure on administration. I have always felt that it has been very, very heavy in comparison with what we give to the worker. After all we give the worker Rs. 33 a year for himself and his family and that is very little. I think that the expenditure on the administration should be sought to be lessened considerably.

Finally, I would like again to make a plea for sufferers from tuberculosis. I think that what Dr. Gour said, is absolutely right. The worker who even has a suspicion that he has got T.B., instead of coming straightaway and asking for relief and, if treated promptly, being probably brought back again to work within three months, simply because he has not paid perhaps his ordinary contribution, is frightened of coming; he is frightened of losing his job, and you are getting more and more infective cases in these areas, which is a very serious thing and should be looked upon with very grave consideration.

I feel that tuberculosis being the menace, that it is, should be kept from creeping into our labour areas.

Sir, I would also like certain information and perhaps a little research to be conducted into the question of the nutrition of the worker. We suffer so much in this country from under-nutrition and malnutrition, and yet we have not any statistics given to us at all. We might have them if, as I said, we could have some knowledge given to us as to what the diseases are from which the workers suffer, those who have got benefits, apart from the injuries that the workmen get—and even those should be put down. Nothing is given to us in any kind of detail which would make these reports very much more interesting than they are. We have not been told in regard to maternity benefits as to what is the incidence of maternal and child morbidity and mortality. Has it come down amongst the workers? It should come down with the scheme. But we are not given any figures in regard to this either. So, in regard to the figures I feel that this report is somewhat disappointing; and those suggestions I would like to proffer for consideration for the next report because it is extremely important. I would like to know what is happening in regard to less overcrowding in our factory areas. The Corporation that caters to the health of the worker should be very deeply interested in that too. It is not so much curing when an illness comes that every Government has to be concerned with as to see that illness does not arise.

With these few remarks and suggestions, Mr. Chairman, I welcome this report and I am glad that the work is extending.

वंडित अल्फू राय शास्त्री (उत्तर प्रदेश):
सभापति महोदय, यह एम्प्लाइज इश्योरेस कार्पोरेशन का जो कार्य-विवरण हमारे सामने है, उसको देख कर बड़ा संतोष होता है।

[MR. DEPUTY CHAIRMAN in the Chair.]

हमारी सरकार श्रमिकों के हित के लिये उनके स्वास्थ्य के लिये बहुत चिन्ता कर रही है और एक अच्छा काम कर रहा है। श्रमिकों का स्वास्थ्य राष्ट्र का स्वास्थ्य है, क्योंकि अपने श्रम से जो उत्पादन वे करते हैं उसी के ऊपर देश की सम्पत्ति और देश का हित निर्भर होता है। तो ऐसे वर्ग के लिये जो कुछ भी किया जाये वह थोड़ा ही है। इस रिपोर्ट को देखने से यह पता लगता है कि थोड़े ही समय में इस वर्ग की योजना ने बड़ी लोकप्रियता का परिचय दिया है। जहाँ १९५६ के शुरू में भिन्न भिन्न स्टेट्स में कुल कर्मचारी ६ लाख ६० हजार इश्योर्ड थे वहाँ उसके अन्त में उनकी संख्या १० लाख ६ हजार हो गई। ३ लाख १६ हजार की संख्या की वृद्धि हो कर उसका १० लाख ६ हजार थोड़े से समय में हो जाने का अर्थ यह होता है कि यह योजना बड़ी लोकप्रिय योजना है और इसमें श्रमिक अपने कल्याण का मार्ग देखते हैं। इसको देख कर इस योजना का भविष्य बहुत उज्ज्वल लगता है और सरकार की ओर से इस दिशा में जो किया जाने वाला काम है उसके प्रति लोगों में संतोष है। इस काम की जो प्रगति है, जो प्रोग्रेस है वह स्वयं इस बात का एक बड़ा भारी प्रमाणपत्र है कि सरकार ने एक बड़ी अच्छी योजना चालू की है।

मैंने श्रमिकों के स्वास्थ्य के लिये रूस में जो स्वास्थ्य केन्द्र देखा था वहाँ विभिन्न स्टेट्स की तरफ से विभिन्न कारखानों में काम करने वाले श्रमिकों के लिये बैड्स का और रहने सहने का प्रबन्ध था। उपाध्यक्ष महोदय, मुझे स्मरण है कि आप ही उस डेलीगेशन के नेता थे और आपने स्वयं भी उसको देखा था। उसको देख कर मैंने यह समझा था कि किस प्रकार से एक जीवित राष्ट्र अपने यहां के श्रमिकों के कल्याण के लिये योजनाएँ बना सकता है और किस आराम से उनको रख सकता है। हम यहाँ बड़े-बड़े अस्पतालों में रहने की उनको सुविधायें देते हैं परन्तु यह सुविधायें उन सुविधाओं

[पंडित अलगू राय शास्त्री]

के सामने बिल्कुल फीकी पड़ जाती हैं जो कि मैंने वहां पर देखी थीं। एक श्रमिक और कृषक वर्ग की तानाशाही सरकार अपने यहां काम करने वालों को स्वास्थ्य की दृष्टि से क्या सुविधा पहुंचा सकती है इसका प्रत्यक्ष दशन हमन वहां पर किया था। हमें लगता था कि वे लोग जन्नत में रखे जाते हैं और उनका स्वास्थ्य बनाया जाता है। आज हमारा यह नवराष्ट्र जो कि अभी उदित हुआ है, वह उस तरह का कोई आदर्श यहां उपस्थित कर दे ऐसा अभी दिखाई नहीं पड़ रहा है। इस रिपोर्ट में भी हम देखते हैं कि ८०० श्रमिकों पर एक बैड की योजना बनाई है और कहीं १५०० श्रमिकों पर एक बैड की योजना बनाई है, तो देखने में यह मालूम पड़ता है कि हम बहुत ही थोड़ा प्रबन्ध कर पाये हैं लेकिन जिस दिशा में हम चल रहे हैं, तो हमारी मनोवृत्ति है, जो हमारे विचार हैं, वे ऐसे हैं जिन को उज्ज्वल ही कहा जा सकता है, लोक कल्याणकारी ही कहा जा सकता है।

यह लोक कल्याणकारी योजना का जो विवरण हमारे सम्मुख उपस्थित है उसको देख कर हम सरकार को उसके इस काम के लिये बधाई दे सकते हैं। श्रम मंत्रालय को लव्वैक कह सकते हैं, साधुवाद कह सकते हैं कि उन्होंने यह काम किया है। लेकिन एक चीज के लिये हम लव्वैक नहीं कह सकते और श्री आनंद अली यहां पर बैठे हैं वे २५ १९ विचार करें कि कार्पोरेशन ने जो चौकीदारों की तनखाह घटा कर, कहीं उनकी पोस्ट्स को हटा कर, कहीं उनको पार्ट-टाइम एम्प्लायमेंट १०-२० रुपये माहवारी में दे कर, पैसे बचाने की कोशिश की है और जो १ लाख ५२ हजार ८६० रुपये बचाने की कोशिश की है वह में समझता हूं कि कोई अच्छी कोशिश नहीं की गई है। इतनी थोड़ी तनखाह दे कर लोगों से काम लेने के मुकाबिले में उनका न रखना ही अच्छा है। आज के युग में जब कि बाजार में पैसे का मूल्य देखिये तो कुछ पता ही नहीं

चलता है कि उसका क्या मूल्य है तब १० रुपये माहवार में कोई आदमी क्या पार्ट-टाइम का काम करता होगा। वह अपने घर से जो आता है और हाजिरी दे कर चला जाता है इसकी उजरत उसको दी जा रही है या किस बात की उजरत दी जा रही है? इस तरह का एम्प्लायमेंट देना बिल्कुल रिडिकुलस है, उपहास्य है। इसमें हमारी विवेकदृष्टि न तो धन्यवाद की पात्र कही जा सकती है और न बधाई की पात्र ही कही जा सकती है। तो मैं समझता हूं कि छोटी छोटी बचत की तरफ ध्यान न देकर के हमारा दिमाग जरा ऊंचाई से काम करने वाला, जरा बुलन्दी से काम करने वाला होना चाहिये। सातवें पन्ने को पढ़ने से हमको इसका पता नहीं चलता है।

एक चीज इसके अन्दर और है और वह यह कि फेक्ट्रीज में जो टेम्पोरेरी एम्प्लाइज आते हैं वे जब १३ हफ्ते तक इस काम करें तब इस कोटि में आयेंगे, नहीं तो उनके ऊपर कुछ विचार नहीं किया जायेगा। यह चीज भी मैंने एक जगह पढ़ी और उसको पढ़ कर मैं इस नतीजे पर पहुंचा कि इस बारे में यदि हो सके तो अधिक उदारता से काम लेने की आवश्यकता है। ऐसा हो सकता है या नहीं, यह मैं नहीं कह सकता। यह चीज एक प्रयोग के रूप में है और मैं समझता हूं कि जो प्रयोग प्रारम्भ हुआ है वह प्रयोग अभिनन्दीय है और उसका स्वागत किया जाना चाहिये। रिपोर्ट को पढ़ कर और इसका जो कार्यक्रम है, जो कार्यवाहियां अब तक हुई हैं उनसे बहुत संतोष होता है। उसके लिये मैं इस कार्पोरेशन को और सरकार को बधाई देना चाहता हूं कि एक अच्छी दिशा में कदम उठाया गया है और मुझे आशा है कि यह कदम और आगे बढ़ेगा और इसमें और उन्नति होगी।

SHRI KISHEN CHAND (Andhra Pradesh):
Sir, I want only ten minutes.

MR. DEPUTY CHAIRMAN: We have
got forty minutes more. The

hon. Minister wants half an hour. You will have to take about five minutes.

SHRI KISHEN CHAND: Mr. Deputy Chairman, as has been pointed out, this idea of an Employees State Insurance Corporation is a very idea. It is an attempt at collective insurance so that medical benefits and disability benefits may reach the worker. It is being tried on a much larger scale in the United Kingdom where every citizen gets this medical benefit. Sir, I had hoped that in the running of this Corporation they would have drawn on the experience that is gathered in the United Kingdom. But a reading of this report will convince you, that they are not following it on healthy lines. We are taking some contribution from the employers, we are taking some Contribution from the employees. I will confine myself to the report for the year ending March 1956. In that year it will be found that the contribution of the employees was about Rs. 2 crores 40 lakhs, the contribution of the employers was about Rs. 2 crores 25 lakhs, and there was about Rs. 21 lakhs from dividend, making a total of Rs. 4 crore^j 86 lakhs. What should have been the purpose of this Rs. 4 crores 86 lakhs? They should have been spent on giving medical benefit to the workers, on giving them cash benefits, for accidents and sickness. But instead of spending Rs. 4 crores 86 lakhs, the Corporation only spends Rs. 1 crore 80 lakhs and saves Rs. 3 crores and odd. That mean's that the Corporation is not formed for the purpose of providing medical relief and sickness benefit to the workers, but the Corporation is formed for the slake of making a profit and putting it in a reserve fund and going on increasing the reserve fund. Just see the d'fference. From an amount of Rs. 4

res 86 lakhs the amount spent on the workers is only Rs. 1 crore 80 lakhs. If you further analyse that Rs. 1 crore 80 lakhs, only Rs. 51 lakhs is spent on medical relief and

Rs. 84 lakhs on cash benefits. The remaining Rs. 45 lakhs is spent on administration.

Now, Sir, I leave it to you for your judgment. Out of Rs. 4 crores 86 lakhs the worker is going to get only Rs. 51 lakhs for medical relief and Rs. 84 lakhs for cash benefits. This is not good. Our condemnation of the working of the Employees State Insurance Corporation is that they are not utilising the amount fully, collected by them from year to year for the benefit of the worker, and on the worker. They are keeping it in a reserve fund and building up a huge reserve fund. If you ask for better medical facilities, the State Governments say that they have no funds. The State Insurance Corporation contributes three-fourths of the expense to the State Government for the maintenance of the dispensaries. Sir, I can say from personal experience that there are long queues of workers waiting to be attended, and after several hours if they ever get a medicine, it is three-fourths water and possibly one-fourth some sort of medicine. The number of doctors being very small, there is bad feeling. The doctor is harassed; after all the doctor is a human being. He cannot go on attending to an infinite number of patients. The number of patients is very large. The result is that the doctor is harassed. The workers have got to wait for a long time. The net result is that there is bad feeling between the doctor and the worker who goes there as patient. The worker complains against the doctor and the doctor complains against the worker. Instead of Rs. 51 lakhs being spent on medical relief, they should have spent Rs. 1 crore 50 lakhs, three times that amount. The number of dispensaries should have been increased threefold. The number of doctors should have been increased threefold.

The cash benefit that is given is paid after great scrutiny. A great deal of higgling and haggling goes on. The net result is that the worker

[Shri Kishen Chand.] gets very little benefit. After all it is the worker's money or the employers' money. It is not Government money. Why do you keep it in reserve? Why don't you give better benefits? Instead of Rs. 84 lakhs being spent in the shape of cash benefit, at least Rs. 10 crores, should have been spent. The two together would have totalled Rs. 10 crores. Even then they would have been left with at least Rs. 1 crore 80 lakhs. So you can realise, that there is infinite scope for spending more money for the benefit of the worker.

I do not want the expenditure on the administration to go up. Let them continue to spend what they are spending at present on administration. But the balance should be spent for the benefit of the worker by employing more doctors, by giving better benefit. My friend Dr. Gour, said about hospital facilities. I beg slightly to differ from him, because I prefer that instead of having a separate hospital for the workers, if we reserve more beds in big general hospital, that would be better, because a big hospital has got all the facilities for various types of patients. In our country we do not have specialised hospitals for various diseases. There is a general hospital for the treatment of all diseases. If the hospital is a small hospital, they do not have the proper equipment. When the State Governments are getting money, they cannot come forward and say "we have no money". The State Governments get three-fourths of the amount, they spend on medical relief, from the Corporation. Therefore, my complaint is against the State Governments and the State Insurance Corporation that they are not utilising the funds that they collect and are just keeping them in the reserve fund.

DR. P. J. THOMAS (Kerala): Mr. Deputy Chairman, I had something to do with the drawing up of the Bill and therefore I wish to say a few words.

At that time the then Labour Minister, Shri Jagjivan Ram, was very keen on bringing out this legislation and we all wanted to increase the amenities of the working classes, but we found that there were difficulties in the way. We often compare India with the U.S.A. and the U.K., but even in those countries such help and assistance to labour came only rather recently. That is to say, it was difficult to advance in this direction for nearly two hundred years these countries have been at a high level in the field of industry. But in this country industry is still young and the profits from industry are not very extensive. Therefore, we felt that we could not go very far in extending all the benefits just mentioned by my hon. friend Dr. Gour. Referring to health benefits being given to family, one hopes that this grievance should be removed. But at that time, we had only lately started our *swaraj* Government. I do hope that conditions will soon improve. But we have to remember that in a country like ours the average citizen is living in bad conditions. The condition of the ordinary people and labourers is so low that you cannot immediately improve them and make people feel that they live in heaven. Indeed, the conditions must be improved, but we cannot do it in such great hurry, because our resources are limited and we have to make the best possible use of it so as to increase production rapidly.

DR. R. B. GOUR: The Corporation has ample resources.

DR. P. J. THOMAS: Well, it may be that the Corporation has got resources. Of course, the Minister will be able to answer that question.

In several places in my part of the country, we want hospitals and we are prepared to support the Government by giving contributions. But it will take a long time to get a hospital constructed. You require a

lot of material and there is a lack of such materials in this country. Therefore, it is not possible to get the work done immediately. We do want hospitals; they are urgently required. A large sum of money has to be spent for it. Mr. Kish Chand was speaking about the low percentage of funds spent by the Corporation. Should they spend all the money immediately? I do not think you can invest the whole money. Gradually, you will have hospitals and there will be more beds. But it is not possible immediately; it will take some time.

In the town near which I live, the ordinary workers—those who are not given the benefit of this insurance—are unhappy, even jealous that only workers in big factories are able to get such privileges regarding sickness benefit etc. In fact, this class of workers in factories coming under the Insurance Corporation Act is, a privileged class. We all very much like that they must have even more amenities. But this cannot be overnight; something must be done also to the other workers in the country. The progress has necessarily to be slow. After all, when they get a hospital, how many difficulties arise there for getting the number of beds we require? In a country like ours, they cannot afford to pay too heavily at the start. We desire that progress should be more rapid, but we have to agree that some of these defects are inevitable and things can improve only slowly.

There was also a point raised by Dr. Gour that the total contribution of workers is rather large. This is but inevitable. Take, for instance, the salt tax or any kind of indirect tax. Who pays it? It is paid chiefly by the poorer people. But in this case we have to note, this contribution is not like a tax. The whole amount is to be used for the labourers and they are numerous.

However, I admit that there has been some slowness in the implementation of the Act. But, I do feel that we have made a good beginning and we must make every effort for accelerating progress. As the same time, we must also see that all workers are given some benefits like these. There are the poor agricultural workers. They are getting a very low income for the work they do. What about them and the artisans and other workers like them? We cannot have in this country a privileged class of workers, an aristocracy among workers. I do not think our people will like it. This will take time.

I do want that those who come under this Act should be given further amenities, but that cannot immediately be to the extent that is often demanded by the labour leaders.

(Dr. D. H. Variava stood up.)

MR. DEPUTY CHAIRMAN: After Mr. Abid Ali, I will call you. (To Shri Abid Ali) 20 minutes.

SHRI ABID ALI: Then, how will I explain what he wants, Sir?

MR. DEPUTY CHAIRMAN: You can speak afterwards.

DR. D. H. VARIAVA: Mr. Deputy Chairman, I just want to state something about the medical treatment that will be given under this scheme. Doctors are appointed on panel and they are paid a certain amount—I think it is about Rs. 5-8-0 in Bombay . . .

DR. R. B. GOUR: Rs. 6-8-0.

DR. D. H. VARIAVA: ... per patient, per year. Now, on this basis, I hope that the Corporation and those in charge of it will see that the doctor gets the proper equipment and the proper amount of medicine that is required for the patients. I think the Ministry must have received complaints about the working of this benefit scheme. There are many

[Dr. D. H. Variava.]
complaints that there is a great delay; that they do not get proper treatment; that they do not get proper medicine. So, these things should be looked into and the doctors on the panel should be impressed that they are working not only for their own benefit, but for the benefit of the workers also.

I would also suggest that the number of patients allotted to a panel doctor should be restricted. I do not know what the number is at present, but I think it is about 2,000. Sometimes, it happens that a very busy medical practitioner is not able to cope with all the work that comes to him and the treatment given is haphazard. General diseases are very common. But some serious cases are missed, and specially, to detect T.B. in the early stages is very important. There are also cases of cancer. These patients are afraid to go to the doctor for treatment of T.B. because they fear that they will be removed from their service. If these cases are detected in the early stages, then treatment could be given with the present antibiotics and all that which will certainly cure them very soon.

Now, about the hospital facilities, the Corporation proposes that they should build hospitals with one bed for every 800 patients. I think it is a very costly thing. So, I would suggest that, with the amount that they have, they must build some extensions to the present general hospitals in the different cities and reserve beds for the workers. That will also be cheaper and the services rendered to the workers will be very efficient. New hospitals require crores and crores of rupees and we do not have so much fund at present. So, the extension of bed facilities in the present general hospitals will be, I think, a very good solution to this problem.

As for the maternity benefits, something should be done. There is no need to have maternity hospitals built for the patients, but I think

that beds should be allotted in the present maternity hospitals, both private and public, through the funds of the Corporation. That will be cheaper and more efficient.

With these words, I commend these Reports to the House.

SHRI ABID ALI: Sir, »' the outset, I may submit that we are discussing the working of the Corporation which is a statutory organisation appointed by an Act of Parliament and not by a department of the Labour Ministry. In this Corporation, we have the representatives of the workers, employers and also of both the Houses of Parliament. Amongst the workers' representatives, we have distinguished trade-unionists connected with various groups or alignments in the trade-union organisations. Sir, when Dr. Gour was speaking, I was thinking whether he had any consultation with his leader, Shri Dange who is a member of the Corporation Board. Perhaps if he had made a reference to him, the hon. Member would have been benefited and he would not have considered it necessary to level the criticism which he has chosen to make this morning.

DR. R. B. GOUR: Of the Standing Committee or the Board?

SHRI ABID ALI: I said, the Corporation Board. And the Standing Committee of the Corporation is appointed by the Government, of course, on the selection of the Corporation Board. Then, Sir, going down, there are regional committees appointed by the Corporation, and then there are local committees also appointed by the organisation. So why should there be so much criticism here? So far as the Government is concerned, I do not remember any decision of the Corporation which has not been accepted by the Government. Perhaps, all the recommendations or the decisions of the Corporation have been accepted by the Government. When the workers are fully represented and the decisions taken are mostly unanimous, then I think, that

should be quite satisfactory not only to the workers, but also to the hon. Members here.

I would request the hon. Members who have participated in this debate to kindly take a little more interest in the working of the organisation. From what they were speaking, I may submit with all humility and respect, my feeling was that they were very much far from the reality about the working of the Corporation. Sir, elaborate pains were taken by my hon. friend, Shri Dhage. I can say only this much that I was trying to find out from the friends in the Official Gallery if they could enlighten me on the various statements which he made after referring to the balance-sheets etc. but, Sir, this is not the place where we can go into all those details. The Corporation office will be very glad to give him any information which he asks for. Now, he said that there were 900 doctors in Bombay and no dispensary. Therefore, I said that the hon. Members were not aware of the working of the Corporation. My friend referred to Kanpur. In Kanpur there are dispensaries and doctors attached to the dispensaries which work under the Corporation, while in Bombay we have selected more than 900 medical professionals who possess dispensaries. This disposes of the point just now made by my hon. friend from Saurashtra. These requirements are stipulated in consultation with medical professionals as to which doctors should be brought on the approved list. Only those doctors are selected who have accommodation, required equipments and a certain period of medical practice. New doctor having no such facilities will not be appointed on the panel of the Corporation. So, doctors who are already possessing a dispensary in Bombay are appointed by the Corporation to attend to the insured persons. Now, it is one thousand insured persons and not two thousand persons. And they are at liberty to change their medical adviser. The workers are entitled to change according to their wish. They

can give notice to the Corporation and they can be assigned to a doctor of their own choice. Rs 6/8- is paid in Bombay and not Rs. 5/8- as it was stated.

So, I was saying that defect there would be everywhere. Which organisation or which person is free from defects? But we should only know how to look at things. I had very much welcomed this discussion. I was feeling that we might be able to get something substantial from the other side, but nothing came out. Of course, as I said, defects will be there. You bring a bag of wheat from the field. There will be some *kachra* in it. About half a seer of *kachra* and some *kankar* will be found in it. A child can take that little *kachra* and show it to the mohalla people and say, "This is what my father has brought from the field". So, I do not say that everything is perfect and all right. There is room for improvement everywhere, and we are alive to that fact. We have presented a frank and honest report of the working of the Corporation from which the hon. Members can find some point for criticism. It is not that the hon. Members have taken pains to go and find out these defects.. This is what we have presented here. So, that shows that not only we are presenting the facts as they are in a frank and honest form, but also we are alive to these defects. It is not that we shut our eyes. These are the defects which are pointed out in the Report so that the Corporation officials and the Government may remove them. Of course, the hon. Members are entitled to point out these things as well.

Then, Sir, some hon. Member said something about disentanglement. That also has already been remedied. In the Report it is mentioned that we give an opportunity to the workers to tell us whether they are disentitled or not. But there is a further improvement now. We go on the basis of the previous quarters entitlement. If a worker has not paid the

[Shri Abid AH.] dues for a particular quarter, or he has paid the dues and the employer has not communicated to the Corporation, that quarter is utilised for purposes of investigation whether the worker has really been disentitled or not disentitled. So far as entitlement is concerned—getting the benefits under the Corporation provisions—that is done on the basis of the previous quarter. So, the complaint which the hon. Member...

DR. R. B. GOUR: Just excuse me for interrupting you. The problem is that the remedy that you are suggesting in the Report is that you will inform the worker that he is being disentitled. What I would suggest is that you inform the employer that the worker is being disentitled, because it is the fault of the employer.

SHRI ABID ALI: True, Sir. But he is not disentitled. He continues getting the benefit. If the employer gives wrong information, even that will be enquired into, and he will continue getting the benefit. And I will submit, Sir, that whatever the hon. Members might say or think, so far as the workers are concerned, they are grateful and they are happy that they are getting these benefits under scheme. And just compare these workers with villagers. There should not be too much of a difference between the two. That is what the State Governments are objecting to. They are spending something for the Corporation insured workers which is substantially much more as compared to what they spend for ordinary citizens. It is not only the contribution which we receive from the employers and the workers which goes towards the running of the Corporation. The State Governments have also to contribute.

And, Sir, some hon. Member said—perhaps. Shri Dhage—"Why should so much amount be kept for investment?" We do not want to keep this amount idle there. The purpose is that we want to have hospitals for this Corporation. There will be

selection of land, building of hospitals, and all this takes time. Before long all this will be wiped away as soon as the hospitals are constructed. Equipping the hospitals will cost a huge amount. The hon. Members should not run away with the idea that because there are no hospitals workers do not get the hospital benefit. They are entitled as ordinary citizens to get admitted to hospitals, but because they are recommended by the Corporation offices, they get a preference at many places. About Kanpur, Sir, something was said. There the arrangement is that a person sent for hospitalisation by the Corporation dispensaries is straightway admitted. Therefore, Sir, that complaint has no justification. About 11,63,500 workers are covered and about 16,000 establishments. Some complaint was mentioned with regard to a worker who had gone to a village. May be here and there but these complaints should be brought to the notice of the Corporation and as I have submitted, the representatives of the hon. Member's organisation also are in the Corporation and they are quite alive to their responsibilities as well. With regard to representation in some regional committees, what can I do? If the workers of the region have disowned the A.I.T.U.C., its representatives cannot be appointed in those regions. If he has any complaints, that should not come

DR. R. B. GOUR: Do you say that Bombay has disowned A.I.T.U.C., with Mr. Dange in the Lok Sabha?

SHRI ABID ALI: He is a good friend of mine but if he does not represent the labour, he does not. It depends on the membership of the workers' union affiliated to the organisation tied..

DR. R. B. GOUR: Who has elected Mr. Dange?

SHRI V. PRASAD RAO: Capitalists perhaps?

SHRI ABID ALI: That was an accident because something happened.

Let us wait anyhow. With regard to sickness benefit, it starts, after two days, not after 7 days as an hon. Member said. Of course, with regard to 'Workmen's compensation, the limit is of 7 days, not so far as this Act is concerned, but this Act is dependent on the Workmen's Compensation Act and that Act we are amending and we hope that we will be able to do it within . . .

DR. R. B. GOUR: One good thing you have said.

SHRI ABID ALI: I always say good things but the difficulty is that the hon. Member cannot appreciate them.

A Member from U.P. said that about Rs. 10 was paid to some workers. That is only paid to sweepers who are just to sweep the small offices; just as it happens in other offices he comes and sweeps and goes. The Corporation does not want to make savings on this account.

DR. R. B. GOUR: Is he a part-time employee?

SHRI ABID ALI: He is just to come and sweep the office and go away. For that he is paid that much.

About savings mentioned by Mr. Dhage, I may submit that *we* are having savings. I will just mention the figures. In 1954-55 it was 12" 18 per cent, administrative expenses as compared to the recoveries, in 1955-56 it was 9-6 and in 1956-57 it was 8-7. From 12-18 to 9-6 and 8-7. It should be considered quite satisfactory.

About covering the families in Gujarat of course, that is to be done and should be done. We are working on this line?—first when we cover any area medical benefit is given and then starts cash benefit, so far as worker himself is concerned. The idea was first to cover the workers all over the country who are cover-able and then the families. That has to be done. There was some difficulty in covering the families. There was no crisis, as the hon. Member has

been thinking. There was neither crisis in 1953 nor in 1957. Crisis shall not be. Difficulties there were and difficulties, as I have submitted earlier, shall be there, always there should be, otherwise we are in a different world.

DR. R. B. GOUR: There should be also?

SHRI ABID ALI: These are to be solved and faced. The difficulty was that the State Government's argument, as I have submitted earlier, was that they have to contribute a much larger amount for the insured workers as compared to what they do for other citizens. Firstly, they were contributing about one-fourth of the expenses. Now it has been agreed that their contribution should be to the extent of one-eighth. Still this contribution from the State Government is much more than what they spend for medical services they render to the other citizens, but they have been good enough to agree to contribute a little more for industrial workers and with that it will become possible to cover the families also. But so far as the idea that we are taking more contribution from workers and less from the employers and some are capitalists or pro-capitalists etc. is concerned. I must say that the hon. Member should consider for a moment that we take this contribution from the employers and we have increased their contribution also. All that we get from the workers and the employers, nothing of that goes to the employers directly. Of course workers' efficiency increases—all that is there but employers don't get directly anything in return whereas every pie that is recovered both from the employer and the workers as well as from the State Government is spent for the good of the workers. It is not that any obligation is being done on them. They deserve to get these medical treatment and sickness benefits and we have increased the amenities. Formerly, we were giving a few weeks relief for T.B. patients. Now, it has been

[Shri Abid Ali] increased to 18 weeks. Compare these workers with other citizens. An hon. Member suggested "Don't charge a pie from those whose income is below 100." It is good but again somebody has to pay. It is not that this amount goes into the pocket of some individual and that individual should not pocket this amount and that it should go to the workers.

DR. R. B. GOUR: You have exempted those getting below Rs. 30.

SHRI ABID ALI: Yes. that is quite reasonable. That was passed here and there may not be anyone who may be getting Rs. 30 or less a month. Everybody generally is now contributing. So, if we exempt persons who are getting Rs. 100 or less, then a very large number of workers will have to be exempted from payment and it will not be possible for the scheme to work. It will have to be just abandoned. We don't want to abandon the scheme. We want that it should be run with more efficiency, economically and for the good of the workers and that more amenities should be provided and therefore this suggestion is not acceptable. But of course families have to be covered. The Ahmedabad suggestion was that there the mills, particularly the textile mills, are giving good medical facilities, so far as treatment in the dispensaries is concerned, to the workers and also some of the mills are giving out-door treatment to the families of workers also; therefore, they suggested that we should not extend the scheme to Ahmedabad so long as the families cannot be covered. The scheme will go there as soon as it is possible for the Corporation to cover the families not only in Ahmedabad but also at other places as well.

About the penal system *versus* service system, the difficulty is that everywhere we are not, like in Bombay, able to get dispensary facilities. Accommodation is not available in Bombay. Therefore, we have preferred the panel system. Of course, I

don't know exactly on this issue what is the opinion of the Corporation but my personal feeling is that service system would always be better, but at present we are having both the systems. Wherever it is necessary, we have the panel system and wherever it is possible we have the service system and in some places both even. I am thankful to my respected sister Rajkumariji for saying a good few words about the working of the scheme. She has also made some suggestions, but I must submit that her association with this institution has been much longer than mine. The Corporation was honoured by her being its Vice-President and the system which is now working there was until recently working under her advice and guidance. Therefore, whatever little defects she has been able to point out in the working, perhaps should not be assigned to us. The suggestions that she has made are quite valuable and we will give our earnest attention to all that she has said and other hon. Members have said. I am thankful to hon. Members for having sought this discussion but I am sorry to say that I am not benefited and I don't know—I am at a loss to understand—what was the purpose of this discussion. Still it is good that we got an opportunity and if I have succeeded in removing some doubts from the minds of the hon. Members, I shall be glad.

MR. DEPUTY CHAIRMAN: We will sit for ten minutes more. We have no other business. We will finish this and then adjourn.

1 P.M.

DR. R. B. GOUR: Mr. Deputy Chairman, I never thought that this discussion was meant to confer any benefit on the hon. the Deputy Minister, because he is rarely benefited by anything that we speak on the floor of this House or elsewhere. However, I felt and I still feel that it has been ¹ and I am confident that the discussion in this House has amply benefited the Corporation, that it has

amply benefited the country, that it has benefited the workers and the employees who are very seriously taking a constructive approach towards the whole thing but are facing very serious difficulties. I want that these difficulties must be removed in order to make the scheme a greater success so that it may become a real insurance scheme for them. As I have said these difficulties are making the workers increasingly hostile to the doctors and others and to the scheme itself in certain cases. Let us not gloss over these things. The hon. the Deputy Minister has tried to do that. But even tie, in spite of the overall complacent approach towards the thing, could not conceal that there were certain difficulties and problems that have to be faced. Then I interrupted. Sir, let him not forget that in a city like Calcutta there are 20,000 cases whose benefits have not yet been paid, pene-fit which they ought to get. This was published, not by the *Trade Union Record*, an organ of the A.I.T.U.C., or by the *New Age*, organ of the Communist Party of India. This was published by the *Juguntar* which is run by no less a person than a Minister in the Bengal Cabinet itself. A Congress paper, that published that there are, 1,000 workers in Calcutta suffering from tuberculosis who could not be admitted into the hospital for want of accommodation. In Ujjain there are not less than 800 cases whose benefits are yet to be paid to them. They are in the local offices. Therefore, the question of administrative slackness which is creating problems for the workers in getting their benefits in time has to be very seriously gone into. When I referred to disentitlement, the Deputy Minister said that remedial measure has been taken. I am sorry on page 21 in the 1955-56 Report the remedial measure suggested is this:

"In ordsr to prevent hardship to those disentitled because of the employers' default, a procedure was introduced during the year Under report under which an intimation

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of disentitlement is also sent to the insured person in advance."

SHRI ABID ALL That is an old story. We have advanced substantially since then.

. B. GOUR: I would like to know z new story. It should be the responsibility of the employer to inform the Corporation.

SHRI ABID ALL The worker will continue to get the benefit.

DR. R. B. GOUR: Who will inform the Corporation, the worker or the employer?

SHRI ABID ALL Both.

DR. R. B. GOUR: How can that be? The problem is that the worker cannot give the intimation. Sometimes the workers do not know what is written in the various coloured cards. It is in English and he does not know anything. Sometimes the cards are wrongly delivered. Lumps of cards axe sometimes delivered into my hands for distribution in my locality. Of course, some workers are there. But sometime:, wrong cards come to my locality. There is no mistake on the part of the Postal Department and let that not be made an excuse. What I say is, proper arrangements have to be made for the delivery of the right cards. Therefore, let us not take a complacent attitude towards these defects and thsse difficulties which are there in the practical working of the thing.

At the same time I am sorry he has suggested that the A.I.T.U.C. representative is there. I may ba on the Corporation, but we are not in the Standing Committee. We are not in the Benefit Committee. We are not in the regional comm'tees, as I said, in Uttar Pradesh, Bihar and other places. Therefore, I request him to take a constructive approach towards us. Let there be no'animus in any quarter. That is my approach. Let him not lightly brush aside such important organisations like the A.I.T.U.C. Even small organ sations should get representation. When representation

[Dr. R. B. Gour:]
 is given, we don't get it. There is the question of representation of trade unions. There should be sonu-
 ..uacmnery at the factory level where the trade unions, their representatives, could tackle the problems at that level. I get reports from the trade unions. One union has written to the hon. Shri Nanda that in the Irwin hospital blood is not available to the worker. The worker is asked to get two blood donors. Do you think the worker should be asked to do that? There is no blood in the blood bank and the I worker is asked to get two donors. | Either he should get two donors or wait for three or four months for an j operation, for then will come hi. chance or opportunity to get blood l from the hospital. Well, these are the , problems that the workers are facing | and they are very real problem" j That is why I a^ain feel that this \ debate has been useful and it was to ventilate these grievances of the workers that this motion was brought forward, to bring out these difficulties in the working of the whole schema. I am afraid the hon. the Deputy Minister in a fit of eloquence tried to belittle these difficulties here. Well, it was not just on his part. Anyway he has done it and I do not think he has done justice to the cause, nor anj service to the Corporation or to the country in making such complacent remarks in this House. With these words, Sir, I commend my motion tf the House.

MR. DEPUTY CHAIRMAN: Shall I put the amendment of Mr. Prasad Rao? Are you accepting it?

SHRI ABID ALI: No, Sir.

DR. R. B. GOUR: I am the mover of the motion, Sir. I have to accept or not. Who is he?

MR. DEPUTY CHAIRMAN: Yes, r am sorry. I am putting the amendment to the House. The question is:

"That at the end of the motion, the following be added, namely: —

'and having considered the same, this House if of opinion that immediate steps be taken—

(i) for the establishment of Hospitals in major industrial centres;

(ii) for improving the functioning of the Employees' State Insurance system by extending it to the families of the employees and by simplifying the administration; and

(iii) for exempting all employees drawing less than Rs. 100/-monthly from contributing to the scheme while providing them the benefit under it.' "

The motion was negatived.

MR. DEPUTY CHAIRMAN: The main motion has now been discussed. There is a message from the Lok Sabha.

MESSAGE FROM THE LOK SABHA

THE DELHI MUNICIPAL CORPORATION BILL, 1957

SECRETARY: Sir, I have to report to the House the following message received from the Lok Sabha, signed by the Secretary of the Lok Sabha: —

"In accordance with the provisions of Rule 9G of the Rules of Procedure and Conduct of Business in Lok Sabha, I am directed to enclose herewith a copy of the Delhi Municipal Corporation Bill, 1957, as passed by Lok Sabha at its sitting held on the 28th November, 1957."

Sir, I lay the Bill on the Table.

MR. DEPUTY CHAIRMAN: The House stands adjourned till 2.30 P.M. on Monday.

The House then adjourned at ten minutes past one of the clock till half past two of the clock on Monday, the 2nd December 1957.