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Title: Need to remove anomalies in the National Crop Insurance Scheme.

SHRI MANICKA TAGORE (VIRUDHUNAGAR): To protect the farmers to tide over unexpected loss during crop failure, the department of agriculture has introduced crop insurance under national Agriculture Insurance Scheme to protect the welfare of the farmers. Many farmers particularly from Tamil Nadu are complaining that crop insurance scheme is not beneficial to the farmers due to lack of proper norms and guidelines and it does not work in the desired way for the benefit of the farmers with regard to compensation which put the farmers and officials in dilemma.

The claim settlement under the crop insurance scheme is done after calculating the loss of the crop for the entire notified area but the loss should be calculated by taking the actual average yield against the normal average yield. But the norms had been relaxed over the years with regard to the notified area reducing it from the district level to block level and not to firka level. It has created lot of problems to both the farmers and the officials i.e. an individual farmer or a group of farmers who were not getting benefit on losing the crop and the company also suffer losses, as it has to pay compensation to all farmers of a notified area, including those individual farmers who get bumper crop.

Moreover, the insurance officials were way of any misuse of the scheme when taken at an individual farmers level and necessary mechanism should be put in place to check and misuse. All these problems have not been addressed so far. Such an insurance scheme that does not benefit the poor farmer should not be provided for.

Hence, I urge upon the Government through this august House to take necessary measures to set right the crop insurance schemes and take necessary steps to give proper compensation/settlement to the farmers as per the actual crop losses occurred during the year.