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Title: Need to restructure the crop insurance schemes to benefit the farmers and to set up an additional office of National Agriculture Insurance Scheme in Kerala.

SHRI P.T. THOMAS (IDUKKI): I would like to draw the attention of the Government towards the plight of farmers due to crop loss by natural calamities. The consecutive crop failures have made the agriculture a risky venture. Compensation for crop loss is meagre and it has to be revised. At the present cost of cultivation farmers are unable to afford the crop loss. Recently the cyclonic winds accompanied by monsoon showers caused severe damage to cash crops in many parts of Kerala. The compensation presently given is very nominal. For example the average yield from a coconut tree per year is Rs. 1500-2000 while the compensation fixed for a yielding tree is Rs.300 only. One banana tree yields a minimum Rs. 200-250, while the compensation given is one tenth. This has to be increased. I also request the Government that the norms for compensation must be relaxed for Kerala considering the small land holdings by farmers. The current norm of minimum damage area must be relaxed down from 5 acres. Presently there is only one office for National Agriculture Insurance Scheme in Kerala and does not have sufficient functionaries to operate across the state. The compensation for crop loss has to match the actual loss. The Crop Insurance schemes have to be restructured to benefit the farmers accordingly.