

Coming to the verification procedure, there are numerous difficulties. In industries like textiles the employers have not recognised the unions. I do not see why the ballot should not be accepted in those cases. Shri Indrajit Gupta referred to the Works Committee elections. Immediately after this formation of the Works Committee, in the Harness and Sadlery Factory elections have been held and all workers voted. Every worker has voted because he is a voter in the Works Committee Election, and the results have clearly proved that unions not affiliated to the INTUC are the strong unions.

Lastly, I will refer to the Audit Employees' Association. I would submit with all humility and with all my respect to the hon. Minister that in the case of the Audit Employees Association, even after the issue of the letter by the Home Minister that the recognition of those unions which was withdrawn after the strike should be restored, the all-powerful Auditor-General, who is not under any one, I believe, has not cared to restore that recognition of three unions in Kerala, Bombay and Punjab. This is really a sad commentary on our sovereign democracy, a sad commentary on the growth of healthy trade unionism in this country and a sad commentary on the functioning of the various Ministries. These unions were de-recognised during the strike. Even today when orders were already passed by the then Home Minister, the late lamented Shri G. B. Pant, when assurances were given by his successor in this House, the recognitions of those unions have not been restored. So, I would request the hon. Minister to kindly take note of all these things and order the restoration of the recognition of these unions immediately.

Since the suggestion I have made is the most democratic method of ascertaining the representative character of any union and as we profess to believe in democracy, if this sovereign Parliament rejects my proposal which

is very democratic, I do not know what is going to be the fate of this country. With these words, I would once again request the hon. Minister to reconsider his decision and accept my Resolution.

Shri Sham Lal Saraf rose—

Mr. Deputy-Speaker: There is no time.

Shri Sham Lal Saraf: I want to ask only one question, which is very important. We must bear in mind that there are backward areas and backward States in our country. All that has been stated about trade unions is with an eye on industrially advanced areas like Bombay, Calcutta, Madras and so on. There are two things in the statute book.

Mr. Deputy-Speaker: You are making a speech; not asking a question.

Shri Sham Lal Saraf: Taking notice of the trade union enactment which we have in our statute book and the industrial workers' education scheme, will they not be enough to educate our workers and make them fully vigilant and conscious of their rights, as far as their conditions of service are concerned, more particularly in the backward areas.....

Mr. Deputy-Speaker: That has nothing to do with the resolution.

The question is:

"This House is of opinion that with a view to check the representative character of Trade Unions, rival Unions should be compelled by legislation to have their influence tested periodically by reference to a secret ballot of the workers concerned."

The motion was negatived.

15.17 hrs. "

RESOLUTION RE: COMPULSORY
LIFE INSURANCE

Mr. Deputy-Speaker: The House will now take up consideration of the

[Mr. Deputy-Speaker]

Resolution by Shri D. C. Sharma regarding compulsory life insurance.

Shri D. C. Sharma (Gurdaspur): I beg to move:

"This House calls upon the Government to appoint a Committee to examine the question of introducing compulsory life insurance for every earning citizen of India and to suggest ways and means for giving effect to such a scheme."

I feel that this Resolution of mine is in conformity with the spirit of the Welfare State that we are building up in this country. It is also in consonance with the spirit of the age through which we are passing. It is also in accord with the need of the people who are living in the twentieth century. When we look at the history of mankind, we come to the conclusion that the industrial age, or the technological age, through which we are passing these days makes certain demands upon human resources that were not there when we were living in a tribal economy, or in an agricultural economy, or in some kind of backward economy. There is no doubt about the fact that when we were living in the tribal or agricultural economy our joint family system provided some kind of insurance for its members. It was a kind of security which society imposed upon the members of the family which was a social unit at that time. In a joint family all the members need not have been earning members. A joint family was like a beehive. There were certain workers and there were certain drones.

The Deputy Minister in the Ministry of Finance (Shri B. R. Bhagat): And a queen also.

Shri D. C. Sharma: There were certain persons who bore the financial burdens and there were others who lived a life of peace at the expense of others. But joint family system was good and that gave shelter to the aged persons. That provided

comfort to the disabled persons. That was responsible for keeping in good health even those persons who do not do much work. But now this joint family system has disintegrated. It is almost non-existent now. It may be there in some agricultural community but it is not to be found in cities or in urban societies. I think even there it is not to be seen very much.

What is to be done during this era which I call the era of technological expansion? Human beings are a prey to all kinds of accidents and diseases. Human life is a prey to all kinds of troubles and mishaps. What are we to do? I think human ingenuity has devised the system of insurance in order that people may live in comfort when they are not able to earn enough for their needs.

I was once a teacher and I found that in Madras State they introduced the triple benefit scheme for teachers. I say, all honour to Madras. Perhaps, that scheme has been introduced in other States also. This scheme meant a three fold advantage to the teacher when he retired. It meant that he should get pension, that he should get the advantage of provident fund. Why is this thing being done so far as teachers are concerned? It is because after a teacher has ceased to be an earning member, he needs something to fall back upon. It is something which is held in reserve.

In this age when road accidents are so many, when new diseases are occurring and when on account of the machines you may have some kind of a disability, it is necessary that every human being should have some kind of an insurance. I know a friend of mine who is a very good driver of a motor car. He drives his own car. But whenever he gets into his car he says to his people, "Do not be afraid if I do not come back. Who knows what may happen on the road?". Life has become so uncertain these days. Read the papers and what do you find?

Formerly we used to have known diseases—cancer, tuberculosis, pneumonia and things like that. But now I read about mystery diseases, sometimes in Bengal or sometimes in the Punjab, I cannot understand what kind of diseases we are having.

Shri Ansar Harvani (Bisauli): Mental diseases also.

Shri D. C. Sharma: I think, everyone thinks of the disease from which he is suffering.

I was submitting that the thread of life now hangs very thinly. Look at the accidents that we are having on the aeroplanes. Look at the number of accidents that we have had on the Railways. This morning I read in the newspapers—it was a news given by the PTI—that there was some railway accident. And what is the action taken? The action taken was “Driver killed”. Who killed the driver? Was it the Railway Ministry or the Railway Board or the General Manager who killed the driver? The driver was killed because of the accident but the action taken is “Driver killed”.

What I mean to say is that life is becoming very, very uncertain. Therefore all of us need insurance. I would not have made this proposition if this life insurance business had not been nationalised in my country. I am happy to say that I played a very, very small part in that. I am glad that this life insurance business now stands on the basis of national good and not on the basis of private dividends and private profit. Of course, I hope, there will be some day in the near future when general insurance will also be nationalised. I look forward to that day. But, anyhow, I thank God that this life insurance business is now in the public sector. Since it is so, it makes me bold to say that life insurance should be made compulsory.

You will say, “How can we introduce the element of compulsion into these things? We believe in voluntary savings and in doing things

voluntarily.” No, Sir. I submit that economists think in terms of three types of wages. There is a subsistence wage. That is a wage on which one is able to live. Then there is a saving wage. It is a kind of wage out of which you can lay by something. Then there is a cultural wage which enables you to live in accordance with a certain standard of life which prevails in civilised communities. But nowadays everyone has to live under very difficult circumstances. I meet persons who are drawing large salaries and they say, “We cannot make both ends meet”. I do not know whether they say so out of humility or they say what they feel. Everyone says that.

I remember, there used to be once a Finance Minister in my State. I am talking of the good old days and not of the post-independence days. He was a great economist. He was the Minto Professor of Economics in the Calcutta University at one time. His name was Sir Manohar Lal. He said to me one day, “What is wrong with that institution?” I said, “I do not know”. He said, “This institution is living beyond its means; but there is nothing to worry about it because all of us live beyond our means”. It is one of the curses of the modern age that most of us have to live beyond our means to keep up our standards and the show of respectability and all that. Therefore saving is becoming more and more difficult every day. I would ask the hon. Members who occupy the Treasury Benches as to how much they save per month. I do not think they are able to save anything.

Shri B. R. Bhagat: Wo do.

Shri D. C. Sharma: You will say that for the purpose of this debate. I ask the hon. Members of this House as to how many of them are able to save anything.

Shri S. M. Banerjee: Nothing.

Shri D. C. Sharma: I do not think anybody is able to save. Even if the salary is raised, your expenses will also go up. Therefore, in this Twentieth Century voluntary saving is a thing which cannot be practised. If somebody practises it, I think, he should be looked upon as a hero. Very few persons are able to save anything, specially the salaried persons. Of course, people who are in big business save something. I do not have anything to quarrel with them. But I am talking of salaried classes, of the people who are in the small income group. They cannot save anything. Therefore in order to protect them against the hazards of life, the accidents of human existence and the precariousness of existence we have to have recourse to a compulsory system of insurance.

An. Hon. Member: Free also.

Shri D. C. Sharma: I agree with my hon. friend, Shri Harvani, that we should have free insurance too. That day will come but, I think, that day will come after Shri Harvani is gone, I am gone and all of us are gone. That day will come. I have not doubt about that. But for the time being we want compulsory insurance. What is this insurance that we have got today? Go to any village. The Deputy Minister who is a very good friend of mine and for whom I have great regard, should go to some village in his constituency and ask the people, how many of you are insured. No. Very few.

Shri B. R. Bhagat: That is true.

Shri D. C. Sharma: What happens to them when the breadwinner dies? What happens to the family? I know what happened to me when my father died. I come from a very poor family. My father was a poor school teacher in an elementary school. I know what happened to me when my father died without leaving anything. When he died, I had passed the primary school. If my mother had not got some ornaments, I would have starved; my

brothers would have starved; my mother would have starved. What I say is this. Go to a village. You will find that very few people have any insurance. Why are there beggars in the streets? Why do people become sadhus? Of course, some people become sadhus from a purely religious motive. Why does all this happen? It is because we have no system by means of which we can get these persons insured.

The Life Insurance Corporation introduced a policy called the Janata policy. The Life Insurance Corporation consists of big persons drawing very big salaries. They want to go about in the cities. Therefore, the Janata policy did not suit them. Because, if they had the Janata policy, they would have had to go to the villages, and they would have had to rub shoulders with those persons who do not put on clothes which are very good. I want insurance for persons who have dirty hands, for persons who cannot afford washed clothes every day, for the persons whose income level is very very low. I want insurance for them. I want compulsory insurance for them. I tell you Rs. 500 may not mean anything to you. Five hundred rupees is a big thing for a poor man in the village. This can give him something. Therefore, what do I ask the Government? I request my friend the Finance Minister, with folded hands, to . . .

Some Hon. Members: No, no.

Shri D. C. Sharma: All right; no folded hands. I request him to appoint a committee to study the question of compulsory insurance. What is the harm? We will have more money. Already, our Life Insurance Corporation is investing money in housing. By doing this, they will add to our resources. Compulsory life insurance for every earning citizen of India; whatever it is, it does not matter. He may be a trade unionist; he may be working in the Ashoka

Hotel; he may be working in the Lok Sabha Secretariat; he may be working in the Delhi University, in a concern run by a friend of mine here. Let this compulsory insurance be given to every earning citizen. A committee to suggest ways and means for giving effect to such a scheme. This is what I want.

With your permission, Sir, I will take two more minutes of your time. There used to be what were called Relief funds at one time. I know one such relief fund. I forget the name. All these funds were slaughtered when this Life Insurance Corporation came into being. You could pay one rupee a month or two rupees a month. There used to be a fund like that. It used to count its members by thousands. A few lakhs were its members. People used to become members by paying one rupee a month or something like that. You do not know how they feel when they get some money after the death of somebody who is earning. That thing is gone. The Life Insurance Corporation has done away with all these things. There used to be the South India Teachers Union Fund and Students union meant for teachers. That is no longer there. We have got this omnibus thing.

I would say that you appoint a Committee to go into the question of compulsory insurance and see that every earning citizen of India becomes its member so that these advantages are reaped by people when he is not able to work and earn or by his successors and children or by other relatives.

Mr. Deputy-Speaker: Resolution moved:

"This House calls upon the Government to appoint a Committee to examine the question of introducing compulsory life insurance for every earning citizen of India and to suggest ways and means for giving effect to such a scheme."

There are three amendments. **Shri P. R. Chakraverti:** are you moving the amendment?

Shri P. R. Chakraverti: (Dhanbad) I move my amendment:

That in the resolution, after "India" insert

"whose annual income does not exceed Rs. 5000/- (rupees five thousand only)". (1)

Mr. Deputy-Speaker: It is taken as moved.

Shri B. K. Das: (Contai): I move:

That in the resolution, after "India" insert "or a section of such citizens". (2)

Mr. Deputy-Speaker: **Shri Shree Narayan Das:** not here. The amendments and the resolution are before the House.

Shri P. R. Chakraverti: Sir, **Shri D. C. Sharma**, with his rich experience and the hoary head that he carries on his shoulders, has pointed out certain points for justifying his resolution. I fully appreciate his view points. But, I have to move my amendment. The resolution in the amended form reads as follows:

"This House calls upon the Government to appoint a Committee to examine the question of introducing compulsory life insurance for every earning citizen of India whose annual income does not exceed Rs. 5000/- only and to suggest ways and means....".

Shri D. C. Sharma quoted certain instances where the man falls a prey to unforeseen circumstances which are called accidents. Life is, after all, an admixture of accidents and opportunities. Naturally, we have to be ready to face any moment any form of unforeseen events which may bring us some satisfaction in our life or may

[Shri P. R. Chakraverti]

carry us off from the place of work or from where we are now.

I want to point out one factor. I do not agree with him with regard to the facts which he was placing before the House where he was pointing out that the Members and also people outside are not accustomed to save. He forgot that I am sitting by the side of a gentleman who happens to be one of the greatest industrialists of India and that we are in the midst of so many people for whom this House need not worry and need not do anything. But, there are millions of people whose income falls below Rs. 400 per month. Excluding my fortunate friend who is sitting by my right side, the number of them is legion. They have got a certain status in life, in society and expectations growing out of the economic condition which they are beset with. A teacher, a small businessman, a bank assistant, a small sub-overseer or an overseer, a journalist of not so high eminence as that of Shri C. K. Bhattacharyya, but something lower than that, they have got certain expectations and cultural affinity which gives them glimpse of a way of life that does not necessarily keep them confined within the narrow border outlined by economic limitations. But when that cultural affinity keeps them tuned to a higher form of life, it is essential that certain minimum requisites of life must have to be satisfied. When this proposed Committee is appointed, we shall have to go into the details, and, therefore, I do not want to draw the line between earning citizens as such. There are earning citizens of India whose income falls far below a reasonable standard, say, Rs. 100 a month or below, and obviously, it is very difficult for them to contribute anything by way of premium for insurance. In such cases, we shall have to suggest something more, namely, whether they will have to pay or somebody else will have to pay on their score.

But the people whose earning is Rs. 150 to 400 a month belong to a stratum or structure of society in the context of which they have to meet certain elementary expenses and satisfy their felt needs. They have got other needs, namely cultural pursuits of life; they want some journals, some books, some contacts with the libraries, contacts with cultural institutions or membership of unions or clubs.

Shri C. K. Bhattacharyya (Rai-ganj): Cinemas in particular.

Shri P. R. Chakraverti: Naturally if it is an educative one, I also try to get some kind of training from those cinemas, but not from the others. Indeed these people have got a form of life which is turned to the psychological acceptance of certain forms of culture, but that mental acceptance is limited by the economic limitations. The conventional practice, put them to a form of life where sometimes they are prompted to spend beyond their means; and one does not know how to draw the distinction between what is called necessity and what is called luxury or conventional necessity. Still, they have to undergo a certain expenditure, and ultimately they find that they have nothing left for their rainy days, for those days when they may have to reckon with very unfortunate and unpleasant incidents, in life or accidents, as they are called. Such accidents are inevitable in life, and something must be kept in store to meet those emergencies. But where is the where withal, and where is the money? There is nothing to fall back upon, except whatever he is compelled to keep in reserve for those rainy days.

When one person gets some Rs. 250 to Rs. 300 a month, within this sum, he is able to purchase all the essential requisites of life; but he cannot keep by anything, and circumstances force

him to spend whatever small means he has at his disposal. In spite of everything in spite of all good intentions, he is forced to spend himself out. So, there must be some other system which makes him at least a subscriber to what is called small savings.

So, I am concerned with the person who is directly connected with that attempt which is now going on all over the country, namely the campaign for raising the small savings. In the Planning Commission, it has a place of its own. The people must have a certain quota, to fulfill. It is voluntary and we are trying to enlist as many subscribers as possible ultimately reaching the target. But how will we do it and in what process? We cannot compel the person with meagre income to save by conventional forms like customary practices or through good-will or other forms, except by imposing some obligation on his part to make some savings. In the earlier days, when Shri D. C. Sharma was a school-boy, and we had the practice in our earlier days when we were encouraged to put some savings in a bamboo. In my part of India, in a bamboo in the house, which formed the prop and pillar of the house, there was a small hole, and the money was put inside the bamboo, and it went down; unless one took away that prop and pillar, he could not have access to the money. So, in that way, we were encouraged to save something; and that was a form of compulsory investment. Elsewhere, the people had some other ideas, and they used to keep some pitchers, and those pitchers were put under the ground, few feet deep. Ultimately nobody knew where the pitchers were and how much money they contained and one day, Shri D.C. Sharma or some other fortunate gentleman could get hold of it, after twenty years of the death of the person concerned; and then it was said that Kubera or some other jinn like Alaadin's jinn had kept it there. That was also another form of investment. But that was scarce. That was not a generally accepted form.

So, we should now try to introduce a new form, of investment, for the people with meagre means of income, who live practically on the subsistence level. There is no standard of living in India where 70 per cent of the people are living below the subsistence level. But, still, we must do something to enable them to invest, through some form of agency, so that they could store something for the rainy days, for those days when some unforeseen circumstance may befall them in the course of their movements. It is not only in air travel or in the train, but even when a person goes on the street, he may be a victim of certain accidents, and as I said earlier, life is a series of accidents.

Let us introduce some form of investment wherewith the person will will-nilly save something in the form of compulsory insurance. I did not intentionally move an amendment to bring in the question of those people whose income comes below Rs. 100. I shall be prepared to discuss that in detail in the committee. But I am concerned now with the people who are called low income groups, say, whose income comes up to Rs. 400 a month. That person has got a thinking process, a rational will and everything else, but the one thing which he cannot do is to save something; because the minimum pressures of his way of life force him to spend away what he gets. He cannot save anything, except when there is some agency which takes it off from him.

Naturally, a school-master or a postal clerk or a bank assistant or a small journalist or a petty businessman may save something of the order of Rs. 10 to 15 per month provided he gets an assurance that it will bring him a return, ultimately giving him a little more than what he has stored, and at the same time, make some provision for some accidents in life, or, for instance, the accident from which Shri D. C. Sharma is suffering, namely old age; my hon. friend is thinking of old-aged people, but I am thinking of young men; I am thinking of the

[Shri P. R. Chakraverti]

young man who has got new life in the office, and who is growing every day, and who has to think twentyfive years ahead of him. I would say that he is a very good and well-intentioned man, but still he is not in a position to save, and circumstances as they are always bring pressure on him to spend something on hospitality, for giving a good cup of coffee to a visitor or something else. Thus he spends away that money, that Rs. 10 or 15 which he tries to save but cannot. The moment the payment is made to him, the money can be taken away at the base; and he knows that this money which has been deducted from his salary will ultimately bring him a better return.

From that aspect, I would suggest that we should leave alone those people whose income is more than Rs. 400 a month; let us concentrate on low income group; let us try to understand the problems of those people who are really needy and who are not in a position to save.

So, I have ventured to suggest this amendment covering those people whose income does not exceed Rs. 5000 a year. I am sure my hon. friend Shri D. C. Sharma will accept this amendment, further, we shall go into the details when the committee is appointed in terms of the Resolution.

श्री य० प्र० मंडल (जयनगर) :

उपाध्यक्ष महोदय, सचमुच में यह प्रश्न एक बहुत मूल वस्तु से सम्बन्धित है। कम्पलसरी लाइफ इश्योरेंस की स्कीम जोकि शर्मा जी ने अपने प्रस्ताव में सुझाई है समयाचित है और मैं उसका समर्थन करता हूँ। अब आजकल जैसी आर्थिक स्थिति है जीवन के आखिरी भाग में मनुष्य काम करने और पैसा कमाने के लायक नहीं रहता और अनिवार्यतः अवकाश ग्रहण करता है। यह बहुत जरूरी है कि अपनी वृद्धावस्था सुख से व्यतीत करने के लिये वह कुछ पैसा बचा कर भविष्य के लिये रखे अन्यथा उसको भारी मुसीबत का सामना

करना पड़ेगा। अब जैसाकि माननीय शर्मा जी ने बतलाया कि आज मनुष्य का खर्चा इतना बढ़ गया है कि जब तक कुछ इस तरह से अनिवार्य बचत करने की योजना उसके लिये लागू न की जाय वह वृद्धावस्था के लिये कुछ नहीं बचा पाता। भले ही उसकी आमदनी साधारणतः अच्छी क्यों न हो उस के लिये अपने आप पैसा बचाना मुश्किल हो रहा है। जिस तरह से अनेक वर्गों के कर्मचारियों के हित के लिये यह प्राविडेंट फंड आदि की अनिवार्य बचत करने की योजनाएं सरकार ने चालू की हैं यह कम्पलसरी लाइफ इश्योरेंस की स्कीम भी उसी प्रकार उनके लिये अनिवार्य कर दी जाय और मैं श्री शर्मा के इस सुझाव का समर्थन करना हूँ। हम लोगो ने देखा कि देश में जीवन बीमा कंपनियों के राष्ट्रीयकरण हो जाने के बाद उनके निगम के द्वारा काफी उन्नति हुई है।

जीवन बीमा का राष्ट्रीयकरण के बाद हिन्दुस्तान के हर एक नागरिक को यह विश्वास हो गया है कि जीवन-बीमा एक बहुत बड़ा और राष्ट्रीय काम है, जिस के पैसे से बहुत से उद्योग चलाये जा सकते हैं। फिर उन उद्योगों को तरह तरह के स्रोतों से मूलधन देना और इसके साथ ही राष्ट्र के लोगों को यह अनुभव कराना तथा उन में यह आदत डालना भी बहुत जरूरी है कि प्रत्येक नागरिक को देश के लिये और अपने लिये कुछ न कुछ बचाना ही चाहिये। यह काम कम्पलसरी लाइफ इश्योरेंस के जरिये ही हो सकता है। इसलिये यह योजना बहुत अच्छी और लाभदायक है खास कर हमारे डिपुटी फिनांस मिनिस्टर श्री भगत जी बहुत अनुभवी हैं और वह इन सब बातों को जानते हैं। सरकार को कम से कम इस ग्रहम मसले की जांच कराने के लिये वक्त और मौका देना चाहिये। इस से यह भी फायदा होगा कि लोग समझ सकेंगे कि यह नैशनलाइज्ड निगम एक राष्ट्रीय उद्योग है और उसको

गांवों तक ले जाने के लिये छोटे छोटे कमाने वालों तक ले जाने के लिए यह एक बहुत उपयुक्त काम होगा और उस तरफ यह एक महत्वपूर्ण कदम होगा ।

जैसा कि प्रोफेसर साहब ने कहा है, जो ज्यादा कमाने वाले लोग हैं, अगर उन को छोड़ दिया जाय और इस योजना के दायरे से बाहर निकाल दिया जाय, तो कोई आपत्ति की बात नहीं है, लेकिन जिन लोगों की आमदनी सौ रुपये मासिक या १२०० रुपये सालाना से कम है, उनको इस योजना के अन्तर्गत लाया जाना चाहिये और उन के साथ कम्पलेशन होनी चाहिये, वरना उन की हालत वृद्धावस्था में बहुत दर्दनाक बनी रहेगी ।

जब राष्ट्र में राष्ट्रीयकरण का एक बहुत बड़ा कदम उठा है और देश में लाइफ इंश्योरेंस (जीवन बीमा) के महान कार्य के महत्व को समझा गया है तथा यह अनुभव किया गया है कि प्रत्येक अच्छे समझदार आदमी के लिये जीवन के अन्तिम हिस्से के लिये कुछ न कुछ बचाना ही चाहिये तो ऐसी स्थिति में अब ऐसा मौका आया है, जब एक ऐसी समिति का निर्माण किया जाये, जो कम से कम १२०० रुपये सालाना की आमदनी वालों की स्थिति की अवश्य जांच करे और यह देखे कि कहां तक हम उन लोगों को अनिवार्य रूप से कुछ न कुछ बचाने के लिये बीमा द्वारा प्रेरित कर सकते हैं ।

वैसे सरकार ऐसे बूढ़े लोगों की सहायता के लिये शायद कुछ विचार कर रही है, जिन के पास आमदनी का जरिया नहीं है और जिन का कोई सहायक नहीं है, लेकिन ऐसे लोग भी हैं, जिन की आमदनी बहुत कम है । उदाहरण के लिये प्राइमरी स्कूल के शिक्षकों की हालत दयनीय है । उन को चालीस पैंतालीस रुपया मासिक वेतन मिलता है और ५५ वर्ष या ६६ वर्ष की उम्र के बाद उन को कह दिया जाता है “अब समाज को आप की जरूरत नहीं है ।” इस के अलावा ऐसे मजदूर भी हैं, जो

कोयले वगैरह की खानों में काम करते हैं और उन को दो ढाई रुपया रोज मिलते हैं । आप अनुमान लगा सकते हैं कि उन की हालत वृद्धावस्था में क्या होगी ?

इस “स्कीम” को लागू करने से पहले यह जरूरी है कि यह वातावरण तैयार किया जाये कि यह ‘इंश्योरेंस’ राष्ट्र के लिये बहुत महत्व की और बहुत जरूरी है । इस के लिये आवश्यक है कि एक अच्छी और महत्वपूर्ण समिति को नियुक्त किया जाये, जिस का दायरा निश्चित कर दिया जाये कि वह मजदूर और शिक्षक आदि उन लोगों के बारे में जांच करें, जिन की आमदनी १२०० रुपये सालाना तक है । प्राविडेंट फंड के लिये कुछ न कुछ इन्तजाम किया गया है । अगर यह योजना भी अनिवार्य रूप से लागू कर दी जाये, तो इस से देश के निम्न आय वालों का बहुत ज्यादा भला होगा । आगे चल कर जब इस से पैसा आयेगा, तो राष्ट्र का बहुत सा काम हो सकेगा । इस “अनिवार्य” शब्द से हमें घबराना नहीं चाहिये । ऐसी स्थिति में सरकार को इस प्रकार की एक कमेटी निश्चित रूप से नियुक्त करनी चाहिये, जो देश के सब हिस्सों का पूरा अध्ययन करे और कम आमदनी वाले लोगों के आर्थिक मसलों की जांच करे । उस के बाद सरकार जान सकेगी कि लाइफ इंश्योरेंस का दायरा कितना बड़ा है और उस का भविष्य कितना उज्ज्वल हो सकता है और वह कितने बड़े बड़े काम कर सकता है ।

यह कहते हुए मैं श्री शर्मा के इस प्रस्ताव का समर्थन करता हूं कि प्रत्येक कमाने वाले नागरिक के लिये अनिवार्य रूप से बीमा लागू करने की जांच करने के लिये यह लोकप्रिय राष्ट्रीय सरकार एक समिति नियुक्त करे, जो इस महान सदन को मुझाये कि इस सम्बन्ध में क्या करना चाहिये ।

Shri B. K. Das: I am in complete agreement with the principle of the Resolution so ably moved by Shri D. C. Sharma. When he wants that the

[Shri B. K. Dās.]

question should be examined for all sections of earning people, I think it should be limited to certain sections. The time has not come when it could be extended to all sorts of earning people. There are people in villages, agriculturists and others, who have got very small earnings. They may not come under the scheme. But it is possible that a certain section of people who have got a certain amount of income may be brought within such a scheme.

An amendment moved by Shri P. R. Chakraverti says that it should be limited to a certain amount of income. Without putting such a limit, if a Committee is appointed, it could go into the matter and examine to what extent a compulsory insurance scheme can be introduced and work out such a scheme. What we find today is that insurance is limited to only the upper class people who have got a certain decent income. It is very seldom that the lower income groups are voluntarily able to save something for insurance. Today if we look into the figures, we find that the average sum assured is Rs. 4,018. This was in 1960. If this is the average insurance, the average premium would come to more than Rs. 200. There are very few people who are able to pay a premium of Rs. 200 per year.

Generally, when insurance is on a voluntary basis, we find that people who have got very high income are approached by the agents.

16 hrs.

[Mr. SPEAKER in the Chair]

The field officers try to find out such people as will be able to invest large sums, and be able to take large amounts of insurance. They do not generally go to the poor or low-income group people.

Mr. Speaker: Will the hon. Member conclude within a minute or two, or would he like to have a longer time?

Shri B. K. Das: I have just begun.

Mr. Speaker: Then he can resume it afterwards.

16.01 hrs.

MOTIONS FOR ADJOURNMENT—
contd.

STATEMENT OF MINISTER OF IRRIGATION
AND POWER RE: BREAKDOWN OF
POWER SUPPLY IN DELHI

Mr. Speaker: Shri A. K. Sen.

Shri S. M. Banerjee (Kanpur): Sir, I rise on a point of order. My point of order is this, that when we were discussing about the power crisis, the question was raised by my hon. friend Shri Frank Anthony whether this was or not a concurrent subject. If I have heard the Prime Minister correctly, he has owned the responsibility. Should I take it that he did not consult responsible opinion? The point before the House is whether you admit the Adjournment Motion for discussion. Where is the point for the Law Minister to decide it even after the Prime Minister has said so? I want to know whether the Prime Minister consulted the Law Minister or not.

Mr. Speaker: Am I precluded from consulting the Law Minister if I want assistance before coming to a conclusion whether I should allow the adjournment motion or not?

Shri S. M. Banerjee: No, Sir.

Mr. Speaker: Exactly this is what I am doing. What is the objection?

Shri S. M. Banerjee: My objection is only this, that generally if an adjournment motion is allowed, we discuss it from 4 O' Clock. May I take it that if it is allowed after the statement, we will be allowed to discuss not only this but the breakdown and the failure of the Government?