

हुआ जब यह काम उस इंस्टीच्यूट को सौंपा गया था और यह कि वह कई राज्यों में सर्वे करने गये। मैं जानना चाहता हूँ कि वहाँ पर क्या स्थिति है और यह सर्वे करने के बाद और किन-किन चीजों की वहाँ पर सम्भावनाएँ मालूम हुई हैं ?

**SHRI ANNASAHIB SHINDE :** The surveys are of different types. A large number of survey reports about fishery products and fisheries potential in different coastal areas are available with us. But as far as this Institute is concerned, it is supposed to go into specific problems and to have survey of marine products and export potential, etc. This is also with reference to the promotion of exports.

**श्री रवि राय :** उड़ीसा में जैसे चिलका झील है और समुद्र है तो उसकी पोर्टिशिएलिटी को देखते हुए क्या सरकार कोई अर्वाधि बांधेगी जिसके कि अन्दर यह रपट सरकार के पास आ जाय और क्या सरकार सदन को यह बतायेगी कि कब तक वह इम रिपोर्ट को सदन के सामने रख देगी ?

**SHRI ANNASAHIB SHINDE :** As far as the development activity is concerned, it is not dependent on the availability of this report. Actually the development of major and minor harbours all over the country, including Orissa, is going on. Therefore, it is not dependent on this report. This report would help us in identifying certain areas for development and as and when the report is available, Government will have to scrutinise it, examine it properly, and if some of the recommendations are found useful, we shall be glad to use them and undertake development activity on that basis.

**SHRI CHINTAMANI PANIGRAHI :** Even before this team of the Indian Institute of Foreign Trade, the Ministry of Food and Agriculture took special interest in having a survey of the coastal areas in Orissa. Even the Central Fisheries Research Institute, which was working on Chilka Lake for a number of years to develop fisheries there, had also worked into this problem. That report is with the

Government of India so far as fisheries research schemes in Chilka Lake are concerned. I would like to ask the hon. Minister whether they have taken any decision so far as the recommendations of the Central Fisheries Research Institute, which are before the Government, are concerned.

**SHRI ANNASAHIB SHINDE :** This is altogether a separate question. If proper notice is given, it should be possible for me to give the information to the hon. Member.

**SHRI CHINTAMANI PANIGRAHI :** May I draw the attention of the hon. Minister to the fact that this relates to the same area which the team of the Institute of Foreign Trade took the responsibility of visiting ?

**MR. DEPUTY-SPEAKER :** Mr. Amin.

**SHRI R. K. AMIN :** It is a well known fact that, so far, in our country we have not made adequate efforts to develop our marine products, especially fisheries. The hon. Minister also knows very well that in the State of Gujarat about 1,000 miles are sea-coast and efforts in this direction are also very inadequate. In view of the fact that there is an urgency to develop marine products and fisheries, would the hon. Minister consider establishing a fishing harbour in Gujarat ?

**SHRI ANNASAHIB SHINDE :** The Government of India are aware of the fact that there is a considerable potential for the development of fisheries in our country. The hon. Member will appreciate that the development is really getting on very well. For instance, our exports of fisheries have gone up to Rs. 24 crores last year. As far as development of a harbour on the Gujarat coast is concerned, Government has already taken up some activities on the Gujarat coast.

#### Crop Insurance Scheme

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\*245. **SHRI YASHPAL SINGH :**  
**SHRI MANGALATHUMADAM :**

Will the Minister of FOOD AND AGRICULTURE be pleased to state :

(a) whether Government have taken any decision in regard to the introduction of

the Crop Insurance Scheme in the country ;

(b) if so, the States which have implemented this scheme ; and

(c) the time by which this scheme will be fully introduced ?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI ANNASAHIB SHINDE) : (a) No Sir, no final decision has been taken.

(b) and (c). Do not arise.

श्री यशपाल सिंह : चन्द्रमा की विजय से पहले यह बात चलाई गई थी क्राप इश्योरेंस की। सो-काल्ड विक्ट्री ओवर मून तो हो भी गई है। लेकिन यह बात अभी शुरू भी नहीं हुई है। मैं जानना चाहता हूँ कि यह क्राप इश्योरेंस कब तक शुरू हो जायेगा और सरकार इस मामले में कौनसा स्टेप लेना चाहती है ?

SHRI ANNASAHIB SHINDE : I appreciate the anxiety of the hon. Member. This matter came up before the House a number of times. We referred this scheme to the State Governments for their comments. Naturally some of the State Governments have expressed reservations. Some of the State Governments say that they would be prepared to undertake the scheme if the Centre is prepared to finance it. In the beginning the Punjab Government was very enthusiastic about it, and we thought that it would be a good thing to seek the co-operation of the Punjab Government. But the Punjab Government has now gone back on their original idea ; now the Punjab Government has taken the position that there are hardly any areas which are insecure from the point of view of crop and, therefore, they are not interested in taking up the scheme. The financial implications and the attitude of the State Governments are being examined. Moreover, when we sent the scheme to the State Governments for their comments, there were no popular governments in West Bengal and U.P. The Government of India have decided that it would be better to obtain the comments of those popular

governments also, and we have now sent the scheme to West Bengal and U.P. Governments.

श्री यशपाल सिंह : जब तक यह नहीं होगा तब तक किसान की जरूरत कैसे पूरी होगी ? आपने किसान को बांधकर डाल रक्खा है बैंक के साथ और बैंक उन्हें एक-एक साल तक रुपया नहीं देता। मैं अपनी मिसाल आप को बतलाता हूँ। मेरे लिये 3,000 रु० स्टेट बैंक ने मंजूर किया था। मुझे 750 रु० रजिस्ट्रेशन का भी लिया। मेरा 750 रु० वह खा गये और मेरी 50,000 की जायदाद को मारगोज कर लिया, और आठ महीने तक रुपया नहीं दिया। सामंतशाही युग में एक बार आग लगी थी। छः महीने बाद पानी पहुँचा। यहाँ फसल सूख गई, भड़क गई। आग में फसलें, मारी गई लेकिन आठ महीने तक पानी नहीं मिला। आखिर यह स्कीम कब तक चालू होगी और कब किसान को राहत मिलेगी ? श्री विभूति मिश्र यहाँ पर नहीं हैं, वह किसान की दिक्कतों को जानते हैं।

SHRI ANNASAHIB SHINDE : The hon. Member may have a genuine grievance. But this has nothing to do with this Question.

SHRI P. VENKATASUBBAIAH : The hon. Minister has said that this matter is engaging the attention of the Centre and some State Governments ; some of the State Governments which were enthusiastic in the beginning have not been coming forward and they want the Centre to bear the entire expenditure. As the hon. Minister has said, this is a matter which is already engaging their attention. This is a very important programme for the farmers especially in an area which is subject to frequent famines and droughts and particularly in rain-fed areas. May I know from the hon. Minister whether he will try this scheme on a pilot basis with Central finance in a particular area so that if it is successful there he can commend it to the State Governments, instead of raising the expectations of the farmers and not coming forward with the scheme thereafter thus creating an adverse opinion about the

sincerity on the part of Government to come to the rescue of the farmers ?

**SHRI ANNASAHIB SHINDE :** This can be considered only after Government have finally approved of the scheme.

**श्री राम चरण :** क्या मंत्री महोदय बतलायेंगे कि जिस तरह से सरकारी कर्मचारी का इश्योरेंस होता है, बिजिनेसमैन का होता है, और सबका होता है, उस तरह से किसान की भैंस का, गाय का और खेत का क्यों नहीं होता है । आप हर चीज का राष्ट्रीयकरण करते हैं । आप ने एल० आई० सी० का राष्ट्रीयकरण किया था ताकि किसान मजदूरों का फायदा हो, उसके बाद बैंकों का नेशनलाइजेशन किया । जब भी कोई बात पूछी जाती है सरकार कहती है कि इस स्टेट से इंफार्मेशन नहीं आई है उस स्टेट से इनफार्मेशन नहीं आई है । अगर सरकार सही मानों में नेशनलाइजेशन करना चाहती है तो मैं जानना चाहता हूँ कि कब तक वह हर किसान के खेत और प्रापर्टी, भैंस, बैल वगैरह का कम्पल्सरी इश्योरेंस करने की स्कीम लाकर उसको कार्यान्वित करेगी जिससे कि नेशनलाइजेशन का असर हो सके । नहीं तो वह बिल्कुल भूँडा और पोलिटिकल स्टंट ही रह जायेगा ।

**SHRI ANNASAHIB SHINDE :** As far as cattle insurance is concerned, if any State Government wants to undertake it, there is no difficulty in the way of their doing so ; under the existing law they are free to undertake cattle insurance ; any body dealing with insurance can take it up, and there is no prohibition in law.

In the present scheme which is before the Government of India, it has been suggested by experts that an element of compulsion should be introduced. The Law Ministry has advised that if the element of compulsion is to be introduced, then there must be a Central law. So, this is being examined from that angle. If voluntarily the scheme is to be undertaken by anybody there is no bar.

**SHRI NITIRAJ SINGH CHAUDHARY :** Ordinarily insurance applies to motors, scooters etc. But in spite of the fact that

the number of cultivators in this country is the largest, their condition is not being properly looked after. In that context may I know whether Government would consider the fate of the cultivators in the rain-fed areas and take some steps to get their crops insured ?

**SHRI ANNASHIB SHINDE :** The scheme which has been prepared by the Government of India can be implemented only after the necessary law is enacted.

**SHRI RANGA :** Why is it that Government have not thought of experimenting this in one or two of their own Centrally administered areas ? On an earlier occasion, Government had stated that they had insituted a scheme for insurance against natural calamities and they had invited the State Governments to become partners in it, so that the State Governments and the Government of India could share in it. How is it that Government have not thought of developing that scheme at least before they could take up compulsory crop insurance ? How soon will they be able to bring forward the Bill which the hon. Minister has said that he is considering ?

**SHRI ANNASAHIB SHINDE :** This Scheme was examined by insurance experts, and some international experience was also taken into consideration before the scheme was formulated. The considered view of the experts is that under Indian conditions, an element of compulsion is absolutely necessary and it will not be possible even to take up some pilot projects before the Central law is enacted, if an element of compulsion is to be an inseparable part of the scheme. That is why unless the scheme is approved and the law is enacted, it will not be possible to undertake this.

**SHRI RANGA :** How soon are they going to introduce that Bill ?

**SHRI ANNASAHIB SHINDE :** When it is under consideration. I cannot say. The State Governments' comments will have to be available, and the financial implications have to be examined, and then only it will be possible, for Government to take any action.

**SHRI ANANTRAO PATIL :** May I know whether it is a fact that some general insurance companies have already started crop insurance ? As far as I know,

in Maharashtra, the British India General Insurance Co. had started insuring sugarcane and grape crops. Even after so many years of Independence, the British India General Insurance is functioning as a private concern and as a pioneer in the field of crop insurance. In view of this, may I know whether the Agriculture Ministry is going to recommend to the Finance Ministry to nationalise general insurance companies which are doing this crop insurance very well ?

**SHRI ANNASAHIB SHINDE :** In any State, any organisation, either Government or semi-Government, or even co-operatives can take up voluntary insurance of any crop, cash crop or horticultural crop, and there is no bar to that ; anybody is free to undertake that activity and we would like to encourage such activity.

**श्री कंबरलाल गुप्त :** मंत्री महोदय इस बात को स्वीकार करेंगे कि हर साल सूखे और बाढ़ के कारण मुल्क में करोड़ों रुपये का नुकसान होता है और जो हमारे गांवों के रहने वाले किसान हैं उनको बहुत ही हानि होती है। इस चीज को ध्यान में रखते हुए क्या मंत्री महोदय और केन्द्रीय सरकार एल० आई० सी० को यह कहेगी, उनको यह रेकमेंड करेंगे कि वह वालंट्री स्कीम क्राप इन्श्योरेंस की चालू करें और ऐसा अगर नहीं हो सकता तो उसका कारण क्या है और क्या कोई और अलटर्नेटिव स्कीम इन्श्योरेंस के अलावा किसी राज्य सरकार ने आपको सुझाई है, यदि सुझाई है तो वह क्या है ?

**SHRI ANNASAHIB SHINDE :** It is a suggestion for action.

**श्री कंबरलाल गुप्त :** मैंने दो सवाल पूछे थे। एक सवाल तो यह था कि राज्य सरकारों में से किस-किस ने क्या-क्या अपनी राय दी ? क्या किसी ने कोई अलटर्नेटिव स्कीम भी सुझाई है और सुझाई है तो क्या ऐक्शन लिया ? दूसरा यह था कि आप एल० आई० सी० को क्यों नहीं कहते वालंट्री इन्श्योरेंस के लिए ?

**SHRI ANNASAHIB SHINDE :** The Gujarat and Himachal Pradesh Governments have taken the position that Government should not get involved in this and this could be entrusted to autonomous or independent bodies. Orissa, Uttar Pradesh and West Bengal would like to await the experience of the other States before taking up the scheme ; of course, this was the view conveyed much earlier by the State Governments but after the new Ministries have come into power there, we have referred the matter to them again.

I do not think that the LIC can take up this activity, but there are other insurance corporations which may take this up, and the suggestion can be examined.

**SHRI KANWAR LAL GUPTA :** Why should he not recommend this to them ?

**SHRI ANNASAHIB SHINDE :** We can examine whether there is any possibility of that.

**श्री रणधीर सिंह :** स्पीकर महोदय, मैं थोड़ा सा सख्त सवाल पूछूंगा आपके मार्फत मिनिस्टर साहब से। किसान को ज्यादा से ज्यादा मारने की, दबाने की तो बातें अब तक हुईं। सीलिंग लगी है, कीमतें मुकर्रर कर दी हैं। जोन उसके लिए बन गए हैं। टैंक्सेज उसके ऊपर बढ़ गए हैं। मैं आपसे पूछना चाहूंगा कि कोई इन्सेन्टिव की बात भी किसान के लिए आज तक 20 साल में कोई हुई है ताकि किसान समझे कि मेरी सरकार है, मेरी पार्टी है ? नेशनलाइजेशन का जैसे नारा है ऐसे ही सीलिंग का है, क्राप इन्श्योरेंस का है। तो क्या आप चीफ मिनिस्टर्स कान्फरेंस बुलाकर एमजेंसी लेवे लपर जैसे नेशनलाइजेशन किया, ऐसे ही उनके लिए ऐसी कोई स्कीम लागू करेंगे क्यों कि 40 करोड़ आदमियों का सवाल है। 24 घंटे किसान को फिकर रहती है, कभी पानी से है, कभी बिजली की कड़क से है, कभी गर्मी से है, 24 घंटे उसकी फसल को नुकसान होने का अंदेशा रहता है तो जब यह कृषि देश है और ऐसा स्लोगन आज 20 साल से चल रहा है, उसकी बेसिस पर वोट लेते हैं तो इस स्थल से एमजेंसी लेवल पर चीफ मिनिस्टर्स कान्फरेंस

बुलाकर कोई फैसला आप करेंगे जैसे नेशन-लाइजेशन का किया, मैं बाबू जगजीवन राम जी से पूछना चाहता हूँ और वह न मानें तो मॉडिनेन्स के जरिए से करें और एल० आई० सी० में भी कोई रूल डेवलपमेंट फंड क्रियेट करके यह क्राप इश्योरेंस स्कीम लागू करें, क्या ऐसा बहू करना चाहते हैं ? नहीं करना चाहते तो क्या बातें हैं जो उनके सामने हायल हैं ?

THE MINISTER OF FOOD AND AGRICULTURE (SHRI JAGJIWAN RAM) : I shall take up this matter at the next Chief Ministers' conference. But the position is this. If we entrust this to any insurance companies and if it is voluntary, the apprehension, on the basis of actuarial calculations, is that the scheme may not prove a success. Therefore, the entire question is whether it should be a compulsory insurance, that in any area all the farmers will have to insure their crops. That creates difficulties. Unless State Governments agree, it will not be possible for the Centre to undertake this responsibility. Agriculture being entirely a State subject, it will not be possible for the Centre to take upon themselves the execution of any scheme of crop insurance in any State. I shall again take up this matter with the Chief Ministers and see how far we can go in this regard.

SHRI RANGA : There was a scheme for insurance against natural calamities.

SHRI JAGJIWAN RAM : That means only putting money. Something is put by Centre and something by the States. There is a difference between the two.

SHRI P. VENKATASUBBAIAH : Will a pilot scheme be put into effect ?

SHRI JAGJIWAN RAM : Wherefrom will the money come ? The NDC has decided the pattern of allocation of Central surplus to State Governments.

SHRI MANGALATHUMADAM : May I know (1) whether State co-operative banks and agricultural institutions have been consulted in this matter, and (2) whether

the proposed Agriculture Commission has also been asked to examine the crop insurance proposal ?

SHRI ANNASAHIB SHINDE : We have referred it to State Governments. They are free to consult whomsoever they like, who are directly or indirectly concerned with this.

#### Loan to Small Farmers

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\*246. SHRI CHANDRA SHEKHAR SINGH :  
DR. SUSHILA NAYAR :

Will the Minister of FOOD AND AGRICULTURE be pleased to state :

(a) whether it is a fact that money-lenders, businessmen and rich farmers have gained hold over Co-operative Credit Societies and thus they are reaping undue profits ; and

(b) if so, whether Government propose to prepare any scheme or law so that the loans to small farmers may be granted ?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI M. S. GURUPADASWAMY) : (a) and (b). A statement is placed on the Table of the Sabha.

#### STATEMENT

The growth of vested interests in some of the cooperative credit societies resulting in undue gain to a limited number of influential persons in a phenomenon which has been engaging the attention of the Central and State Governments.

The Crop Loan System has been introduced for providing short term credit to all sections of cultivators on the basis of their requirements for growing different crops and their repaying capacity. The liberalisation of loaning policies and procedures in respect of short, medium and long term loans by the cooperative credit institutions and the effective implementation of the Crop Loan System is constantly pursued. With a view to provide incentive to the cooperative credit institutions and for covering the risks involved in financing weaker sections, a scheme for creating special