

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

bad debt reserves with subsidy from Government is under implementation. The Chief Ministers' Conference held in Madras in June, 1968 made certain specific suggestions for curbing the growth of vested interests. The State Government have been advised to incorporate legal provisions in their cooperative laws for implementing the suggestions of the Chief Ministers' Conference, where such provisions are necessary. This has been done in some States and the matter is under active consideration in others.

Government of India have formulated a special scheme for helping small farmers which is to be implemented on a pilot basis in selected areas. Details of the scheme are being worked out.

श्री चन्द्र शेखर सिंह : मंत्री जी बताने का कष्ट करेंगे कि क्या देश में छोटे-छोटे किसानों के लिए ऋण देने के लिए कोई कानून बनाए जा रहे हैं या बनाए हैं ? अभी तक सिर्फ बड़े-बड़े किसानों और व्यापारियों और अमीर किसानों के लिए ही ऋण देने की परम्परा रही है। आज देश में 20 वर्षों से किसानों को आगे बढ़ाने का सवाल आ रहा है कि हम उनको स्वावलम्बी बनाएं, खाद की समस्या हल करें। तो ऐसे जो छोटे किसान हैं इन लोगों के लिए क्या सरकार ऋण देने के लिए कोई व्यवस्था करने को सोच रही है और यह कब तक करने जा रही है ?

SHRI M. S. GURUPADASWAMY : It is true the number of small farmers is large. I share the anxiety of the hon. member that something more has got to be done to this class of small farmers. Sometime back, at the Chief Ministers' conference and later at the Co-operation Ministers' conference, certain steps were decided upon. State Governments have been apprised of these recommendations and various State Governments have been taking steps to see that the credit facilities, services and various inputs reach the small farmers more and more. Already the Kerala and Maharashtra Governments have amended the laws and some more Governments are coming forward in this regard. They may be amending the laws so that the small farmers get larger benefits in future.

श्री चन्द्र शेखर सिंह : लेकिन मंत्री जी ने यह नहीं बताया कि कानून में संशोधन कब तक होने जा रहा है और कब से लागू किया जायगा।

SHRI M. S. GURUPADASWAMY : We have already circulated the recommendations of the conference and the State Governments are taking steps. All have agreed that the small farmers should get more benefits in future and the agriculture Ministry is thinking of setting up an agency on a pilot basis all over India to give facilities for the small farmers and the co-operatives will be used in due course for this purpose.

SHRI YOGENDRA SHARMA : By what time are the various State Governments expected to make necessary modifications ?

SHRI M. S. GURUPADASWAMY : As early as possible. We are anxious that we should take up this matter as early as possible.

SHRI K. NARAYANA RAO : My experience shows that the small farmers in the countryside have not been benefited by the co-operative institutions and they go to the small money lenders on an annual crop return basis. It is very assured repayment, not like other cases. In every village there is what is called a co-operative union and somebody runs it ; he will conduct it on behalf of the entire village and he gets the signature from various persons. Sometimes all the signatures are forged and he goes to the central bank and he gets the benefit.

MR. DEPUTY SPEAKER : The mechanism is known. What is the question ?

SHRI K. NARAYANA RAO : In the name of small farmers so much money has been taken but the repayment was not done with the result no loan is given and thus there is stagnation in the process. Are they thinking in terms of bringing about institutional changes in the pattern of lending operations ?

SHRI M. S. GURUPADASWAMY : There is the problem of vested interests and we have recognised it. That is why

various steps are suggested to the State Governments. In this regard co-operative institutions themselves have been asked to take some initiative. For instance, we have asked them in future to give loans on the basis of crops raised and also on the basis of capacity for repayment. We are also setting apart some special fund for risk taking. Other steps are also contemplated in regard to membership of the co-operative society. As I said earlier, the reality had been recognised and various steps are taken to remedy the defects in the existing system.

MR. DEPUTY-SPEAKER : The short question was : are you contemplating structural changes in the credit machinery ?

SHRI M. S. GURUPADASWAMY : Structural changes are under contemplation but it is very difficult to bring about radical changes in the structure of co-operatives. We have recommended to the State Government that the money lenders and all kinds of middle men should be eliminated from the co-operative societies.

श्री प्रकाशवीर शास्त्री : क्या कृषि मंत्रालय ने राज्य सरकारों के सहयोग से अथवा स्वयं इस प्रकार की कोई जानकारी ली है कि छोटे किसान निजी साहूकारों के ऋणों के सूद से इतने दब गये हैं कि उस सूद-दर-सूद से अपनी जिन्दगी में कभी उभर सकेंगे—यह कठिन दिखाई देता है। इस भारी ऋण की चट्टान के नीचे वे दबे हुए हैं। क्या आपने कोई इस प्रकार का सर्वेक्षण कराया है कि ऐसे किसानों की संख्या कितनी है और वे चट्टान के नीचे से निकल सकें—इसके लिये क्या सरकार कोई उपाय सोच रही है ?

THE MINISTER OF FOOD AND AGRICULTURE (SHRI JAGJIWAN RAM) : I do not think there is any separate survey only for the small farmers but the survey of rural indebtedness as a whole was made. There is no doubt that facilities of credit do not often go to the small farmer through co-operatives or other institutions of credit, but intercepted by and large by the bigger farmers.

We have two or three schemes. The Planning Commission is examining one scheme for the fourth Five Year Plan by which we can undertake some districts in each State for taking care of the small farmers so far as credit and other agricultural inputs are concerned. The question was considered also in the conference of Co-operative Ministers and it was decided that as a first step, the vested interests in the co-operative societies should be removed and some amendment to the Co-operative Act is necessary, so that certain set of individuals may not monopolise the office of the co-operative society for long years. But as the House may infer, there is a political resistance from the co-operative leadership to any change to this effect, but some of the State Governments are undertaking the measure. By and large, with the entry of the commercial banks in the agricultural sector, the bigger farmer may be taken care of by the commercial banks, and co-operative credit should be made available to the small farmer also.

The House will appreciate that the work of the Central Government is to suggest these things to the State Governments. The primary responsibility again is of the State Governments and we can only suggest to them, but the actual implementation, whether it is an amendment of the Co-operative Act or the implementation of new schemes for the small farmer, becomes the responsibility of the State Governments. But I am very much concerned about what is happening in the rural side. If this trend of agricultural development goes on, imbalance may be created and a situation may arise when bitterness will be noticeable between the big farmers and the small farmers.

श्री विभूति मिश्रा : उपाध्यक्ष जी, मंत्री जी ने सही चित्रण किया है। मैं बिहार राज्य की हालत बतलाता हूँ। वहाँ कुछ आदमी कोऑपरेटिव फार्म के मेम्बर हो जाते हैं और वे दूसरों को कोऑपरेटिव का मेम्बर होने के लिए आने नहीं देते हैं। शिण्डे साहब ने इस सम्बन्ध में प्रयत्न किया कि ग्राम इण्डिया बेसिज पर कोई ऐसा कानून बने, लेकिन वे बेचारे भी लाचार हो गये और ग्राम इण्डिया बेसिज पर कोई कानून नहीं बन सका। हम

लोगों ने 22 बार संविधान में परिवर्तन किया है, उसमें सुधार किया है। 100 में से 70 फीसदी किसान हैं जो गांवों में रहते हैं और उनमें भी 100 में से 60 फीसदी छोटे-छोटे किसान होते हैं, जिनके पास 1 एकड़, 2 एकड़, 4 एकड़, 5 एकड़ जमीन होती है। वे बेचारे मेम्बर होना चाहते हैं, लेकिन उन्हें मेम्बर नहीं होने दिया जाता। मैंने खुद अपने गांव में मेम्बर बनवाने की कोशिश की, लेकिन मेरी बिरादरी के लोग मेम्बर नहीं होने देते, मैं खुद लाचार हो गया। रजिस्ट्रार से कहा, बाबू श्री कृष्ण से कहा, वे बेचारे भी लाचार हो गए।

मैं जानना चाहता हूँ कि जब दोनों पक्षों के लोग यह चाहते हैं कि संविधान में परिवर्तन किया जाय और आल इण्डिया बेसिज पर कोऑपरेटिव के लिये कोई कानून बनाया जाय जो सारे हिन्दुस्तान में लागू हो तथा गरीब किसानों को ऋण मिल सके, जैसे सेठ लोगों को कामर्शियल बैंक से मिलता है, उसी तरह से छोटे किसानों को यहाँ से मिल सके, किसान अपनी खेती की तरक्की कर सके तो क्या हमारे मंत्री जी, जैसा कि वह सोच रहे हैं, कोई मसौदा लायेंगे ताकि संविधान में परिवर्तन किया जा सके ?

SHRI JAGJIWAN RAM : I think I have comprehensively covered these questions. We know the ills and advantages of the co-operative movement. So far as legislation is concerned, as the hon. Member may be aware, if any person is not admitted as a member of any co-operative society, he can approach the Registrar of Co-operative Societies and he may order the admission of that member but that is no solution. If one member comes on the order of the Registrar and the other members are hostile to him, it will not be possible for him to sit in the meeting itself. So, it is not the law that is the solution.

As far as amendment of the Constitution is concerned, I do not think co-operatives should become a Central subject. I personally am of that view. Therefore, there is no question of amending the Consti-

tion. Certainly, we will have to take action at the non-official level, so that some of the ill of the co-operative movement can be rectified and some legislation will also be necessary so that the vested interests may be eliminated. As far as the commercial banks are concerned a beginning has been made and some of the commercial banks have started advancing credit even to the small farmers. As I have said, it is just a beginning but the beginning has been rather encouraging.

श्री राम सेवक यादव : क्या मंत्री महोदय ने इस बात की कोई जानकारी प्राप्त की है कि देश के विभिन्न भागों में कहां-कहां सहकारी बैंकों की व्यवस्था नहीं है ? मैं उन्हें मिसाल के तौर पर बताऊँ कि बिहार में छोटा नागपुर के इलाके में निजी लोग किसानों को ज्यादा सूद पर पैसा देते हैं और उन्हें तंग करते रहते हैं। छोटे किसानों को ऋण मिल सके, इसके लिए क्या मंत्रालय ने राज्य सरकारों को यह सलाह दी है या देने जा रहा है कि वे कानून में तब्दीली करके यह व्यवस्था करें कि भ्रालाभकर जोत वाले किसानों और छोटे किसानों को सदस्य बनाना लाजिमी हो और धनराशि का एक निश्चित प्रतिशत उन्हीं को मिले ; यदि नहीं तो क्या मंत्रालय ऐसा करने पर विचार करेगा।

SHRI M. S. GURUPADASWAMY : Sir, for the information of the hon. Member I may say that we have introduced what is called "crop loan system". Under the "crop loan system" any farmer, any tenant, any share-cropper can get loans from the co-operatives.

श्री भीठा लाल मीना : गांवों में सहकारी बैंकों की व्यवस्था दोषपूर्ण होने के कारण किसानों को उनसे फ़ायदा नहीं हो सकता है। इसके विपरीत स्टेट बैंक की शाखाओं तथा भूमि बंधक बैंकों से जरूर ऋण मिल जाता है, लेकिन उनकी प्रणाली इतनी उलझी हुई है कि किसान को दस जगह से प्रमाणपत्र लाने पड़ते हैं और शुरू-शुरू में ही उसके सी, दो सौ रुपये रिश्कत देने में खर्च हो जाते हैं।

क्या सरकार किसानों को जल्दी ऋण देने के लिए इस प्रणाली को बदलेगी या इसके लिए एक अलग विभाग खोलेगी ? आज-कल सहकारी समितियों से किसानों को खाद और बीज नकद पैसे से दिया जा रहा है, उधार नहीं मिल रहा है। क्या सरकार किसानों को ऋण चुकाने के लिए भी कर्जा दे रही है ?

SHRI M. S. GURUPADASWAMY : For that we have asked the State Governments to simplify the procedures. It is true and it has come to our notice that certain malpractices are prevalent. We have asked the State Governments to simplify the procedure so that the farmers may not wait for long, they may not use the middlemen and they may not resort to other practices. This is one of the suggestions made to the State Governments and some State Governments have already taken steps in this regard.

WRITTEN ANSWERS TO QUESTIONS

Institute of Catering Technology and Applied Nutrition, New Delhi.

*244. **SHRI TRIDIB KUMAR CHAUDHURI :** Will the Minister of FOOD AND AGRICULTURE be pleased to state :

(a) whether his attention has been drawn to the complaints of the students and trainees and subordinate staff against the administration of the Institute of Catering Technology and Applied Nutrition, New Delhi ;

(b) whether it is a fact that the Catering Adviser of the Government of India was sent to conduct an enquiry into the affairs of the Institute ; and

(c) if so, his findings and action taken by Government thereon ?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI ANNASAHIB SHINDE) : (a) Government is not aware of any specific complaint against the administration of Institute of the Hotel Management, Catering and Nutrition, New Delhi.

(b) No, Sir.

(c) Does not arise.

डाय-अमोनियम फासफेट का आयात

*247. **श्री महाराज सिंह भारती :** क्या **श्री लालू तथा कृषि मंत्री** यह बताने की कृपा करेंगे कि :

(क) डाय-अमोनियम फासफेट की तरह का अर्च्छा और सस्ता उर्वरक कौनसा है जिसको डाय-अमोनियम फासफेट का आयात बन्द होने पर किसानों को उपलब्ध कराया गया है ; और

(ख) क्या सरकार को इस बात की जानकारी है कि किसान नाइट्रोजन वाले उर्वरक के साथ-साथ फासफोरस के उपयोग को अधिक पसन्द करते हैं और यदि हाँ, तो उस नाइट्रोजन उर्वरक का नाम क्या है जिसमें फासफोरस है तथा जिसे सरकार द्वारा किसानों को उपलब्ध कराया जा रहा है ?

श्री लालू, कृषि सामुदायिक विकास तथा सहकार मन्त्रालय में राज्य मंत्री (श्री अन्नासाहिब शिन्दे) : (क) और (ख). इसमें कोई सन्देह नहीं कि डाय-अमोनियम फासफेट, फासफेटिक उर्वरकों के सबसे सस्ते स्रोतों में से एक है और इसके उपयोग का परिणाम भी बहुत अर्च्छा रहता है। फिर भी इसके आयात को अस्थायी रूप से बन्द कर दिया गया था, क्योंकि देश में आयातित डाय-अमोनियम फासफेट का भंडार बड़ी मात्रा में था और साथ ही फासफेट पूरक उर्वरकों का उत्पादन करने वाले देशीय कारखानों ने भी उर्वरकों का भंडार एकत्र कर लिया था जो कि समाप्त किया जाना आवश्यक था। कृषकों को डाय-अमोनियम फासफेट की अपनी आवश्यकताओं की पूर्ति में कोई भी कठिनाई नहीं हुई, क्योंकि राज्य सरकारों के पास इस उर्वरक के पर्याप्त भंडार थे इसके अतिरिक्त देश में ही उत्पादित डाय-अमोनियम फासफेट और विभिन्न कोटि के अमोनियम फासफेट जिसमें कि नाइट्रोजन और फासफोरस दोनों ही