

III. Social Security Scheme for shepherds

The Central Wool Development Board, Ministry of Textiles introduced Social Security Scheme during 11th Five Year Plan to benefit the sheep breeders. This scheme supports the sheep breeders by providing insurance coverage to them and their sheep flock by implementing two plans (i) Sheep Breeders Insurance Scheme and (ii) Sheep Insurance Scheme. Both insurance plans are based on Jan Shree Bima Yojana of L.I.C. and Mahatma Gandhi Bunker Bima Yojana (MGBBY) of Ministry of Textiles and Livestock Insurance Scheme of States Animal Husbandry Departments. CWDB intends to continue both these schemes during 12th plan.

OBJECTIVE:

The objectives of these insurance plans are to provide enhanced insurance coverage to sheep breeders in the case of natural death/ accidental death, total/ partial disability and for their sheep flock in the case of accident including fire, lightning, storm, tempest, flood, inundation, famine and diseases contracted or occurred during the period of the policy.

(i) Sheep Breeders Insurance scheme

In India, the sheep breeders are below poverty line, illiterate/ semi illiterate, living in remote hilly and desert areas and most of these lead migratory life in search of suitable pastures for their sheep flocks. During migration they face adverse conditions such as rains, cyclones, storms, snakebites, attack of wild animal etc. Due to migration and illiteracy, they could not get proper medical facilities and other social and economic benefit such as insurance. The basic objective of the Sheep Breeders Insurance Scheme is to provide/ enhanced life insurance cover to sheep breeders in the case of natural as well as accidental death.

At present, the CWDB is implementing 'Sheep Breeders Insurance Scheme' with the help of Life Insurance Corp. (LIC) in all wool producing States with total premium amount of Rs. 330 per shepherds.

Out of total annual premium of Rs. 330/-, the contribution from GOI (CWDB) is Rs. 150/-, Sheep Breeders contribution is Rs. 80/- and Rs. 100/- is being borne by LIC from its Social Security Funds. The Benefit payable to Sheep Breeder is: in the event of normal death of the sheep breeder, Rs. 60,000/, in case of partial disability Rs. 75000/- and in the case of accidental death/total disability, Rs. 1,50,000.

During 12th Plan same scheme would be continued with the modification as done/ proposed by LIC for its implementation under its social security scheme.

(ii) Sheep Insurance scheme

The basic objective of the Sheep Insurance Plan is to provide insurance cover to Sheep in the case of accident including fire, lightning, storm, tempest, flood, inundation, famine and diseases contracted or occurring during the period of the policy for project areas. The Sheep Insurance plan is based on Livestock Insurance Schemes. Normal period of insurance is 12 months and maximum period shall be three years.

During 11th Plan, the CWDB implemented this Sheep Insurance scheme with the help of Oriental Insurance Co. Ltd. (OIC) with average cost of sheep estimated to be Rs. 1,200/-. Premium amount of sheep insurance was 3.2% (of estimated cost) plus service tax per annum viz. total Rs. 44/- sheep. Out of Rs. 44/- premium, Rs. 25 per sheep per year is being paid by the CWDB and remaining Rs. 19 is contributed by the beneficiaries.

The present scheme will be continued during 12th plan with sum assured for sheep of Rs. 2,000 to 3,000/- as decided in consultation with State Govts, Sheep husbandry boards and premium amount by calling open tenders for the same.

Under both the schemes Financial assistance will be provided to state Govt. Animal husbandry Deptt.'s / Sheep Board also if identical schemes are being implemented by them for their sheep Breeders/ Sheep so that any duplicity can be checked and more and more sheep breeders can be benefited under the scheme.

12th PLAN PROVISIONS:

(i) Sheep Breeders Insurance scheme

Year-wise indicative physical and financial targets for implementation of Sheep Breeders Insurance Scheme is as under-

Year	Number of Shepherds to be covered in 12 th Plan	Total Amount (Rs. in lakhs)
2012-13	20,000	20.00
2013-14	20,000	20.00
2014-15	20,000	20.00
2015-16	20,000	20.00
2016-17	20,000	20.00
Total	1,30,000 shepherds	Rs. 100 lakh

These figures are indicative and may change if there is any change in the scheme by Life Insurance Corporation of India.

(ii) Sheep Insurance scheme

Year wise indicative physical and financial targets for implementation of Sheep Insurance Scheme are as under-

Year	Number of Sheep to be covered in 12 th Plan (Sheep in lakhs)	Total Amount (Rs. in lakhs)
2012-13	1.00	12.5
2013-14	2.00	25
2014-15	2.00	25
2015-16	2.00	25
2016-17	1.00	12.5
Total	8 lakh sheep	Rs. 100 lakh

These figures are indicative and may changed after finalizing the rate of premium amount through open tendering process.

FUNDING PATTERN:

The scheme will be implemented mainly through the State Sheep & Wool Development Boards/Corporations/Animal Husbandry Deptts/NGOs engaged in the production of Wool & Woollen. The insurance schemes will be implemented in all major wool producing States of the country. The implementing agencies will be responsible to complete all necessary formalities regarding insurance for which Board will provided Rs. 1.00 per sheep/ year to the implementing agency.

The CWDB would select the insurance companies for sheep insurance through open tendering basis as per prescribed rules. In case, where State Governments have their own scheme for sheep and shepherds insurance, the Board would provide financial assistance directly to concerned Govt. Department/Organization in the State.
