

## **SOCIAL SECURITY SCHEME**

### **1. SHEEP BREEDERS INSURANCE SCHEME**

#### **Q.1. What are the objective of the Scheme?**

**Ans.** The objective of the Scheme is to provide insurance coverage to sheep breeders to generally lead migratory live style and face adverse conditions.

#### **Q.2 What is the period till which the Scheme will be implemented?**

**Ans.** The Scheme is being implemented during the XIth Five year Plan period and will continue till March 31, 2012.

#### **Q.3 Which are the Implementing Agencies for the Scheme?**

**Ans.** The Central Wool Development Board (CWDB), Jodhpur is implementing, through the Life Insurance Corporation of India (LIC), the Scheme w.e.f January 01, 2008 alongwith State Sheep & Wool Development Board/Federations/Corporation/Cooperative Society/NGO authorized by CWDB.

#### **Q.4 Who are eligible to take benefit under the Scheme?**

**Ans.** Any sheep Breeder between the age group of 18 to 59, who is registered with State Sheep & Wool Development Board/Federations/Corporation/Cooperative Society/NGO authorized by CWDB, is eligible for coverage.

#### **Q.5. What is the period of coverage?**

**Ans.** The Period of insurance coverage is for 12 months.

#### **Q.6 What is the total premium and what is the shepherds' contribution?**

**Ans.** The total annual premium is Rs. 330, of which the sheep breeder is contribution is Rs. 80 per annum.

#### **Q.7. What are the add-on benefits of the Scheme?**

**Ans.** The Scheme provides for scholarship as a free add-on benefit to a maximum of two children of the beneficiary studying in 9<sup>th</sup> to 11<sup>th</sup> Standard @ Rs. 100 per month for each child payable half yearly on 1<sup>st</sup> July and 1<sup>st</sup> January of the calendar year.

**Q.8. What benefits accrued to the sheep breeders under the Scheme?**

**Ans.** In the event of death of the member, Sum Assured of Rs. 60,000 will become payable, to the nominee. In the event of death by accident or Total Permanent/Partial Disability due to accident, the following benefit shall be payable.

(i) On death due to accident	Rs. 1,50,000/-
(ii) Total disability due to accident	Rs. 1,50,000/-
(iii) Partial disability	Rs. 75,000/-

**Q.10 What are the procedures for obtaining claims?**

**Ans.** The death or disability claims under the Scheme will be settled by the P&GS Unit servicing the Scheme. LIC will settle claims by sending A/c payee cheques directly to the beneficiaries/through any other means as decided by LIC. In the event of death of the member before the Terminal Date, and while the policy is in force, his/her nominee will have to make an application alongwith Death Certificate for payment of claim amount to the designated official of the Nodal Agency. The designated official of the Nodal Agency shall verify the claim papers and submit it the same alongwith the death certificate and a certificate that the deceased member was covered under the Scheme.

Nodal Agency should submit alongwith the application, the following requirements:

- a) Claim Form duly completed in all respects
- b) Original death certificate alongwith a copy duly attested

In case of accident benefit claim the following additional requirements will have to be submitted alongwith the Death Registration Certificate:

- i) Copy of FIR
- ii) Post Mortem Report
- iii) Police inquest Report
- iv) Police conclusion Report/Final Report of Police

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## **2. SHEEP INSURANCE SCHEME**

### **Q.1 What is the objective of the Scheme?**

**Ans.** The Central Wool Development Board is implementing the Sheep Insurance Scheme during XIth Five Year Plan period under Social Security Scheme through Oriental Insurance Company. 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, floods, inundation, earthquake, famine and diseases contracted or occurring during the period of the policy in project areas.

### **Q.2 What is the minimum number of sheep the sheep breeder should have to get the benefit of the Scheme?**

**Ans.** The minimum number required to get the benefit of the sheep is one.

### **Q.3 What is the period of Insurance Coverage?**

**Ans.** The normal period of insurance is 12 months and maximum period is three years co terminus with the project period of SWIS.

### **Q.4 What is the average cost of sheep as per the Scheme and what is the total premium?**

**Ans.** The average cost of sheep is estimated at Rs. 1,200 between one year to nine years old and premium is 3.2% plus service tax of the cost of the animal per annum i.e. Rs. 44 sheep.

### **Q.5 What is the premium contribution by CWDB and the sheep breeder?**

**Ans.** The premium of Rs. 25 per sheep per year is paid by the CWDB and remaining Rs. 19 per sheep per year is contributed by the Beneficiaries.

### **Q.6 What amount is paid in the event of death of the Sheep?**

**Ans.** In the event of death of sheep, the sum assured of Rs. 1,200 becomes payable to the shepherd. The benefit of subsidy is being provided to a beneficiary for a maximum period of three years.

### **Q.7 Within which period the beneficiary has to report the death of the sheep to claim benefits?**

**Ans.** It is mandatory for the sheep breeder to inform the Insurance Company within 24 hours of the death of the sheep.

**Q.8 Whether Tags are mandatory to claim the insurance amount?**

**Ans.** Yes.

**Q.9 If the Tags misplaced?**

**Ans.** If the tag gets misplaced the Insurance Company should be immediately informed, and new tag should be embedded on the sheep and Insurance Company should be informed.

**Q.10 Can the Insurance Company refuse the claim?**

**Ans.** Yes, in case of the tag is missing.

**Q.11 What are procedures for getting the claim?**

**Ans.** The sheep breeder has to get:

- (i) Death Certificate from a Veterinary Surgeon alongwith
- (ii) Post Mortem Report

**Q.12 In case, if these is no veterinary surgeon available how can sheep breeder get claim?**

**Ans.** In case of non-availability of veterinary surgeon, the sheep breeder can get the document signed by any of these persons listed below:

- (i) Sarpanch
- (ii) Head or Secretary of Village Council
- (iii) Junior Veterinary officer/Veterinary Assistant
- (iv) Representative of Nodal Agency.

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# **INTEGRATED WOOL IMPROVEMENT & DEVELOPMENT PROGRAMME (IWIDP)**

The Integrated Wool Improvement & Development Programme (IWIDP) a flagship programme in woolen sector, is being implemented during the XIth Five Year Plan period. It provides support to the Industry & Wool growers to qualitatively upgrade product and technology to enable them to get better returns for their products and get a larger share of the global market. The Programme has two main components:

**A. Improvement of Wool Fibre**

- i) Sheep & Wool Improvement Scheme (SWIS)
- ii) Angora Wool Development Scheme
- iii) Pashmina Wool Development Scheme

**B. Human Resource Development & Marketing Activities**

During the XI Five Year Plan period, the Programme will cover 26 lakh sheep, set up 24 Multipurpose Extension Centres & 6 Rearing Farms and supply 26000 stud Rams for breed improvement under the SWIS component.

**A. IMPROVEMENT OF WOOL FIBRE**

**(i) SHEEP & WOOL IMPROVEMENT SCHEME**

**Q.1. What are the objectives of the Sheep & Wool improvement Scheme (SWIS)?**

- Ans.**
- To increase indigenous wool production
  - To increase quality of indigenous wool
  - To decrease mortality rate of sheep
  - To increase per wool production
  - To train sheep breeder in sheep rearing through modern & scientific technique
  - To improve breed of Indian sheep
  - To provide support to entire chain from sheep breeders to the end consumer
  - To provide better returns to domestic wool producers fro their products
  - To enhance economic status of breeders.

**Q.2. Who can apply to implement the SWIS?**

- Ans.** Registered NGOs/ Trust/ Cooperative Societies / State Govt. Sheep / Wool Board, Federation. Corporation /Sangh etc.

**Q.3. How to apply for SWIS ?**

**Ans.** Board has prescribed format. The applicant must have to fill up along with project proposal ,all attested required document/ information /data etc.

**Q.4. What are the components of SWIS ?**

**Ans.** Support for Survey & Study, Registration of Flocks, Project formulation, Training , Breed improvement , Health Care , Grading & Marketing assistance , Setting up of Multi Propose Extension Center & Ram Rearing Farm Existing ,Overhead expenditure to implementing agency.

**Q.5. What is funding pattern?**

**Ans.** CWDB provided 100% amount as grant in aid in installment wise and as per the size of Project. Next installment of amount of grants release after satisfactorily utilization of 1<sup>st</sup> installment.

**Q.6. What is project period?**

**Ans.** 3 Years

**Q.7. What is criteria for sanctioning the proposal under SWIS?**

**Ans.** Project Committee examines the project with respect to all parameters of SWIS. The recommendation of Project Committee is further put up to Executive Committee of the CWDB for their decision.

**Q.8. What is Breed Improvement component?**

**Ans.** There is provision to provided good quality of Stud Ram to the breeder to improve their sheep breed as per concern State Govt. Policy. To improve sheep breed and quality of Wool.

**Q.9. What is Health Care component?**

**Ans.** Under this component there are provision to take health care of Sheep for hole year to decrease mortality rate ,to become sheep more healthy by providing medicine, vaccination ,treatment dusting etc so that production of wool increase.

**Q.10. Who inspect the progress made under SWIS?**

**Ans.** A team constituted by the Board is doing inspection.

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## **(ii) ANGORA WOOL DEVELOPMENT SCHEME**

### **Q.1. What are the objectives of the Scheme?**

**Ans.** The main objectives of the Scheme are:

- i) To introduce the concept of scientific and planned rearing in the field of Angora rabbit wool production.
- ii) To provide quality concentrate feed and ensuring its regular supply at denoted standards.
- iii) To provide basic training in Angora rabbit rearing so that women and educated unemployed youth can take up this profession and traditional farmers can supplement their income.
- iv) To create opportunities for employment and income generation in rural areas by developing wool based village and cottage industries.
- v) To follow integrated approach for development of integrated angora rabbit wool development programme to increase production and productivity of Angora wool and Angora woollen products.
- vi) To involve various Govt. & Non Govt. Development agencies in the field of Angora rabbit production, wool Processing and marketing under existing small scale, cottage & handloom set up.

### **Q.2 Which are the implementing agencies of the Scheme?**

**Ans.** The Project is being implemented by the State Government Organization, Co-operative Societies/ Non-governmental Organization engaged in Angora Rabbit Development Programme in the concerned State.

### **Q.3. What are the components of the Scheme?**

**Ans.** The Scheme has the the following components-:

- i) Establishment of Mini Angora Rabbit Farms
- ii) Common Facility for Angora Wool Processing & Training
- iii) Research & Development
- iv) Strengthening of Angora Rabbit Germplasm Centre

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### (iii) PASHMINA WOOL DEVELOPMENT SCHEME

#### Q.1. What are the aims & Objectives of the Scheme?

**Ans.** The main objectives of the Scheme are:

- To provide the inputs necessary for breed improvement, training, health care and nutritional for Pashmina goat breeding and development;
- Stabilize marketing arrangements through cooperatives/federations of Pashmina wool producers; and
- To establish means for the early stages of processing within the region and its operation by wool producers' federations for first stage value addition.
- To increase the income from wool of the goat rearers and sustain their interest in this activity as a reliable means of livelihood.
- To increase yield of Pashmina to 50 MT
- To organize the Pashmina producers into federation or cooperatives on the lines of the successful milk federation of NDDB
- To streamline marketing systems for raw and partially processed Pashmina with a view to obtain higher incomes for the Pashmina woolgrowers.

#### Q.2. What are the main components of the Scheme?

**Ans.** The components of the Scheme are as under-

- **Buck Exchange Programme: -**

The idea behind the component is to bring about a high level of heterogeneity in the goat flocks to reduce the chances and also the negative impact of inbreeding as the breeders, especially the nomadic breeders possessing good livestock number, traditionally graze their livestock separately and keep one buck in one flock for many years increasing chances of inbreeding in the respective flocks.

The heterogeneity thus brought about, will surely improve chances of enhanced pashmina production from individual goats.

- **Distribution of high quality pashmina bucks in non-traditional areas to enhance pashmina production.**

The idea is to bring about a qualitative change in the goat population of the breeder for increased pashmina production. Moreover, the breeders in the non-traditional pashmina producing regions graze their livestock together under roster provision for shepherding. The buck will bring about change in the village flock also.

- **Training of formation of Breeders Association (Gilds) or village Pashmina Cooperative Societies: -**

The people have to be highly sensitized and educated by organizing these camps in collaboration with the cooperative department at Leh. .

- **Establishment of Fodder Bank-**

Fodder banks in the pattern of feed banks are being set up which is a crisis management mechanism and shall be in operation irrespective of calamity or no calamity as feed/fodder cannot be stored for long periods of time.

- **Training refreshers to Nomadic Breeders as Paramedics: -**

The area of Changthang is spread over an area approximately of 22,000 sq. km. The Changpas are migratory and remain in migration through out the years. The Govt. extension centers are located at particular stations. Although it is mandatory on the part of the extension centers to remain in migration with the private breeders (nomads) yet it is practically difficult to do so. Hence, some youth (nomadic and others) are being trained in the use of simple medicines and also other aspects of breeding and management of livestock so that their services are available to the nomadic communities every time. The Veterinary paramedic are being provided with Veterinary Kits and a continuous supply of medicines.

- **Health Coverage:**

At least 10 essential vet. Medicines and 2 Vaccines i.e. against FMD and PPR (once a year) shall be procured in good quantity and some simple equipments e.g. syringes, needles, drenching guns, hoof cutters, gloves, sterilization sets, instrument sets etc. shall be procured for supply to the breeders and Veterinary paramedics, free of cost. An estimated No. of 1.00 lac pashmina goats are proposed to be treated under the scheme and an average Rs. 10/- is proposed to be spent per goat.

- **Refresher Course to In-service Candidates for 3 days/breeders camps: -**

The work force of the department shall be imparted training in the latest advances in medicines, techniques of breeding and management etc and the breeder conferences/camps shall also be organised in order to motivate the breeders to go for quality and quantity production of pashmina through adoption of scientific techniques.

Four refresher courses for in-service candidates and 8 breeder camps for breeders shall be organized every year. A provision for Rs 2.30 Lacs per year has made for this activity.

- **Fodder Development**

Fodder availability is the singly most important stumbling block for increased pashmina production. The nomadic areas, traditionally, do not produce grass for harvest and storage for winter use. In absence of stacked fodder grass during winter, livestock have

to perish in the thousands at the time of calamities as a result of heavy snowfall during some winters.

- **Provision of Improved Pashmina Combs for Efficient Harvesting of Pashmina: -**  
This is a continuing scheme under Border Area Development Programme (BADP) (China Border) under which the nomadic breeders are provided an improved pashmina comb free of cost to the pashmina breeder to replace the obsolete wooden comb traditionally used. Although majority of the breeders have been covered in the Chagthang region yet the non-traditional areas are being brought under this Scheme.

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## **(B) HUMAN RESOURCE DEVELOPMENT & PROMOTIONAL ACTIVITIES**

### **Q.1. WHAT ARE THE MAJOR ACTIVITIES UNDER THE HRD COMPONENT?**

#### **Ans. (i) Market Intelligence & Publicity**

##### **Dissemination to the farmer**

The Board collects information of prevailing market rates of wool and yarn, latest trends and transactions of wool and woollen products on weekly basis through the agents appointed for this purpose. It compiles and analyses the information received from the functionary centres, and disseminates it through its raw wool bulletin "Wool warp" among the wool merchants, and wool users and concerned departments/organisation of the Central & State Governments.

The aim is to ensure that sheep producers are armed with market knowledge, and can negotiate sale of their produce from an informed platform. This ensures that traders or corrupt officials do not take advantage of them, for reasons of their innocence of prevailing prices.

#### **(ii) Publication of Quarterly Newsmagazine, Bulletin & Publicity Material.**

The Board publishes a quarterly news magazines "Wool Ways" to disseminate information amongst woolgrowers, wool users and concerned organisation regarding latest happening in the field of wool production, wool utilization, Sheep rearing, exports market, latest government policy matters. The Board intends to continue this activity during 11<sup>th</sup> Five Year Plan.

#### **(iii) Marketing and Promotional Activities**

The Central Wool Development Board provides marketing support for woollen products, and helps weavers / societies to widen outreach to buyers and open new marketing avenues for woollen products of the wool cottage industry, which on its own due to distances, transportation costs, lack of adequate information, etc. are unable to reach the vast clientele of the plains and major towns. Exposure to new markets through this Scheme creates fresh demand, which will boost the over all development of this sector and provide employment to thousands of families. This is encouraged further by providing the cottage industry with design and diversification support, through agencies such as NID, NIFT, etc.

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# **QUALITY PROCESSING OF WOOL & WOOLLEN PRODUCTS**

## **Q.1. What is the rationale for the Scheme?**

**Ans.** The pre loom & post loom facilities are required to ensure availability of quality raw material and quality finishing of the woollen products to make the product more competitive in the market.

A need was felt to take up such programme to create adequate processing facilities in wool sector, which will not only assist in producing better price for wool producers but also make good quality raw material to the wool industry. This will help in increase utilization of indigenous wool. It will enable the wool sector to have quality finishing at low cost and make the product competitive in market.

With this view setting up of Common Facility Centre for wool scouring, drying, carding and finishing are proposed to be taken up by the CWDB for the integrated processing of raw wool in wool producing and wool trading areas. This Separate Programme provides a comprehensive service package of scouring, drying, carding, deburring, carding & spinning stage. Establishing such plants/centres will increase wool processing capacity and will bring more fruits of value addition to Indian wool industry and create more employment generation and income augmentation in the country.

## **Q.2 What are the objective of the Scheme?**

**Ans. The objectives of the Scheme are:**

- To increase consumption of indigenous carpet grade wool.
- To provide quantity yarn to unorganized sector for manufacturing quality woollen products.
- To support entrepreneurs to set up wool processing facilities with latest technology and replace obsolete machineries.
- To increase value addition of raw material and generate employment in wool potential areas.
- To provide all types of processing facilities such as deburring, scouring, carding, spinning, wool tests, and wool packaging facilities.
- To upgraded machinery and equipments for wool processing and testing.
- To upgrade machinery and equipments for Carpet Finishing Centre and Woollen Shawl Finishing Centre.

**Q.3 Who will benefit from the Scheme?**

**Ans.** The Govt. organization/NGO's/Society/ Company/Private entrepreneurs engaged in processing of wool and woolens/the Societies to run the plant on commercial basis will be encouraged to set up Common Facility Centre.

**Q.4 What is the eligibility criteria for assistance under the Scheme?**

**Ans.** Assistance under the scheme will be available to any wool related entrepreneur in the cottage/small scale/medium/large scale/cooperative interested in production of value added diversified wool items by setting up spinning units.

- Units willing & able to investment on recurring expenditure will qualify for assistance under the scheme.
- The grant under this scheme shall not be given to any unit for the same project if they have received benefits of subsidy/grant from any other central sector/centrally sponsored scheme.
- Agency should be registered body under the relevant act and should submit last 3 years audited account statement.
- Unit should submit techno commercial feasibility report from Director of Industries/DIC/DRDA.
- Society/Unit should be liability free.
- Society/Unit should have land & building with clear owner ship rights.

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Data Source: W&Wt Section Updated on 09/07/09