

FOREWORD*

Mr. M. R. IDGUNJI's book on Social Insurance and India is a well planned treatise.

It is divided into two parts. Part-I is general and deals with two main topics (I) the two principal branches of social insurance, viz., (i) Workmen's Compensation (ii) the different Financial aspects of Social insurance such as the Financial resources, the actuarial technique and financial administration. The discussion of the financial aspects of social insurance is aimed to explain the various problems connected with the financial resources required for the working of social insurance schemes, the various systems according to which the resources can be organised so as to have social insurance schemes working on sound lines and the problems of Administration connected with the financial side of social insurance.

Part-II deals with the problem of social insurance in relation to conditions prevalent in India. In this part the provision of the Indian Workmen's Compensation Act 1923, and of sickness Insurance are subjected to critical examination. In addition to this, there is a discussion of the Beveridge plan of Social Security and of the scheme of social security adopted in New Zealand. The discussion ends by an exploration of the possibilities for social security measures in India. The author holds the view that sound social insurance measures are not feasible in India unless certain fundamental difficulties are removed, and the country makes a substantial advance economically and is rid of the stark poverty that prevails in it today. The reasons in support of the stand he has taken are set out clearly and fearlessly. Realizing that India is predominantly an agriculture country and that the agriculture

*SOCIAL INSURANCE AND INDIA

BY

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population sadly needs protection, the author has suggested a scheme of crop insurance based on the principles of social insurance. If indeed a scheme of crop insurance be evolved on the lines suggested by the author, it should go a long way in bettering the conditions of the rural masses in our country and lessening the terrors of famines.

Social insurance is a new thing in India. The Indian contribution to the literature on the subject is naturally meagre. In the circumstances, Mr. Idgunji's book is sure to be welcomed by all students of the subject both as an addition to the scanty literature thereon and also as a critical examination of the problems arising out of it. His style is lucid and his exposition is very clear.

—B. R. AMBEDKAR

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Dr. BABASAHEB AMBEDKAR WRITINGS AND SPEECHES

INTELLECTUAL CLASS

In every country, the intellectual class is the most influential class, if not the governing class. The intellectual class is the class which can foresee, it is the class which can advise and give lead. In no country does the mass of the people live the life of intelligent thought and action. It is largely imitative and follows the intellectual class. There is no exaggeration in saying that the entire destiny of a country depends upon its intellectual class. If the intellectual class is honest, independent and disinterested, it can be trusted to take the initiative and give a proper lead when a crisis arises. It is true that intellect by itself is no virtue. It is only a means and the use of means depends upon the ends which an intellectual person pursues. An intellectual man can be a good man but he can easily be rogue. Similarly an intellectual class may be band of high-souled persons, ready to help, ready to emancipate erring humanity or it may easily be a gang of crooks or a body of advocates of a narrow clique from which it draws its support.

- Dr. B. R. Ambedkar
In 'Annihilation of Caste'

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