

# LEGISLATIVE COUNCIL

(Constituted under the British Guiana  
(Constitution) (Temporary Provisions)  
Order in Council, 1953)

THURSDAY, 25TH NOVEMBER, 1954

The Council met at 2 p.m., His Honour the Speaker, Sir Eustace Woolford, O.B.E., Q.C., in the Chair.

## PRESENT

His Honour the Speaker, Sir Eustace Gordon Woolford, O.B.E., Q.C.

### *Ex-Officio Members:—*

The Hon. the Chief Secretary,  
Mr. F. D. Jakeway, O.B.E. (acting).

The Hon. the Attorney General,  
Mr. F. W. Holder, Q.C.

The Hon. the Financial Secretary,  
Mr. W. O. Fraser, O.B.E.

### *Nominated Members of Executive Council:—*

The Hon. Sir Frank McDavid, C.M.G., C.B.E. (Member for Agriculture, Forests, Lands and Mines).

The Hon. P. A. Cummings (Member for Labour, Health and Housing)

The Hon. W. O. R. Kendall (Member for Communications and Works).

The Hon. G. A. C. Farnum, O.B.E. (Member for Local Government, Social Welfare and Co-operative Development).

The Hon. R. B. Gajraj.

The Hon. R. C. Tello.

### *Deputy Speaker:—*

Mr. W. J. Raatgever, C.B.E.

### *Nominated Officials:—*

Mr. W. T. Lord, I.S.O.

Mr. J. I. Ramphal.

### *Nominated Unofficials:—*

Mr. W. A. Phang.

Mr. L. A. Luckhoo, Q.C.

Mr. W. A. Macnie, C.M.G., O.B.E.

Mr. C. A. Carter.

Mr. E. F. Correia.

Rev. D. C. J. Bobb.

Mr. H. Rahaman.

Miss Gertrude H. Collins.

Mrs. Esther E. Dey.

Dr. H. A. Fraser.

Lt. Col. E. J. Haywood, M.B.E., T.D.

Mr. R. B. Jailal.

### *Clerk of the Legislature—*

Mr. I. Crum Ewing.

### *Assistant Clerk of the Legislature—*

Mr. E. V. Viapree (acting).

### *Absent:—*

The Hon. G. H. Smellie—on leave,

Mr. T. Lee.

Mr. Sugrim Singh—on leave.

The Speaker read prayers.

The Minutes of the meeting of the Council held on Friday, the 19th of November, 1954, as printed and circulated, were taken as read and confirmed.

## ANNOUNCEMENT

### LEAVE TO MR. SUGRIM SINGH

**Mr. Speaker :** I have to announce that leave of absence has been granted to the hon. Member, Mr. Sugrim Singh, from the 24th to the 30th of November.

## GOVERNMENT NOTICES

### MUNICIPAL COUNCILS (POSTPONE- MENT OF ELECTIONS) BILL

**Mr. Farnum** (Member for Local Government, Social Welfare and Co-operative Development) gave notice of the introduction and first reading of a Bill intitled:

"An Ordinance to provide for the postponement of elections to the Town Councils of Georgetown and New Amsterdam and for purposes connected therewith."

## ORDER OF THE DAY

### ENGINEERING SCHOLARSHIPS

**Mr. Phang**, on behalf of Mr. Lee, asked, and the Chief Secretary laid over replies to the following questions:

**Q.**—Can the Government state why Engineering Scholarships were not awarded for 1953 and 1954?

**A.**—No Engineering Scholarships were offered by Government in 1953.

The last of six "Victory" engineering scholarships provided in 1948 was awarded in 1952. In 1953 priority was given to awarding scholarships for meeting important staff requirements in other depart-

ments of Government. It was intended to award two engineering scholarships in 1954, but these scholarships could not be made available in time for university places to be secured for candidates during that year.

It is proposed, subject to the availability of funds and suitable candidates, to award six engineering scholarships (i.e. three for Public Works and three for Drainage and Irrigation) during 1955.

## GOVERNMENT BUSINESS

### BILLS—FIRST READING

**The Financial Secretary:** I beg to move the first reading of a Bill intitled:

"An Ordinance to allow and confirm certain additional expenditure incurred in the year ended the thirty-first day of December, 1953."

Sir Frank McDavid seconded,

Question put and agreed to.

Bill read a first time.

**Sir Frank McDavid:** On behalf of the Member for Labour, Health and Housing: I beg to move the first reading of a Bill intitled:

"An Ordinance further to amend the factories Ordinance, 1947."

The Chief Secretary seconded.

Question put and agreed to.

Bill read a first time.

**Mr. Farnum** (Member for Local Government, Social Welfare and Co-operative Development): I beg to move the first reading of a Bill intitled:

"An Ordinance to amend the New Amsterdam Town Council: Ordinance, 1949."

Mr. Gajraj seconded.

Question put and agreed to.

Bill read a first time.

#### CHEAP RADIO RECEIVING SETS

The Financial Secretary: I beg to move:

"That this Council in terms of Section 9 of the Customs (Consolidation) Ordinance, 1952 (No. 69) confirms Order in Council No. 55 of 1954 which was made on the 3rd of October, 1954, and published in the *Gazette* of the 6th of November, 1954."

The object of the Order is to amend the Customs Duties Ordinance in order to allow cheap radio receiving sets for use with battery power as well as dry cell batteries to be admitted into the Colony duty free under the British Empire Preferential Tariff and under the General Tariff at 16 per cent. The reason for that is to enable poor people to obtain cheap radio sets in the interest of broadcasting, and in order to permit a greater number of people to be reached in the dissemination of accurate information and adult education. I think it is a policy which this Council will endorse by approving of the Order.

Mr. Gajraj: I beg to second the motion, and I would like to say that the policy of Government in endeavouring to provide inexpensive radio receivers for all the people in the country areas is one which I feel sure will receive the approbation of citizens in general. Since broadcasting came to British Guiana it has always been hoped that people in the rural areas would have an opportunity to enjoy the musical programmes as well as to benefit from the news and views which come over the air, and in entering into the contract with the British Guiana

Broadcasting Co. a few years ago Government insisted that a number of community radio receivers should be installed by the Company as part of its obligations under the contract. Those community receiving sets have at last been installed, but it has been found that our people are not quite willing to go in large numbers to the community halls in order to benefit from those sets. Therefore Government has taken the additional step of endeavouring to make radio receivers available at the lowest price possible in order that people in the country areas may be able to instal them in their homes.

The type of radio receiver Government has in mind is that used for medium wave broadcasting. It is not too expensive a receiver and would fit into the policy of the Broadcasting Company to instal a new medium wave transmitter. As soon as the equipment is in full operation those cheap radio receiving sets which operate on the medium wave band will be of very great service to the Colony in general. I have very great pleasure in seconding the motion.

Motion put and carried unanimously.

#### SUPPLEMENTARY ESTIMATES— AUGUST-SEPTEMBER, 1954

The Financial Secretary: I beg to move:

"That this Council approves of the Supplementary Estimates for August and September, 1954, which have been laid on the table."

The provision has been prepared in the form of the usual Schedules which have been examined by Finance Committee. The Schedule for August amounts to \$168,520.19 while that for September shows a total of \$907,670.53. As far as I know there is nothing controversial in the Sche-

[The Financial Secretary] dules and I therefore hope that the Council will approve of them.

Sir Frank McDavid seconded.

Motion put and carried unanimously.

SUPPLEMENTARY DEVELOPMENT  
ESTIMATES—AUGUST - SEPTEMBER,  
1954

The Financial Secretary: I beg to move:

"That this Council approves of the Supplementary Development Estimates for August and September, 1954, which have been laid on the table."

The Estimates on this occasion involve rather small amounts. The one for August amounts to \$278.58 while that for September is for \$77,954.27. The Schedules for this provision have also been examined and approved by Finance Committee, and I hope the expenditure will be approved by this Council.

Sir Frank McDavid seconded.

Motion put, and carried unanimously.

## SOCIAL SECURITY

### ACCEPTANCE OF PROF. RICHARDSON'S REPORT

Mr. Farnum (Member for Local Government, Social Welfare and Co-operative Development): I beg to move the following motion:

Be it resolved that this honourable Council accepts in principle the recommendations contained in Professor Richardson's Report on Social Security in British Guiana and approves of the proposals of the Governor in Council on those recommendations as set out in paragraph 34 of Sessional Paper No. 10 of 1954.

Copies of Professor Richardson's Report have been circulated and in the

hands of hon. Members many days now, and I daresay hon. Members have read it and digested it. Therefore I do not think there is any need for me to go over the Report. Before dealing with the recommendations which have been accepted by the Executive Council as shown in Sessional Paper, No. 10 of 1954, I would like to give a brief outline of this proposal to introduce increased rates in Social Welfare, and with your permission, Sir, I will read extracts from Professor Richardson's Report. Under the heading "Origin and Purpose of Inquiry" Professor Richardson writes:

"On 17th January, 1952, the Legislative Council of British Guiana, after discussing a motion proposing the appointment of a Select Committee to consider the setting up of a contributory pension scheme for the workers of British Guiana and to make recommendations, decided to ask the Government to obtain the services of an expert to examine the question.

"The Government, in agreement with the Colonial Office, decided, in the Autumn of 1953, to invite an expert to visit British Guiana with the following terms of reference:-

"To advise the Government of British Guiana on possible measures of Social security. For this purpose an exploratory investigation will be undertaken with the object of assessing whether, having regard to the financial and economic position of the territory and the other obligations to be faced by the Government in the immediate future, British Guiana is in a position to support any measure of social security and if so, to what extent. It is not expected that detailed schemes will be prepared, but recommendations on any practicable schemes or developments will be made indicating the lines along which it will be advantageous to proceed."

And under the heading "Introduction he writes:

"The essential purpose of social security is to ensure 'freedom from want' by collective or community provision for

those people, who, temporarily or permanently because of sickness, accidents, invalidity, old age, death of the breadwinner, and other adversities, are without sufficient resources. With the best will in the world it is often impossible for individuals to meet such crises and hardships unaided. In various ways therefore provision is made for those in need by the more fortunate members of the community. Social security implies a common obligation to assist those in need. Thus those in good health contribute in one form or another to those suffering privation because of sickness; the aged poor are in the main supported by people of working age."

Professor Richardson gave a very comprehensive report. He has divided it into several categories, and in the Sessional Paper on the Report at page 2 will be seen the classification—

- "(a) An increase in the rates of Public Assistance and Old Age Pensions.
- (b) A less stringent Means Test.
- (c) A change in nomenclature from the terms Poor Relief, etc,
- (d) A Contributory Provident Fund for old age and invalidity.
- (e) Sickness Insurance.
- (f) Funeral Expenses.
- (g) Medical Care, including hospital accommodation.
- (h) House Ownership.
- (i) Provision of milk, biscuits and cod liver oil for school children.
- (j) Workmen's Compensation.
- (k) Unemployment and Under-employment."

[At this stage His Hon. the Speaker informed Council that he proposed to suspend the sitting for a short period in order to receive His Excellency the Governor Sir Alfred Savage.

*K.C.M.G. who was coming to the Council Chamber to have some documentary photographs taken by the Colonial office photographer.*

*The sitting was suspended at 2.25 p.m.*

#### COUNCIL RESUMES

At 2.40 p.m. Council resumed and proceeded with the motion under discussion.

Mr. Farnum (continuing): I will now read the decision of the Governor in Council in connection with this Report to be found at page 7 of the Sessional Paper:

"Professor Richardson's recommendations have been accepted in principle by the Governor in Council and it has been decided to recommend to the Legislative Council the approval of the following—

(a) (1) That the rates of Public Assistance and Old Age Pensions should be increased in two stages as follows—

##### Public Assistance:

From 1st July, 1954 — Georgetown — \$4.00 Minimum, \$7.50 Maximum; Other Districts—\$3.00 Minimum, \$5.50 Maximum.

From 1st July, 1957 — Georgetown — \$5.00 Minimum, \$10.00 Maximum; Other Districts—\$4.00 Minimum, \$8.00 Maximum.

It is interesting to hear what Professor Richardson says about these rates. If you would allow me, Sir, I would quote from the report:—

"These rates are unduly low if related to the present cost of living and standards of wages. It is therefore recommended that the rates for Georgetown should be doubled and those for other districts be increased to more than double the present rates."

We come now to Old Age Pensions. Professor Richardson recommends that the rates should be \$7.50 for George-

[Mr. Farnum]

town and \$5.50 for other Districts from the 1st July, 1954, and \$10.00 for Georgetown and \$8.00 for other Districts from 1st July, 1957.

I would like to point out at this stage that the suggestion was made that the rates for New Amsterdam should be the same as those for Georgetown. Government is considering that suggestion and is trying to get the cost of living in New Amsterdam compared with that of Georgetown to find out whether the suggestion is a worthy one or not.

**Mr. Ramphal :** Mr. Speaker, will you ask the hon. Member to speak a little louder? We cannot hear him well from here.

**Mr. Farnum:** The position in regard to Public Assistance is that it will cost the Colony, from the 1st of July to the 31st of December, 1954, \$50,000 and in regard to Old Age Pensions \$150,000.

The next item is the "Means Test". He says the "means test" is \$10.00 per month for the whole Colony. This was the result of an amendment in 1953 from the figures of \$4.50 a month for Georgetown and \$3.00 a month for other districts. The decision of the Governor in Council on that matter is that the "means test" applied to applicants for public assistance should be \$12.00 a month for Georgetown and \$10.00 a month for other districts. It has been further recommended that for women who are working but whose wages are less than \$12.00 a month in Georgetown, and less than \$10.00 a month in other districts a grant should be made in respect of each dependent child including the first, which is at present excluded.

Professor Richardson recommends a change in certain terms and this has been accepted by the Governor in Council. "poor relief" and "Poor Law Commissioners" should be changed to "public assistance" and "Social Assistance Board," respectively. In future the term "person in receipt of public assistance" will be used instead of "pauper", and the name of the Alms House will be changed to "The Palms".

It has been recommended that a Provident Fund administered by a Board appointed by the Governor in Council should be established to which employers and workpeople would be required to make equal weekly contributions. The main purpose of this fund would be to accumulate amounts which would be used to buy annuities for life for the workpeople at 65 years but they would be given the option of claiming benefits at 60 years of age. In the event of a worker dying before reaching retirement age provision would be made for his widow and dependent children. Professor Richardson recommends, and the Governor-in-Council has accepted, that workers earning between \$12.00 and \$25.00 a week should make weekly contributions — males, 50 cents and 50 cents by their employers, and females, 30 cents and 30 cents by their employers. Contributions will not be paid for any week in which the worker had been employed for less than three days.

We now come to Sickness Insurance. The Governor in Council has decided that this should be deferred for further consideration.

The next item is Funeral Expenses. The Governor-in-Council has decided that this should not be introduced now but should be borne in mind for action at some future date.

The Governor-in-Council has also decided in regard to medical care, that with the exception of the proposals for the building of Cottage Hospitals which are already being implemented in the Development Plan, consideration of the recommendations on the provision of more adequate medical care including hospital accommodation should be deferred until the report of the Medical Services Enquiry Committee had been received.

It was also decided by the Governor-in-Council that: the provision of funds by the Legislative Council had gone a long way towards meeting Professor Richardson's recommendations regarding House Ownership; the existing scheme whereby necessitous school children in certain areas are given free meals should be superseded as soon as the finances of the Colony permit, by one whereby all school children would be provided with milk, biscuits and cod liver oil. Parents who could contribute towards the cost should be given an opportunity to do so; under the Workmen's Compensation Ordinance of 1952 which it is hoped will shortly come into operation the magistrates already have sufficient discretionary power to direct that periodical payments instead of lump sums be paid in all cases where death or serious accident, has resulted and therefore no revision of the law was necessary. And finally, that the acceptance of the recommendation that a comprehensive enquiry be undertaken to secure information on the incidence of unemployment and under-employment in British Guiana. Steps have already been taken through the Secretary of State to secure the services of a statistician from the International Labour Organisation to undertake the necessary survey of unemployment and un-

der-employment and to advise as to the possible revision of the cost of living index.

I now formally move the motion.

**Mr. Gajraj:** I desire to second the motion. I think it will be readily seen that the motion can be divided into two parts. The first part asks this honourable Council to accept in principle the recommendations contained in Professor Richardson's report on Social Security in British Guiana. The report has been laid and hon. Members have had an opportunity to read it. The second part of the motion gives in brief the proposals of the Governor-in-Council, which the hon. Member for Local Government and Social Welfare has spoken so well on.

I do not think it is necessary for me to spend a long time on my feet because I am sure that all hon. Members have been remarkably struck by the very sincere manner in which Professor Richardson set about his task. We had an opportunity of listening to him in Finance Committee and I believe the Minutes of that body will show that we all expressed the belief that the ground he covered was that needed for social security in this country.

One other thing that struck me—and I believe I speak on behalf of my colleagues — is that while Professor Richardson could have recommended that Government should contribute more towards social security he nevertheless took into account our present economic position and refrained from including in his recommendations items which might embarrass the Government in implementing those recommendations. I am reminded at this stage of the saying "The poor are always with us", and that it is very necessary for us, as individuals and as a Government,

[Mr. Gajraj]  
to look after them. I do not think I could do better than read what Professor Richardson himself has written in the introduction to his Report, where he says:

"The essential purpose of social security is to ensure 'freedom from want' by collective or community provision for those people who, temporarily or permanently, because of sickness, accidents, invalidity, old age, death of the breadwinner, and other adversities, are without sufficient resources."

He goes on to say:

"With the best will in the world it is often impossible for individuals to meet such crises and hardships unaided. In various ways, therefore, provision is made for those in need by the more fortunate members of the community. Social security implies a common obligation to assist those in need."

If we appreciate, as Government has in the past appreciated, and as individuals have appreciated by the way in which they have banded themselves into social and charitable organisations, that it is the duty of the community—those of us who are well and strong and are able to assist—to provide for others who are either ill or have lost the breadwinner of their family, or through old age or invalidity are unable to help themselves—if we accept that as a principle then definitely we have to see to it that we give effect to the requirements under that principle by seeing that the poor people in those unfortunate categories are taken care of. I do not have to detail the various points which have been dealt with by Professor Richardson because he has covered them all, and I am sure hon. Members will unhesitatingly agree to the adoption of his Report in principle.

I come now to the second part of the motion which seeks the approval of this Council of the proposals of the Governor-in-Council for the implement-

ation of some of the recommendations made by Professor Richardson. If we pass this motion, as I am sure we will, we will be faced with another motion by the hon. Member seeking the approval of this Council of an increase of the amounts payable under the Old Age Pension Scheme. It has been urged in the Legislative Council in the past, and we have had pressure from organisations and individuals outside, to the effect that the amounts payable by Government as old age pension were much too low. Nevertheless we have to face the reality that at that time the country could not afford more.

Whilst in the past Government would have been willing to show in a tangible manner its appreciation of the difficulties under which poor people lived, greater relief could not have been afforded them then. Now that we are trying to develop this country, to increase its revenue-earning capacity, surely we should at the same time pay some attention to the poor, the infirm, the sick and the aged. For that reason it is proposed to increase the amounts now payable as old age pensions, and as the hon. mover has pointed out, the increase will be put into effect in two stages.

The hon. mover has spoken about the means test, and I wish to endorse what Professor Richardson has stated, which has been accepted, that up to the present the means test in this Colony has been very rigidly applied. When I was Mayor I was a member of the Appeal Board which dealt with appeals from persons who applied for social assistance and old age pensions. I was struck at that time (and I believe the position remains the same) by the fact that in investigating those cases every effort was made by the investigators to see how many obstacles could be placed in the way of granting those applications for assistance. I have seen cases



in which small amounts were credited to the income of those persons in order to put them over the border line and prevent them from being granted old age pension. I do not think that should be the attitude of mind in dealing with the aged, the poor and infirm, and I am therefore glad to see that that procedure has to some extent been condemned by Professor Richardson, and that it is proposed to increase the amount with reference to the means test so that poor people would have a chance to benefit in larger numbers than they do at present.

The proposal to establish a Contributory Provident Fund for old age and invalidity is one which I hope will be taken full advantage of by all employers. Professor Richardson's proposal is that all firms employing persons who earn up to \$25 per week should be made to contribute to this fund. I do hope that not only those who employ 20 or more persons but all employers will join the Provident Fund when it is instituted by Government, so as to contribute their fair share towards helping their employees after they have passed the age of usefulness to them. It is a charge upon their humanity, an obligation they owe to their employees, and I hope they will not find or look for any means whereby they could shirk their obligations under the proposed Contributory Provident Fund.

For my part I am sorry that Government has not seen fit to introduce at this stage the suggested Sickness Insurance Scheme, the cost of which is certainly not going to be very high. I daresay Government feels that since a Contributory Provident Fund is a new scheme on which we are embarking, it is better to gain experience with one scheme before embarking on the other, but it is my

hope that a Sickness Insurance Scheme will not be lost sight of, and that as soon as the Contributory Provident Fund is working well Government will seek the approval of this Legislature to introduce a Sickness Insurance Scheme. I do not think it is necessary for me to speak longer on the other points which have been particularly well covered by the hon. mover.

**Mr. Cummings** (Member for Labour, Health and Housing): I rise to congratulate my hon. colleague on the able manner in which he has moved his motion, and the hon. Mr. Gajral for the thorough manner in which he has seconded it. I merely wish to identify myself with the motion and to invite the attention of hon. Members to certain aspects of it which fall within the ambit of my portfolio. I refer to Part VIII on page 11 of the Report, in which Professor Richardson deals at length with House Ownership. Hon. Members are already aware of the proposals that have been put forward by Government and accepted by this Council, which are well on their way towards full implementation.

On the question of hospitals and free medical treatment hon. Members will observe that the decision of Government is:

"That with the exception of the proposals for the building of Cottage Hospitals which were already being implemented under the Development Plan, consideration of the recommendations regarding the provision of more adequate medical care, including hospital accommodation, should be deferred until the Report of the Medical Services Enquiry Committee had been received."

That Report has been received and has been circulated to Members of the Executive Council. We hope that within a month that Report along with the recommendations of the Direc-

[Mr. Cummings]

tor of Medical Services and other advisers, will be before the Executive Council, and that very shortly we will be able to come to this Council to seek approval for the implementation of those proposals which Government decides to adopt.

As far as the Cottage Hospitals are concerned the erection of one at Wakenaam has already been started. I visited the site myself and saw the pillars going up, while a site at Port Mourant which has been causing some concern in Finance Committee, has been selected. It is located at the present headquarters of the G.M.O. at Port Mourant. The decision was taken after consideration of the unanimous advice of Dr. Clark, the Director of Medical Services, the Director of Public Works, and the District Commissioner of Berbice who is the Chairman of the Siting Committee. I am informed by the hon. Member for Communications and Works (Mr. Kendall) that the work has been put out to tender, and that materials have actually been purchased. I do not think they have started actual construction.

On the question of Workmen's Compensation we have considered the Ordinance and found that there is already provision for the proposals put forward by Professor Richardson, and we hope to request the co-operation of the Magistrates in the making of orders which they are already empowered to make. They have a discretionary power but they have not exercised it to the extent we would wish them to do.

With regard to the question of unemployment and under-employment I gave an assurance on the first occasion on which I spoke in this Council, that I would recommend to Government the appointment of a capable statistician

from the International Labour Office. That recommendation was adopted and forwarded to the Secretary of State who has made representation to the International Labour Office, and we hope very shortly to have such an officer here. I consider it very important, because without accurate figures as regards unemployment and under-employment we are groping in the dark and cannot plan properly until we have full statistical information along those lines.

I think that this Colony is fortunate to have had a man of the calibre of Professor Richardson. I do not think that this Government (I have heard no one say so) can make entire claim for what has transpired in this direction. Past Governments have been conscious of the need for a scheme for social security, and I know that motions were moved before Professor Richardson actually came here. We hope to see the implementation of his proposals in a very short time, and I trust that hon. Members will support this step in the right direction.

**Mr. Macnie:** First of all I would like to substantiate what the hon. Member for Labour, Health and Housing has said, by reminding hon. Members that this matter was first discussed in the last Legislative Council in January, 1952. I have not consulted *Hansard* but I think my recollection is correct, that on that occasion there were before that Council motions by Dr. Nicholson and Mr. Debidin on the same subject of social security. I had the privilege of taking part in the debate and I think I am also correct in saying that I suggested that the Council should "hasten slowly" in dealing with the motion before it then, and that it should be amended to request the Government to secure the services of an expert. I made that suggestion and it was my

friend on my left (Mr. Phang) who moved an amendment to the effect that the advice of an expert should be obtained. As a result of that we now have before us, after more than two years, this excellent Report by Professor Richardson. I would like to pay a tribute to its excellence, particularly in its straightforwardness and its simple language. We have been fortunate to have two Reports which are straight to the point and written in simple language which anyone can understand.

I am strongly in favour of acceptance in principle of the recommendations in Professor Richardson's Report, and I propose to vote in favour of the motion, but I feel that there is some justification for going into a little detail, because one does not know when an opportunity will be afforded us again; it may never be afforded again to some of us. Therefore I propose to take my opportunity. I entirely agree with the hope expressed by the hon. Mr. Gajraj that all employers will join the Contributory Pension Fund, because I do submit that it is sound enough. I feel that it would be very unfortunate if employers of less than 20 persons were left out of the compulsory aspect of the Pension Scheme, because if they are left out an enormous proportion of the population of our country would be left out.

I feel, therefore, that the minimum should be much lower than 20 employees, and in support of that I submit that it is the small employer who is usually less able to look after his workers or employees than the larger employees. It is usually the small employer who is faced with the difficulty of making any provision whatever for the people who work for him and, therefore, I feel there is strong reason for the inclusion of employers

with less than 20 persons. The fact of the matter is, Sir, there are quite a lot of persons who work for small employers and are faced very often with two alternatives—either to stay with their employers with very little prospect of increasing their earnings, what may be termed a dead end low wage, or go to another employer in the hope of doing better. Therefore I feel that the 20 or more requirement should be carefully examined and made lower. It would not, so far as I can see, increase the cost of the administration whatever and it would provide for a lot of people who are otherwise going to be left out and who are entitled and are in fact the very ones that should be included.

I have another point. It may well be that there can be no answer to this question today, but I want to get the question on record. As regards the recommendation by Professor Richardson which has been accepted by Government in regards to a Contributory Provident Fund for pension, is that contribution to be made by the employer and the worker in respect of people who earn up to \$25.00 per week? My view is, there are a lot of people who from time to time earn more than \$25.00 per week and do not regularly earn more than \$25.00 a week, but who at the same time do not earn enough to enable them to make provision for themselves for their own benefit. I feel that should receive very careful attention when the scheme is to be worked out before it is actually put into operation.

Again, what is going to happen in the case of a man whose employment is known as job rate or hour rate, who earns \$15.00 one week and the next week his earnings may be \$30.00, and the following week it goes down to \$25.00, or a case where for a few weeks of the year a man earns well over \$25.00 a week and for

[Mr. Macnic.]

weeks the amount is below that figure? I suggest that is an important point for consideration by Government and particularly by the hon. Member who is in charge of the matter.

There are other hon. Members who would support me on that point of the wages going up and down \$25.00 a week in respect of people like tractor-operators who work seasonally in the rice industry. At the planting and reaping time they make good earnings when \$25.00 a week to some of them is small money, but at other times of the year when there is no planting or reaping their earnings are low. The same thing applies to dredge-operators and various other types or categories of working people. I hope I have made my point quite clearly as far as that goes. My hon. Friend on my left (Mr. Phang) laughs. He thinks I have not made them clear.

I now turn to another aspect of the Provident Fund or Pension Scheme. There is provision for the exemption of Companies who operate private pension schemes, using the words of the Report on page 8 paragraph 9, "or provident schemes for their staffs, the benefits of which are at least as favourable to the workpeople as those of the Government scheme." That is repeated in the Sessional Paper, at paragraph 17 on page 4, in the decisions of the Governor in Council. The point which I would like the hon. Mover of the motion to consider is this: We have, let us say, a private employer running a scheme for his workpeople alone, and it is as good or even better than the Government's, but his scheme is a voluntary scheme and not compulsory; some of that private employer's workpeople join that voluntary scheme in order to get the benefits it offers, but the others do not. Would the workpeople of that private employer or company be exempted from the Government Scheme? Are the doors of the Government Scheme closed to them, or

can they join it instead of their employer's private and better scheme? That is part of the question.

The other part of the question is—put another way—is it possible for some workers working for a private employer to belong to the Government Scheme and the others to that of their employer? As I understand it, the Government Scheme is a costly scheme. It is not every employer who can conduct his affairs as the State can do, making by law the actual provisions of the scheme.

I now turn to another point which, I think, is interesting. At paragraph 10 on page 8 of the Report Professor Richardson says

"Employers who are not covered compulsorily by the Provident Fund scheme should have the right to join voluntarily. Similarly any self-employed person should have the right to join voluntarily on payment of an amount equal to the joint contribution of an employer and worker."

With the second part of that statement I am in full agreement and I have no question on that. The question I have to ask is, are the workers bound to join the Government Scheme? The Report does not say so, and I hope the answer would be "Yes." I would ask hon. Members of Council and you, Sir, to permit me to return to the question of the workman who finds himself getting more than \$25.00 a week, which is the ceiling for the scheme. Most of us when we start to work do so as a small boy, but all of us, it does not matter who we are, aspire to improve our position. There are a lot of people, I submit everyone, even though they start at \$10.00 a week hope in the course of years to get more and more by the fact of their industry and application to their particular job, who have reached and passed the ceiling of \$25.00. Are they shut out from the scheme to which they have contributed for a number of years? If they are not shut out, what would happen to their contributions?

I may say that I have not put forward these questions with any intention.

of embarrassing Government or the hon. Mover, but with the sole intention and desire of assisting in our looking at all aspects of the matter properly, so as to put the matter in the way that I think it should be. I hope that the introduction of some form of insurance against sickness will not be long delayed. Two things which have worried me throughout my life are—what is going to happen to me when I am sick and when I get too old to work. I think it is the same with everyone. As far as I am concerned I have no fear of death, but fear of provision in the case of sickness. I know from experience in contact with ordinary people that is one of the greatest fears or problems with which they are faced, and I hope that with these financial limitations Professor Richardson has very accurately recognised, it would be possible to introduce some form of insurance for the people in what is called “the lower income group.”

Now, Sir, on the question of housing, I was privileged to have a discussion with Professor Richardson during his visit, but I did not speak to him about housing. But he saw. Others and myself assisted him as much as possible to see all types of our housing. Professor Richardson has put his finger on lots of things which a few of us, especially during the last two years and more particularly during the last 13 to 14 months, tried to draw Government's attention to. At page 11 Professor Richardson has pointed out something of which I have spoken in this Council more than once and, I believe, some hon. Members share my views. That is this: It is largely a waste of effort to re-house people, no matter by what means, whether by building or helping them to build their own houses, unless side by side with that is our being able to ensure that those people are going to be fully and gainfully employed. Other wise we are only going to make the situation worse.

Professor Richardson has put his finger straight on it and it serves to support strongly, or to corroborate, or whatever term one would like to use, the views put forward here and elsewhere. The urgent problem in this country is to provide gainful occupation for those who are at present under-employed, and to provide in that same gainful occupation for the coming generation and the present growing generation, because in a few years we are going to be faced with the most rapid increase in our population. Improved health measures have created a rise in infantile figures; the birth rate is exceeding by far the death rate; people are dying older and very few are dying in infancy.

The problem which faces this Government today is to do its utmost as quickly as possible—whether by means of land settlement on the coastlands or on the river banks: and I think the river banks come first — to provide means whereby people can own houses, occupy their minds and bodies in a healthy manner and earn a livelihood.

Before I sit down I would like to join in the tributes to Professor Richardson—a man of high calibre on the subject.

**Mr. Tello :** I want to join with those who congratulated the mover of the motion as well as those who supported it in such a convincing manner. Unlike the last speaker I am not among those who in this Council supported the clamour for social security in this country. But I think I can claim some credit for making that clamour outside this Council. When reading the matter, “Ownership of Houses” for the first time I wondered why Professor Richardson with his wide vocabulary must steal from me these few words: “the firmest foundation of social security”. At one time when, as a trade unionist, it fell

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to my lot to tell workers to lay the foundation of social security by owning their own homes, and when I met with rather hostile opposition, I used these words: "Whatever social security, and social amenities are offered you, you will never feel that firmness of social security until you have owned and lived in your own homes."

I think of the Sugar Industry's Welfare Housing Scheme and I am proud of the part we trade unionists played in it, in opposition to many politicians who thought that the houses were a means of keeping people away from social security rather than placing them on the road to true social security. I feel very happy today to see that I was at one with someone whose opinion can be recognised and regarded in the world, and who also advocates that it is the firmest foundation for social security.

I want also to pay tribute to the Ministry of Housing and the Housing Commission for the efforts they have made. Those of us who go around the Colony and talk to people can hear the song of praise and the expressions of appreciation — of course, intermingled with criticism as well—of the work of that Ministry. I think the Report can be regarded as a support of the great work that has already been done. Perhaps it will serve as a stimulant to further expedite the good work that is now in hand.

He has made reference to the Contributory Provident Fund. I am very pleased he has done so, and say, again, that trade unionists all along saw the need for such a fund. They saw the necessity for security in old age, and I am very pleased to say that I was associated with the Man Power Citizens

Association which was the first trade union to enter voluntary agreement on behalf of workers for social security and pension scheme for their old age. I refer to the Demerara Bauxite Company's agreement signed some years ago. I think it was also the first trade union in Georgetown in the same respect, in connection with the agreement signed by the Demerara Electric Company. Social security was always within our 'eyes of protection' in the face of criticism, and indeed, speaking to some of the workers and beseeching them to make use of the voluntary provident scheme of the Sugar Producers, I told them: "You are refusing it now, but some day in the near future it might be made compulsory, because often we are forced to be cruel to be kind."

I welcome these recommendations but we find that while certain amenities are offered by concerns employing more than 25 persons, in the smaller firms, because of slender income these are withdrawn or not offered at all, and it will be rather embarrassing for certain people to find that on account of the fact that their employer does not employ as many as 25 persons, they cannot participate in a scheme to give them security in their old age—when they need it most. I am very pleased, however, that the recommendation has been made and hon. Members will excuse me if I try to steal a bit of thunder and say that I sometimes flatter myself that the little we have done in the field of social security among the sugar workers might in some way have inspired this recommendation.

The report asks that certain words like "poverty" and "pauper" be discontinued from use officially. Many of us may not appreciate the meaning of that recommendation, but I can

assure hon Members that many folk have actually been deprived of what they are legally entitled to, because of the use of these terms. It will be a very bad day for Guianese when they lose every semblance of pride. While it is said that it is false pride that would not permit a man or woman—and a woman especially — to line up among those termed “paupers,” I still think it is necessary to preserve a small bit of pride. I am very pleased that Government has accepted the recommendation to remove these offensive terms.

I want to make slight reference also to the provision of sickness benefits. I notice that action on this matter has been suspended, but I am almost certain that this Government does not propose to shelve indefinitely any such progressive measure. Again, I might be overdoing it, but we also made voluntary arrangements for sick benefits to the sugar workers. I suppose when they read this recommendation they will feel very pleased to see that what they have done and agreed to voluntarily would soon be protected by Government. This recommendation is a very comprehensive one, and I see that not even the children, for whom we have done so much and are still to do more for, are omitted. Recommendations have been made for a feeding scheme and this Government should be proud that already there is in existence a scheme giving free meals to a certain number of children. Recommendations on how it should be extended are also in this report, and I am very pleased to see them incorporated in it.

So much has been said about Workmen's Compensation already, that I would prefer not to add something more but to take my seat. I beg to support the motion.

**Mr. Ramphal:** I rise merely to do justice to Professor Richardson, but before doing so I join with other hon. Members in congratulating Government in its acceptance of Professor Richardson's report in principle. I want to go further and congratulate Government on the realistic approach which it has made in the matter. This subject is one of some magnitude and so I am particularly glad to see the realistic approach, while introducing at the earliest possible time whatever measures are within our financial competency and capacity. If I did not know how heavily burdened Government was, I would have remarked that the report was handed in since April and that it was now seven months and 12 days since that time, and I would have drawn strong attention to the fact that Government had delayed in the matter. But I am aware of the preoccupation of Government in many ways, therefore I do not raise the point.

This is something we can shout about and I must congratulate Mr. Tello as being the only Member on the “Government Bench” — I use those words from time to time in reference to hon. Members occupying the larger seats—giving due praise to it. This is something the Government should talk about—it is a talking point. Barring the establishment of the Credit Corporation, I think this is the finest measure that has been introduced in this Council, and I think Government has every reason to be proud about what it has done in this matter particularly.

Members who have adorned this Council from time to time have pressed matters that would lead to some measure of social security. I prefer to think at this time of the now aging Hubert Critchlow as the first individual in the community bold enough to talk about these things, and I am glad to see he is

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still with us. I am sure he will be glad to know that the small schemes he saw possible many years ago are now growing into full stature—like a big tree to bear good fruit in years to come. Special credit also should be given to Dr. J. A. Nicholson and Mr. D. P. Debidin, Members of the old Legislative Council. It was Dr. Nicholson's motion that was finally adopted by the Council.

I think that as a Council we should place on record our gratitude to those who have gone before us, and who have made it their business to introduce measures of this kind. It is our good fortune that we are the ones to implement what they had dreamed about, and I feel very happy indeed that I am able to sit with other Members of this Council today and to approve of this motion when the time arrives. I feel that we should place on record our deep and grateful thanks to those who have done their share before us.

It is not often that I miss any word spoken by my hon. friend, Mr. Gajraj, but on this occasion when he quoted the proverb "The poor are always with us" his voice dropped and I did not catch every word he said on that particular point, but I did gather the impression (I hope I am wrong in this), that we must help the poor—that charity must be part of our very nature. I want to join issue with him. It is not charity, it is our duty. What we are doing today is social justice; to provide for the old and infirm, those people who are incapable after they have given of their very best. It is not charity in the old sense but really doing social justice to them, doing what we feel is our duty.

Now I come really to what I had risen to do—to ask this Council, and particularly the hon. mover of the

motion, to accept a small amendment to his motion by the addition of a second resolution to read:

"Be it further resolved that this honourable Council records its grateful thanks to Professor J. H. Richardson for his admirable Report."

Much has already been said about this grand Report—its conscientiousness, its brevity and its simplicity. I do not wish to go over the ground but I wish to say that in years to come we shall look back upon this Report as our "Beveridge Plan", our Social Charter, the foundation for a Welfare State, and children yet unborn will praise the name of Professor J. H. Richardson.

Mr. Speaker: Before anyone speaks on the motion before the Council I should like to point out that I am afraid I cannot accept the hon. Mr. Ramphal's proposed amendment in the form he has suggested it. Other means must be taken to congratulate Professor Richardson. We cannot in a Bill mention any particular individual and congratulate him. I therefore cannot accept the suggestion that there should be incorporated as an amendment any suggestion of a personal reference to the author of this Report, however excellent it may be, because the motion has reference to a Bill, and the resolution must have some reference to the Bill itself.

Sir Frank McDavid: I think we are debating item No. 8 which is a motion for the acceptance in principle of the recommendations contained in Professor Richardson's Report on Social Security, and I do submit for your consideration, Mr. Speaker, that opportunity may be taken to add, as the hon. Mr. Ramphal suggests, a word of thanks to the person who is named in the resolution.

Mr. Speaker: I am only pointing out that I do not think we can do it.



**Mr. Raatgever:** I beg to disagree with you, Mr. Speaker. I think it can be added because, as the hon. Member for Agriculture has said, Professor Richardson's name is mentioned in the motion with which we are dealing. Personally I see no harm in adding to it. It is simply an addition, and if the hon. mover would accept it there would be no need for anyone to second it. If not I would ask the hon. Mr. Ramphal to move it as a separate motion.

**Mr. Speaker:** I will give the matter some consideration.

**Mr. Ramphal:** I am suggesting an amendment of the motion by the addition of the following words:

"and that this Council records its grateful thanks to Professor Richardson for his valuable Report."

**Mr. Speaker:** I am inclined to think that that would be all right.

**Mr. Cummings:** Mr. Speaker, I am suggesting that you were looking at item 9 on the Order Paper (the motion for an increase of the rates of old age pensions) to which your ruling would have been applicable.

**Mr. Speaker:** I am afraid I was. The hon. Member had used the words "Be it further resolved" and I got the impression he was referring to the motion.

**Lt.-Col. Haywood:** To save time I will not attempt to repeat what other speakers have very ably covered before me, but I would like to say how much I am in agreement with practically everything that has been said this afternoon. I am very glad indeed that the hon. Member, Mr. Macnie, drew attention to the fact that a great deal of consideration would have to be given to the proposal for a Contributory Provident Fund. I am not suggesting for

a moment that there should be any delay, as the sooner it is tackled the better, but a number of points do arise. In 1948 the Company by whom I am employed asked me to prepare a comprehensive pension scheme to cover all grades of our employees. The scheme came into operation in 1949, and although it is really a heavy burden to carry, not least for the man earning a low wage, we are very glad indeed that we brought it into operation.

There is one important point I would like to add to those which the hon. Mr. Macnie made, and it is that the very men who are in the lowest income groups are those who change their employment most frequently, and there are very few Companies which have compulsory contributory pension schemes. Again and again we find that a man leaves our employment after having accumulated a comfortable nest egg which the pension scheme provides, and every effort to provide something for his old age quickly comes to nothing. I feel that there should be no opposition at all, rather the reverse, by those Companies who already have pension schemes in operation.

As regards sickness insurance I too submit that consideration of such a scheme need not be deferred for long but should be tackled as quickly as possible. Again, the Company, for which I work not long ago introduced a sickness scheme with no insurance about it. We put the minds of our employees at rest by telling them that in the event of sickness the cost of medical fees, medicines and hospitalisation would be met by the Company, and that wherever possible the firm would continue to pay the full wages or salaries of employees during their illness. We found that after a certain amount of effort in the early stages by some employees to take unfair advantage of the scheme the vast

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majority of them soon came to realise that it was an effort to put their minds at rest so that they would not have any fear about their families, if they became ill. We find that the response has been most gratifying, and there is a happier feeling among our employees than existed before. Therefore I do recommend that sickness insurance should be introduced as early as possible.

There are two small points which I would also like to mention. I fully agree that some of these terms mentioned in paragraph 34 C., which sets out the decisions of the Governor-in-Council, should be changed. I am not a first class classical scholar but I submit that there was nothing originally in the word "pauper" to which objection should be taken, except the misuse and abuse of the word by officials. I fully agree that it is a word that has now grown out of all recognition and is certainly objectionable, but I do not think it is altogether happy to substitute for that one word the words "person in receipt of public assistance." I suggest that we try to find one word to replace one word, and, for the want of anything better, I would suggest the word "beneficiary." Again, as regards the proposal to change the name "Alms House" to "The Palms" I am sorry I cannot be constructive. Perhaps it would not be too undignified to ask the public to send suggestions to the Press, so that we may find a more suitable name.

Finally I heartily support what the hon. Member for Labour, Health and Housing (Mr. Cummings) said about the appointment of a statistician. I too fail to understand how we can plan all the schemes for social assistance or any other form of development unless we have up-to-date and comprehensive statistics about unemployment and

under-employment. I have sat on many Committees on which we had the widest varying figures given to us regarding unemployment and under-employment. The sooner we get the facts the better. Otherwise I support the motion entirely.

**Mr. Carter:** I heard quite a number of names mentioned of persons who had introduced ideas about social security in the Legislature and I am not going to be left out. On the 1st of July, 1953, I gave notice of a motion in the House of Assembly which read:

"Be it resolved that this House recommends to Government to enquire into the possibility of providing for the establishment of a Contributory National Health and Old Age Insurance Scheme."

I go a few months further back to item 15 of my Election Manifesto which promised my electorate to seek the establishment of National Health, Old Age and Unemployment Insurance on a one-third Government-employer-employee basis.

When that motion was tabled in the late House of Assembly the then Minister for Labour, Industry and Commerce (Mr. Ashton Chase) told the House that he understood an expert was coming from the United Kingdom to investigate the possibility of establishing such a scheme. Almost immediately after the present Legislature was inaugurated I inquired whether that gentleman was coming, and on being advised that he was I did not table a similar motion in this Council. Professor Richardson has come and gone, leaving with us a Report, part of which His Excellency has asked this Council to accept in principle. That I am quite prepared to do.

**The Attorney General:** His Excellency has not asked this Council to accept part of the Report in principle.

**Mr. Carter:** The Executive Council has asked this Council to accept the Report in principle, but with my knowledge of social security I cannot accept Professor Richardson's Report in its entirety, because there are several points with which I do not agree, and which should not operate in this country. I agree with paragraphs A and B of the decisions of the Governor-in-Council with respect to Professor Richardson's recommendations concerning Public Assistance and Old Age Pensions.

I do not agree that the terms "poor relief" and "Poor Law Commissioners" should be changed to "public assistance" and "Social Assistance Board" respectively, and in future the term "person in receipt of public assistance" should be used instead of the term "pauper" and the name of the Alms House changed to "The Palms." A pauper is a pauper, and the only way to overcome such condition is by facing the situation squarely in the face. You cannot overcome the circumstances of one being a pauper except you change him so that he actually becomes a millionaire. I agree with the last speaker that it would be better to request the public to submit suggestions as to an appropriate name for the place we call "The Almshouse." It would be a more appropriate plan to arrive at an appropriate name other than "The Palms" which might deceive even me that it is a better place than it is. I come now to "D".

"The acceptance in principle of the proposal to introduce a Contributory Provident Fund for old age and invalidity, including exemption of private companies which operate Pension or Provident Fund Schemes for their employees, the benefits of which are at least as favourable as the Government Schemes."

In 1947 the Trade Union of which I was then Secretary was able to get the Demerara Bauxite Company to agree to establish a Non-Contributory Pension

Plan. That operated on the basis of a contribution of  $1\frac{1}{2}$  per cent. of the annual earnings of the employees who were not on the Company's Confidential Pay-Roll. When first it was introduced it appeared very good, but experience has taught the workers of that Company that that contribution, whether by the Company or otherwise, was really part of their wages which they did not get, and if they had to leave the employment before they qualified for a pension under the Plan—15 years' service and the age of sixty—that contribution of  $1\frac{1}{2}$  per cent. was lost to them. Consequently the workers began to clamour for the scheme to be changed from non-contributory to contributory.

Therefore, if I study carefully Proposal "D", I am not in agreement with the introduction of a Contributory Provident Fund according to the suggestion of the hon. Mr. Macnie, as it would be compulsory as far as I understand it. But what was further brought out was, if a person is interested in himself or herself—and that is one of the things that I am longing for the Guianese to be in order to arrive at a state of independence—he or she must learn to pay for the things he or she wants. If this scheme is to operate really to the benefit of the working-class people of this country, I fail to see how it can be operated in any other way than on the basis of Government, employer and employee contributing one-third each.

I can remember when Professor Richardson was being questioned in Finance Committee, immediately after his report had been prepared, he suggested that the employee should pay a part, the employer two parts and the Government a part. When asked what part, he could not say. Government's contribution to that scheme must not be left to the whims and caprices of what the Government may be at any one time. It must be definitely understood that Government must pay one-third, the

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employer one-third and the employee one-third.

Although I did not feel that was the proper time to oppose Professor Richardson, if this Report is to be debated and finalised in the interest of the working-class people, I think accepting it in principle this afternoon is about as far as we may go. I would like it to come before this Council to be debated paragraph by paragraph, and when that time shall have arrived I think I would make a better contribution to this question of Social Security than Professor Richardson, though I may use his idea. As a Trade Unionist it happens to be one of my favourite subjects, and it is my opinion that if the scheme can be inaugurated now, regardless of the fact that 50 per cent. of the inhabitants are unemployed and/or under-employed, the time would come—the next few years—when the heavy burden which now rests on the shoulders of Government to find thousands of dollars annually for pensions and public assistance would be removed.

In the next ten years those who are at present receiving pensions or public assistance shall all be dead or most of them, and those who shall have arrived at 60 years of age at that time would have contributed to the pension they would then receive. That is the independence that I am longing to have established in the minds of the people of this country. I do not see the necessity for me to speak very much more on what is left.

At paragraph "I" we see that we are to feed necessitous school children. That is an idea over which I am not very much enamoured. This country is supposed to be very wealthy. Some of us boast that it is, but we do so like a boy with a deceased millionaire father forgetting that the best part of himself is six feet deep like the wealthy resources and riches of this country which are

underground and it is nothing we can really boast about. If this country is as wealthy as it is supposed to be, then this paragraph would look very bad in the Press of the world, that the Government has to feed the school children of British Guiana. That is nothing we can be very proud about. With that, Sir, I can only second the amendment by the hon. Mr. Ramphal, thanking Professor Richardson for his very valuable report. I shall leave what further I have to say on the Report as a whole.

**Mr. Bobb:** Mr. Speaker, so much has been already said that it shows that this honourable Council welcomes this Report and the valuable work put in by the author of it, and it remains only for me to say that I endorse fully the remarks of appreciation which have fallen from the lips of those who have spoken. I am also pleased that those who have spoken have given some meed of praise to the Legislators of the past who have been instrumental in bringing this matter to the attention of this Council from time to time. I would rather like to confine myself to what is in the motion itself, and that is the adoption of the Report in principle. The Governor in Council has already indicated some implementation of that principle by permitting certain recommendations to appear in the Sessional Paper on the Report, and those recommendations indicate the lines along which the implementation of the principle will follow.

It is good for us to take notice of that line of thought because, in view of the importance of the measures to be adopted on the strength of this Report, we should have our minds fully made up as to what we are going to embark upon, the financial content of the measures we are going to adopt, and the speed with which those measures may be adopted. That leads me to say that I am very happy that what I conceive as the principle of the Report aims at

assisting very substantially the people whom it is intended to assist — those who are called paupers, or what you will, but nevertheless those who are in need. I believe there are such people all over the country, more or less in the rural districts, who are much in need of this tremendous assistance which would be forthcoming.

In the matter of names, I feel we have not done justice yet in choosing names in substitution for those we already have in use. Particularly I want to refer to the substitution of "The Palms" for "Alms House". That at once brings to my mind a clever putting together of "pauper" and "Alms House." I do not know why we are running away from the word "Welfare", because this is a welfare effort, a welfare scheme. I would like to make my personal suggestion of "Welfare House" which is what the Alms House is. I really cannot see anything beautiful or euphemistic in the name "The Palms". With due deference to the author of the name, the concept of it has in my mind nothing to do with the idea of welfare. I hope we shall come to something like "Welfare Home", something reflecting more credit to this honourable Council.

The hon. Mr. Macnie was very careful to bring to the notice of this Council the question of the relationship of the scheme now in operation by private Companies to what Government proposes. My recollection is that when the Beveridge Plan came into existence some such difficulty was indicated, and I am sure that in Great Britain the difficulty was met and overcome very happily, and I would suggest that the hon. Mover may consider taking steps to discover from the Colonial Office exactly how they met this difficulty. I say I am sure about it, because I belong to an organisation which has had to face

up to that very thing, and I know what the proposals were from the Government side, and how acceptable those proposals were on both sides. So I think there is a possibility of our solving the difficulty in that direction.

It is assumed that at a later stage some Committee or Board will be appointed to go into the details. We are only asked to accept the Report in principle, and I am sure the Governor in Council is going to take advantage of any idea, there may be, of the Members of this Council in order to make sure that the best results are obtained. So I have no fears that the right thing is not going to be done when the time comes. I do not see the reason for the apprehension of the hon. Member who spoke before me. I think that one should be very optimistic and appreciative of the work that has been put in, and be thankful for what so far we have accomplished in this very worthwhile direction.

**Mr. Jailal:** I rise to support the motion, but I feel that I would not have done my duty if I did not add certain comments to those made here. Like the hon. Mr. Macnie, I feel that there are several features of the recommendations with respect to the Pension Scheme which are worthy of being brought to full view. Like the hon. Mr. Macnie, I know there is going to be difficulty in providing adequate protection for such persons whose work is mostly seasonal. In my particular business, the rice business, we have seasonal workers, and so it is also in most of the agricultural industries of this country. Machine workers are actually placed on a seasonal schedule of employment because of several local conditions and, probably, because our industries cannot be put on a 24-hour run. I want to mention this particular phase because, when the proposal is to

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be fully adopted and implemented, these factors must be clearly worked out.

In the case of the larger firms that now have pension schemes operating, I wish to mention this existing factor. An employee is required to have a certain amount of time in the employment of the company before he can be allowed to contribute to the pension scheme that may be existing. That definitely is going to produce much hardship. I think it should be on similar lines as the pension schemes of the big companies abroad—as soon as an employee's name appears on the pay-roll he is entitled to contribute to any pension scheme that may be existing. I may also add that there should be a feature like what I have known to exist in the pension schemes of companies abroad, where an employee on leaving the employment of a company before the expiration of a certain period of time can get back his contributions, and the remaining portion contributed by the company goes to the general pool and is distributed annually among those who are left in the scheme. I feel that some attention should be paid to that.

But I want to disagree somewhat with the recommendations here. These recommendations are based on a Government-operated Provident Fund. I cannot agree with Government operating a Provident Fund. That may be necessary, but it is my opinion that a pension scheme, a death benefit plan and a housing scheme for employees are things that should be allied closely together. I refer to this particularly because I was employed for several years by a company that is acclaimed to be the largest investor in the Caribbean in one solid mass. In that company those three things were allied together—An Employees' Death Benefit

Scheme, an Employees' Pension Scheme and an Employees' House Building Plan. The money that was collected to provide that pension was kept for a certain period and then given over to the Plan for the building of houses, and on that money was obtained interest which provided for death benefits later on. I know of such death benefits for employees abroad who have worked ten years for a company having amounted to something equivalent to \$10,000. But, of course that cannot be applied to this country, because our wage-scale is not on the same basis. I merely mention that to show that there was a large contribution for what was given by a Death Benefit Plan.

Let us say that finally three or four thousand people decide to take part in the pension scheme. What are we going to do with all the money? I would say, let the money be invested here, and not in Australia or some other place; and there is no reason for putting it into any industry. Let the people enjoy the fruits of their own labour and let every nickel they put into this pension scheme come back to them again. I think careful consideration should be given to this matter and to the scheme being underwritten by local firms instead of by Government.

I wish to draw to the attention of this council the fact that while we are protecting the employee in Georgetown and New Amsterdam, there is a small group of people who are more or less on their own and are not employed because there are not enough jobs to go around. Are we going to let these people handle their own pensions if it is the intention of this Council that other people outside this prescribed circle should also derive benefits of pension? I would be surprised. I feel that the people who plant coffee and cocoa and one acre of rice at a time are worthy of some consideration.

**Mr. Macnie:** To a point of correction: Paragraph 10 of the Report, on page 8 says:

"Any self-employed person should have the right to join voluntarily on payment of amount equal to the joint contributions of an employer and worker."

**Mr. Jailal:** As long as he pays the contributions of the employer and the worker. I am submitting that the small peasant farmer does not make on a calculated basis \$12.00 a week. How are we to expect him to pay both figures? Some consideration should be given him—Government or otherwise. He has to face the difficulties created by the winds and the rains. He is the man who is actually building the economy of the country. The sugar industry cannot employ everybody. We have got to plant acres and acres of land in order to provide the wherewithal of life, therefore it is desirable every consideration should be given the small peasant.

I feel that not only should he be allowed to join a provident fund but he should be given some kind of security for his crop. I remember some time ago reading about a crop insurance plan and I think that the time has come, all things being equal, when the farmer, who has to take all the chances with no proper drainage and irrigation, poor land and so on, should be provided for in this respect. How is he to provide for his family later on? If it is not possible now for his crop to be insured by some special scheme—

**Mr. Farnum:** Sir, I would like to inform the hon. Member that two or three years ago a committee was set up with one of the Agricultural officers on it to go into the question of insurance for crops, and after four or five meetings the committee found it was absolutely impossible. No insurance firm would undertake it and it was a most risky proposition for Government to undertake.

**Mr. Jailal:** I admit it would be a risky proposition to undertake. I am not saying that crop insurance is practicable. I am saying that in cases where it might be practicable, let us put it into practice, and in cases where farmers have lost their crops that Government should back them up. I felt that in 1950 when the farmer lost his crop the Government should have paid him. Some development along these lines should take place co-incidental with these recommendations.

**Mrs. Dey:** It would be amiss if I did not add my quota, especially to support this motion. The recommendations supply a long felt need. I would like to endorse all that Mr. Ramphal said when he mentioned Mr. Hubert Critchlow, as I know how hard he worked to get it started. I am indeed happy that I happen to be a Member of this Government, sitting around this table to see these ideas come into fruition.

The hon. Mover finds himself in a position where everybody is trying to 'pull his sword' but the honour is his to be *excalibur* as this matter falls within his portfolio. Again, I support this motion in its entirety.

**Mr. Speaker:** I am afraid Council must adjourn and meet tomorrow, otherwise we would not be able to finish important business. The hon. the Chief Secretary is not here, and there is one important Bill which it is desirable should be taken through all its stages.

**Mr. Ramphal:** I suggest that the hon. Mover adopt the amendment as part of the motion.

**Mr. Farnum:** I would respectfully suggest, Sir, that in the next ten minutes the debate would be finished. I will not be long in my reply.

**Mr. Speaker:** We must meet tomorrow. Is there any objection to that?

**Mr. Cummings:** There is a special meeting of the Executive Council tomorrow, and I think it is going to take the whole day.

**Mr. Raatgever:** Sir, I see no harm in continuing for another 15 minutes and finishing this motion.

**Mr. Speaker:** One cannot tell what will happen. I would like to respect the wishes of the Council to continue a little longer, but we certainly can meet tomorrow. There would be some difficulty in finishing the business today. How long will the hon. Mover take?

**Mr. Farnum:** Not long, Sir.

**The Financial Secretary:** It is not far from five o'clock, and I have an appointment. I cannot go to Finance Committee until this motion is completed. I am not objecting to meeting tomorrow. We can meet tomorrow and finish. I do not know whether the Executive Council meeting will continue into the afternoon—we start in the morning from half past eight, and should get through by noon.

**Mr. Speaker:** Council is adjourned until Friday, November 26th at 2 p.m.