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Ab ki
Baar
No Trump Sarkar

But
Trumpism
Continues



NDA
RETURNS IN BIHAR
BUT LEFT-DEMOCRATIC
FORCES STRENGTHENED



Hon'ble Finance Minister
Translate Words into Actions
Improve Pension Scheme
Give Autonomy to
LIC and GIPSA

CHAOS REIGNS
CRACKS IN U.S.



PROTECT OUR
REPUBLIC
MY LORDS



DILUTION OF
HUMAN RIGHTS
UNDERMINES
DEMOCRACY



SATYAGRAHA
&
CLASS
STRUGGLE



100
YEARS OF WORKING CLASS
MOVEMENT OF INDIA





**March on towards People's Unity!
March on towards Workers' Unity!**

Participate in
One Day Country Wide
**General
Strike**
On 26th November 2020



With Revolutionary Greetings !

**Kanpur Division Insurance
Employees' Association**

TRANSLATE WORDS INTO ACTION

The Finance Minister, addressing the recently held IBA General Body has stressed on the importance of treating the Bank pensioners fairly. She said that pensioners who have contributed immensely to the growth of the banking institutions should not be discriminated and they should be allowed pension benefits on the lines of what is obtaining for the armed forces. These sympathetic words have raised expectations in the Banks and other public sector financial institutions about the possibility of revision of pension and increase in the family pension. While appreciating the concern of the Finance Minister to the plight of the pensioners, what is important is to urge her to translate words into action.

The Finance Minister has played a clever politician. By her words she has deflected all the criticism of being insensitive to the plight of the pensioners away from the government on to the IBA. She has squarely held IBA responsible for the stalemate on the demands of the pensioners. Even a layman knows that the powers of IBA or for that matter LIC and GIPSA are limited while deciding the wages and service conditions of the employees. It is the government that calls the final shots. Therefore, Finance Minister has not been honest in acknowledging the role of her ministry in denying the legitimate demands of both the in-service employees and the pensioners.

The LIC Board sent its recommendation to the government on improvement of family pension nearly a year back. The government is yet to give its approval. In the absence of the approval of the ministry, the improvements cannot be implemented. In the process the families of the deceased employees are denied the benefit for nearly a year as any benefit can come only prospectively. This is not to condone LIC for the delay. After sending the recommendation, it must have ensured its speedy approval rather than pleading helplessness over the situation. If the Finance Minister is true to her words, the approval for the recommendations of LIC must be given without any delay.

The demands of the pensioners were raised by a number of parliamentarians through questions in both Lok Sabha and Rajya Sabha. The stock reply of the government has been that these demands are not under consideration for the reason that Pension Scheme in Banks and Insurance is not based on the Pension Scheme of the Central Government. Secondly the scheme in Banks and Insurance is funded rather than 'Pay as you go' in the Central Government. The Pension Schemes in Banks and Insurance

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were modelled on the basis of the RBI scheme which itself was modelled on the basic of the Central Government Scheme. This makes the stand of the government totally unjust. However, with the government conceding improvement in family pension and updation of pension in RBI, the arguments of the government against conceding these benefits to Bank and Insurance employees is totally unjustified. Therefore, if the Finance Minister genuinely believes that pensioners are being discriminated, her ministry must immediately advise IBA, LIC and GIPSA to extend these benefits as the government has no objection to the same.

These issues bring into sharp focus the need to give functional autonomy to the public sector undertakings for efficient functioning and ensuring peaceful industrial relations. The wage revision in LIC and GIPSA companies is pending for over 3 years. The LIC has been registering phenomenal

growth. The general insurance companies in the five years preceding 1.8.2017 when the wage revision became due recorded a compounding annual growth in gross domestic premium income of 14.67%. This is one of the best growth figures recorded anywhere in the world. While in LIC the negotiations on wage revision are held up after reaching a crucial stage on the plea that government mandate is awaited, the GIPSA is yet to make an offer citing want of government mandate. This is a mockery of the collective bargaining.

Late Shri Arun Jaitley, Former Finance Minister had time and again said on public platforms that productivity and profitability of an institution should be the basis to determine the wages and service conditions of the employees. The trade union movement in LIC and GIPSA companies are echoing the same understanding. The LIC defying

शब्दों को कार्यवाही में बदलो

वित्त मंत्री ने हाल ही में आयोजित आईबीए जनरल बॉडी को सम्बोधित करते हुए बैंक पेंशनरों के साथ उचित व्यवहार करने के महत्व पर जोर दिया है। उन्होंने कहा कि जिन पेंशनभोगियों ने बैंकिंग संस्थानों की वृद्धि में बहुत बड़ा योगदान दिया है, उनके साथ भेदभाव नहीं किया जाना चाहिए और उन्हें सशस्त्र बलों के लिए जो मिल रहा है, उसकी तर्ज पर पेंशन का लाभ दिया जाना चाहिए। इन सहानुभूतिपूर्ण शब्दों ने बैंकों और अन्य सार्वजनिक क्षेत्र के वित्तीय संस्थानों में पेंशन के संशोधन और परिवार पेंशन में वृद्धि की संभावना के बारे में उम्मीदें पैदा की हैं। पेंशनभोगियों की दुर्दशा के लिए वित्त मंत्री की चिन्ता की सराहना करने के साथ ही यह महत्वपूर्ण है कि हम उनसे इस बात का आग्रह करें कि वे अपने शब्दों को कार्यवाही में बदलें।

वित्त मंत्री ने एक चतुर राजनेता की भूमिका निभाई है। अपनी बातों से उन्होंने पेंशनरों की दुर्दशा के प्रति असंवेदनशील होने की सभी आलोचनाओं को सरकार से हटाकर आईबीए पर डाल दी है। पेंशनभोगियों की मांगों पर गतिरोध के लिए उन्होंने आईबीए को जिम्मेदार ठहराया है। एक साधारण सा व्यक्ति भी जानता है कि आईबीए या उस मामले के लिए एलआईसी और जिप्सा की शक्तियां कर्मचारियों के वेतन और सेवा शर्तों को तय करने तक सीमित हैं। यह सरकार है जो अंतिम निर्णय करती है। इसलिए, वित्त मंत्री इन सेवारत कर्मचारियों और पेंशनभोगियों, दोनों की जायज मांगों को अस्वीकार करने में अपने मंत्रालय की भूमिका को स्वीकार करने में ईमानदार नहीं रही है।

एलआईसी बोर्ड ने लगभग एक साल पहले परिवार

पेंशन में सुधार के लिए सरकार को अपनी सिफारिश भेजी थी। सरकार द्वारा इसकी स्वीकृति दिया जाना अभी तक बाकी है। मंत्रालय के अनुमोदन के अभाव में, इन सुधारों को लागू नहीं किया जा सकता है। इस प्रक्रिया में मृत कर्मचारियों के परिवारों को लगभग एक वर्ष से इन लाभों से वंचित किया जा रहा है क्योंकि यदि कोई लाभ का आदेश आता भी है तो केवल आगे की तारीख से ही मिलेगा। एलआईसी को भी इस देरी के लिए माफ नहीं किया जा सकता। सिफारिश भेजने के बाद अपनी स्थिति पर असहाय होने की दलील देने की बजाए इसको त्वरित स्वीकृति प्राप्त करना सुनिश्चित करना चाहिए था। यदि वित्त मंत्री अपनी बातों पर खरी हैं; तो एलआईसी की सिफारिशों को बिना किसी देरी के मंजूरी देनी होगी।

पेंशनरों की मांगों को लोकसभा और राज्यसभा दोनों में सवालियों के माध्यम से कई सांसदों द्वारा उठाया गया था। सरकार का घिसा-पिटा उत्तर यही रहा है कि ये मांगें इस कारण से विचाराधीन नहीं हैं कि बैंकों और बीमा में पेंशन योजना केन्द्र सरकार की पेंशन योजना पर आधारित नहीं है। दूसरी बात यह है कि केन्द्र सरकार की पेंशन 'पे एज यू गो' (सरकारी खजाने) योजना के बजाए बैंकों और बीमा में यह स्ववित्त पोषित है। बैंकों और बीमा में पेंशन स्कीमों को आरबीआई में लागू योजना के आधार पर तैयार किया गया था जो स्वयं केन्द्र सरकार की योजना के आधार पर तैयार की गई थी। इससे सरकार का निर्णय पूरी तरह से असंगत साबित होता है। जिस तरह सरकार द्वारा आरबीआई में पारिवारिक पेंशन में सुधार और पेंशन का अपडेशन किया गया है, बैंक और बीमा कर्मचारियों को इन लाभों

predictions of all doomsayers has retained market dominance despite competing with 23 other private companies and many other institutions that compete to mobilise the household domestic savings. The impressive growth and prosperity of this institution has endowed it with enormous paying capacity. The ALIEA and its partners in the Joint Front are demanding settlement of wage issue on the basis of the strength of LIC. This cannot be an unreasonable demand. The GIPSA cannot take shelter under the argument that Public sector companies are not doing that well in the recent period. The GIPSA companies are doing well and if the strength is not reflected in the Balance Sheets, it is only due to higher provisioning in order to present these as good candidates for privatisation.

The Wage Revision in LIC has dragged on

for too long a period. It is necessary to reach a satisfactory settlement early so that the collective energies can be focussed on meeting the requirements of very challenging times. The onus of reaching an early finality rests on LIC and the government. They must come forward to meet the legitimate expectations to bring about an early conclusion of wage revision. The GIPSA must open negotiations without further delay. It must make sincere efforts to reach a satisfactory settlement early so as to prevent serious damage to industrial relations.

In conclusion, we urge the Hon'ble Finance Minister to convert her words into action by approving the improvements in pension scheme recommended by LIC and giving autonomy to LIC and GIPSA to settle the issue of wage revision and the demand for updation of pension. ●

को देने के खिलाफ सरकार की दलीलें पूरी तरह से अनुचित हैं। इसलिए, अगर वित्त मंत्री का मानना है कि पेंशनभोगियों के साथ भेदभाव किया जा रहा है तो उनके मंत्रालय को इन लाभों को बढ़ाने के लिए तुरन्त आईबीए, एलआईसी और जिप्सा को सलाह देनी चाहिए क्योंकि सरकार को इसमें कोई आपत्ति नहीं है।

ये मुद्दे सार्वजनिक क्षेत्र के उपक्रमों को कुशल कामकाज और शांतिपूर्ण औद्योगिक सम्बन्धों को सुनिश्चित करने के लिए कार्यात्मक स्वायत्तता देने की आवश्यकता पर जोर देते हैं। एलआईसी और जिप्सा कम्पनियों में वेतन संशोधन तीन वर्षों से लम्बित है। एलआईसी अभूतपूर्व वृद्धि दर्ज कर रहा है। वेतन संशोधन के देय होने की एक अगस्त 2017 की तारीख से पहले के पांच वर्षों में सामान्य बीमा कम्पनियों ने 14.67 प्रतिशत की सकल घरेलू प्रीमियम आय में चक्रवृद्धि वार्षिक वृद्धि दर्ज की है। यह दुनिया में कहीं भी दर्ज किए गए सबसे अच्छे वृद्धि के आंकड़ों में से एक है। एक तरफ जब एलआईसी में वेतन संशोधन पर बातचीत महत्वपूर्ण चरण में पहुंचने के बाद सरकार की आज्ञा के नाम पर रूकी हुई है वहीं जिप्सा को अभी सरकारी आज्ञा प्राप्त न होने के कारण अभी प्रारम्भिक प्रस्ताव देना ही बाकी है। यह सामूहिक सौदेबाजी का मजाक है।

स्वर्गीय श्री अरूण जेटली, पूर्व वित्त मंत्री ने सार्वजनिक प्लेटफार्मों पर हर जगह हर समय यही कहा था कि किसी भी संस्था की उत्पादकता और लाभप्रदता कर्मचारियों के वेतन और सेवा शर्तों को निर्धारित करने का आधार होनी चाहिए। एलआईसी और जिप्सा कम्पनियों में टेढ़ा यूनियन आन्दोलन इसी तरह की समझ को प्रतिध्वनित कर रहे हैं। 23 से अधिक निजी कम्पनियों और कई अन्य संस्थानों के साथ प्रतिस्पर्धा करने के बावजूद एलआईसी ने उसके अन्त की घोषणा करने वाले सभी लोगों को

धता बताते हुए बाजार के प्रभुत्व को बनाए रखा है। इस संस्था की प्रभावशाली वृद्धि और समृद्धि ने इसे अच्छी भुगतान क्षमता के साथ सम्पन्न किया है। ज्वाइंट फ्रंट में एआईआईईए और उसके सहयोगी एलआईसी की इस ताकत के आधार पर वेतन के मुद्दे के निपटान की मांग कर रहे हैं। यह एक अनुचित मांग नहीं हो सकती। जिप्सा इस तर्क के बहाने बच नहीं सकता है कि सार्वजनिक क्षेत्र की कम्पनियां हाल के दिनों में उतना अच्छा प्रदर्शन नहीं कर पा रही हैं। जिप्सा कम्पनियां अच्छा प्रदर्शन कर रही हैं और अगर बेलेन्स शीट में उनकी यह मजबूती परिलक्षित नहीं हो पा रही है तो यह केवल उनका निजीकरण जरूरी साबित करने के लिए अधिक प्रावधान किये जाने के कारण हो रहा है।

एलआईसी में वेज रिवीजन बहुत लम्बे समय तक घसीटा जा चुका है। यह आवश्यक है कि एक संतोषजनक समझौते पर जितनी जल्दी हो सके पहंचा जाये ताकि सामूहिक ऊर्जा को आज के चुनौतीपूर्ण समय से निपटने के लिए केन्द्रित किया जा सके। अब इसको अन्तिम निष्कर्ष तक पहंचाने का भार एलआईसी और सरकार पर है। उन्हें वेतन संशोधन के जल्द समाधान के लिए वैध उम्मीदों को पूरा करने के लिए आगे आना चाहिए। जिप्सा को और देरी के बिना बातचीत को शुरू करना होगा। इसे जल्द से जल्द संतोषजनक समाधान तक पहंचने के लिए ईमानदारी से प्रयास करने चाहिए ताकि औद्योगिक सम्बन्धों को गम्भीर नुकसान न हो।

अन्त में, हम माननीय वित्त मंत्री से आग्रह करते हैं कि वे एलआईसी द्वारा सुझाई गई पेंशन योजना में सुधार और वेतन संशोधन के मुद्दे को सुलझाने के लिए एलआईसी और जिप्सा को स्वायत्तता प्रदान करें और पेंशन के अपडेशन की मांग को स्वीकार कर लें। □

AMERICANS VOTE TRUMP OUT NDA RETAINS BIHAR

The US Presidential elections 2020 evoked unprecedented interest across the globe. The four years of Trump presidency had created uncertainty over all issues important for humanity. Therefore, the outcome of this election was important to bring about a semblance of sanity into trade, environment and peace in the world. It was a contest between Trump, a fascist representing Republican Party and Joe Biden representing the centrist elements in Democratic Party. This was also seen as a contest between the white supremacists and those wanting an inclusive United States. In a keenly fought battle Joe Biden defeated Donald Trump. Donald Trump who was expected to lose the elections by a wide margin surprised everybody by polling over 70 million votes. True to his character, Trump has refused to concede and has been mobilising his supporters with false claims that the Democrats stole the elections. The election officials have refuted these claims by asserting that polls were free and fair and there is no evidence of fraud as alleged. Countries across continents including India have congratulated President-Elect Joe Biden. It is hoped that the American Institutions will stand firm and ensure smooth transition of power.

A closer scrutiny of the election results reveals certain disturbing factors. The overwhelming sections of the white population have voted for Trump. Trump has also attracted significant number of votes of Hispanics and Latinos. This goes to show that United States continue to remain a deeply race divided society. The white supremacists ignored outrageous policies of Trump administration which impacted the life of all citizens and the pathetic handling of Covid 19 pandemic. It is a pity that the richest and most powerful scientific nation of the world had to suffer the largest number of infections and deaths due to pandemic. The trade and environment policies of Trump administration have brought the world nearer to environmental and ecological disaster. The US media has called Trump, the most powerful man on earth being the US President, as a pathological liar and has even counted the number of lies he utters each day. Despite all this, he not only received support from the white supremacists and those enamoured by his populist postures but has also retained total control over the Republican Party. This makes it clear that though Trump is defeated, Trumpism continues to live on.

The President Elect Joe Biden was

overwhelmingly supported by the blacks, immigrants and working class despite knowing that he too is committed to neo-liberalism. The task before the grass root movement of those who believed in an inclusive United States was to ensure the defeat of fascist Trump. Having succeeded in this effort, they must keep up the pressure to ensure domestic and international policies which reduces inequalities at home and brings to halt the armed intervention in different parts of the world. They must also press for the policies that respect the nature to ensure the survival of Mother Earth. The future of humanity to a large extent depends upon how the situation unfolds in the next few years.

The American Indians overwhelmingly voted in favour of Joe Biden rejecting the endorsement of Trump by Prime Minister Modi with the slogan 'Ab ki bar Trump sarkar'. Many Indians are feeling happy and proud that Kamala Harris who will be the Vice-President has Indian connections. Her mother Shyamala Gopalan from Tamilnadu had moved to US as a research student in 1958 where she met and married Donald Harris, a Jamaican immigrant. However, the Hindu nationalists among those celebrating forget the fact that her father was a Jamaican and by standards of the patriarchy they profess, she is more Jamaican than Indian. While hailing the inclusivity of United States, they reject this inclusivity in India. While the election result in US brings some relief, the progressive and democratic forces across the globe cannot afford to lower the guard and they must remain vigilant to fight neo-liberalism and the policies of US imperialism.

Back home, NDA retained power in Bihar in a thrilling contest. When the elections were announced, there was a general consensus that it will be a cake walk for NDA under the leadership of Nitish Kumar. The opposition was in total shambles. But with the coming together of RJD, Congress and Left, this coalition gained respectability and a feeling that it can provide an alternative. This alliance brought to light the deep distress in Bihar despite claims of development by NDA. The alliance focussed on issues of unemployment, poverty and the migrant crisis in its campaign. After the initial talk of Bihar's development under Nitish Kumar, the NDA campaign shifted to issues of polarisation and communalism. It is unfortunate that the Prime Minister himself emerged as the most polarising and divisive person.

The percentages of popular votes secured by the two combinations were identical. Only a few thousand votes separated the winners from the losers. As against the 125 seats secured by NDA, the Mahagatbandhan secured 110 seats. The margin of victory and defeat was only a few hundred votes in a large number of seats. The election results diminished Nitish and JD(U) with BJP emerging as the bigger partner. Though Nitish is the Chief Minister again, contradictions within the NDA are certain to emerge as the days progress. The RJD emerged as the biggest party both in terms of number of seats as well as percentage of votes. The poor performance of Congress let down the alliance.

The Left parties performed exceptionally well. They won 16 of the 29 seats contested. They not

only won 16 seats but also gave credibility to Mahagatbandhan. Their presence ensured that the campaign remain focussed on issues of daily struggle of the people. The performance of the Left in Bihar has come as an inspiration to the working people across the country. The message to the Left is this; remain concentrated on waging class struggles which is the only way an alternative can be projected to the exploitative capitalist system. The performance of the Left already has the Right worried. The working class and the toiling people must benefit from the performance of the Left and in turn they must give everything possible to make the Left a genuine alternative to the Indian politics which has shifted towards the Right. This is the lesson the working class must draw from Bihar elections. □

अमेरिकीयों ने ट्रम्प को चुनाव से बाहर किया बिहार में फिर एन डी ए

अमेरिकी राष्ट्रपति चुनाव 2020 ने दुनिया भर में अभूतपूर्व रूचि पैदा की। ट्रम्प राष्ट्रपति काल के चार साल ने मानवता के लिए महत्वपूर्ण सभी मुद्दों पर अनिश्चितता पैदा कर दी थी। इसलिए, इस चुनाव का परिणाम दुनिया में व्यापार, पर्यावरण और शान्ति के मामले में विवेक प्रदर्शित करने के लिए महत्वपूर्ण था। यह रिपब्लिकन पार्टी का प्रतिनिधित्व करने वाले अधिनायकवादी ट्रम्प और डेमोक्रेटिक पार्टी के मध्यमार्गी तत्वों का प्रतिनिधित्व करने वाले जो बिडेन के बीच एक प्रतियोगिता थी। इसे श्वेत वर्चस्ववादियों और एक समावेशी संयुक्त राज्य के चाहने वालों के बीच एक प्रतिस्पर्धा के रूप में भी देखा गया था। एक गहरी लड़ाई में जो बिडेन ने डोनाल्ड ट्रम्प को हराया। डोनाल्ड ट्रम्प जिनके व्यापक अन्तर से चुनाव हारने की उम्मीद थी, ने 7 करोड़ से अधिक वोट पाकर सभी को चौंका दिया। अपने चरित्र को सही साबित करते हुए ट्रम्प ने हार स्वीकार करने से इन्कार कर दिया है और अपने समर्थकों को झूठे दावों के साथ लामबन्द कर रहे हैं कि डेमोक्रेट ने चुनावों को चुरा लिया है। चुनाव अधिकारियों ने इन दावों को मजबूती से खंडन करते हुए कहा कि चुनाव स्वतंत्र और निष्पक्ष थे और कथित रूप से धोखाधड़ी का कोई सबूत नहीं है। भारत सहित महाद्वीपों के देशों ने निर्वाचित राष्ट्रपति जो बिडेन को बधाई दी है। यह आशा की जाती है कि अमेरिकी संस्थान मजबूती के साथ खड़े रहेंगे और सत्ता के सुचारू हस्तान्तरण को सुनिश्चित करेंगे।

चुनाव परिणामों के गम्भीर आकलन से कुछ परेशान करने वाले कारकों का पता चलता है। श्वेत आबादी के भारी वर्गों ने ट्रम्प को वोट दिया है। ट्रम्प ने हिस्पैनिक और लैटिनो के महत्वपूर्ण वोटों को भी आकर्षित किया है। यह दर्शाता है कि संयुक्त राज्य अमेरिका एक गहरा

नस्ल विभाजित समाज बना हुआ है। श्वेत वर्चस्ववादियों ने ट्रम्प प्रशासन की घणित नीतियों को नजरअन्दाज कर दिया जिसने सभी नागरिकों के जीवन को प्रभावित किया और कोविड 19 महामारी के प्रबन्धन को दयनीय बना दिया। यह अफसोस की बात है कि दुनिया के सबसे अमीर और सबसे शक्तिशाली वैज्ञानिक देश को महामारी के कारण सबसे अधिक संक्रमण और मृत्यु का सामना करना पड़ा। ट्रम्प प्रशासन की व्यापार और पर्यावरण नीतियों ने दुनिया को पर्यावरणीय और पारिस्थितिक आपदा के निकट लाया है। अमेरिकी मीडिया ने पृथ्वी के सबसे शक्तिशाली व्यक्ति ट्रम्प को एक विकृत झूठा कहा है और यहां तक कि प्रत्येक दिन उनके बोले गए झूठों की संख्या भी गिनाई है। इस सबके बावजूद, उन्हें न केवल श्वेत वर्चस्ववादियों और उनकी लोकलुभावन मुद्दाओं से आसक्त लोगों का समर्थन मिला, बल्कि उन्होंने रिपब्लिकन पार्टी पर पूरी तरह से नियन्त्रण बनाए रखा है। इससे यह स्पष्ट होता है कि हालांकि ट्रम्प हार गए हैं, ट्रम्पवाद जारी है।

राष्ट्रपति निर्वाचित जो बिडेन को अश्वेतों, अप्रवासियों, श्रमिकों और अश्वेतों द्वारा यह जानने के बावजूद कि वह भी नवउदारवाद के लिए प्रतिबद्ध हैं, द्वारा भारी समर्थन किया गया। समावेशी संयुक्त राज्य में विश्वास करने वालों के जमीनी आन्दोलन का पहला काम फासीवादी ट्रम्प की हार सुनिश्चित करना था। इस प्रयास में सफल होने के बाद उन्हें घरेलू और अन्तर्राष्ट्रीय नीतियांको सुनिश्चित करने के लिए दबाव बनाए रखना चाहिए जो घर में असमानताओं को कम करती हैं और दुनिया के विभिन्न हिस्सों में सशस्त्र हस्तक्षेप को रोकती हैं। उन्हें उन नीतियों के लिए भी दबाव बनाए रखना चाहिए जो धरती माता के अस्तित्व को सुनिश्चित करने के लिए प्रकृति का सम्मान करती

हैं। मानवता का भविष्य काफी हद तक इस बात पर निर्भर करता है कि अगले कुछ वर्षों में स्थिति कैसे सामने आती है।

अमेरिकी भारतीयों ने 'अब की बार ट्रम्प सरकार' के नारे के साथ प्रधानमंत्री मोदी द्वारा ट्रम्प के समर्थन को खारिज करते हुए जो बिडेन के पक्ष में भारी मतदान किया। कई भारतीय खुश और गर्व महसूस कर रहे हैं कि अप्रवासी भारतीय महिला एक श्यामला गोपालन की बेटी कमला हैरिस अमेरिका की उपराष्ट्रपति होंगी। हालांकि, जश्न मनाने वालों में हिन्दू राष्ट्रवादी इस तथ्य को भूल जाते हैं उनके पिता एक अप्रवासी जर्मैनन थे और पितृसत्ता के मानकों के अनुसार वे भारतीय की तुलना में जर्मैनन की अधिक हैं। संयुक्त राज्य अमेरिका की समावेशिता की सराहना करते हुए, वे भारत में इस समावेशिता को अस्वीकार करते हैं। हालांकि अमेरिका में चुनाव परिणाम कुछ राहत देता है फिर भी दुनिया भर में प्रगतिशील और लोकतान्त्रिक ताकतें अपनी लड़ाई को हल्की करने का खतरा नहीं उठा सकती हैं और उन्हें नवउदारवाद और अमेरिकी साम्राज्यवादी नीतियों से लड़ने के लिए सतर्क रहना चाहिए।

वापस अपने देश में, एनडीए ने एक रोमांचक प्रतियोगिता में बिहार में सत्ता बरकरार रखी। जब चुनावों की घोषणा की गई थी तो आम समझ यही थी कि यह नितीश कुमार के नेतृत्व में एनडीए के लिए यह एक आसान लड़ाई होगी। विपक्ष पूरी तरह से बिखरा हुआ था। लेकिन राजद, कांग्रेस और वाम दलों के एक साथ आने से इस गठबन्धन को सम्मान प्राप्त हुआ और ऐसी भावना जागृत हुई कि यह एक विकल्प प्रदान कर सकता है। यह गठबन्धन एनडीए के विकास के दावों के विपरीत बिहार में व्याप्त गहरे संकट को प्रकाश में लाया। गठबन्धन ने बेरोजगारी, गरीबी और अपने अभियान में प्रवासी संकट के मुद्दों पर ध्यान केन्द्रित किया। नितीश कुमार के नेतृत्व में बिहार के विकास की शुरूआती चर्चा के बाद राजग अभियान धुंरवीकरण और साम्प्रदायिकता के मुद्दों पर

स्थानान्तरित हो गया। यह दुर्भाग्यपूर्ण है कि प्रधानमंत्री स्वयं सबसे अधिक धुंरवीकरण और विभाजनकारी व्यक्ति के रूप में उभरे।

दो संयोजनों द्वारा प्राप्त लोकप्रिय मतों का प्रतिशत समान था। केवल कुछ हजार वोटों ने विजेताओं को हारने वालों से अलग कर दिया। एनडीए द्वारा जीती गई 125 सीटों के मुकाबले महागठबन्धन ने 110 सीटें हासिल कीं। बड़ी संख्या में सीटों पर जीत और हार का अन्तर केवल कुछ सौ वोटों का था। चुनाव परिणामों ने नितीश और जद (यू) को संकुचित कर दिया और भाजपा बड़े भागीदार के रूप में उभरी। हालांकि नितीश फिर से मुख्यमंत्री हैं, एनडीए के भीतर समय के साथ विरोधाभास उभरना निश्चित है। सीटों की संख्या के साथ-साथ मत प्रतिशत के मामले में राजद सबसे बड़ी पार्टी के रूप में उभरी। कांग्रेस के खराब प्रदर्शन ने गठबन्धन को नीचे गिरा दिया।

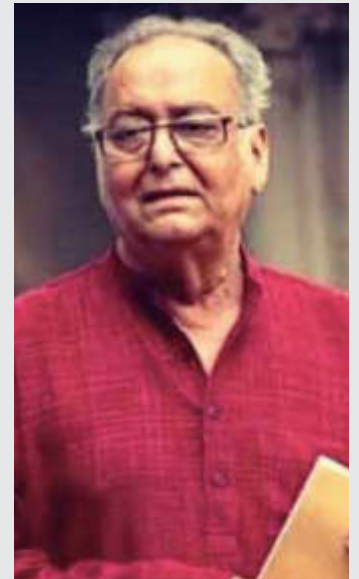
वाम दलों ने असाधारण प्रदर्शन किया। उन्होंने चुनाव लड़ी 29 में से 16 सीटें जीतीं। उन्होंने न केवल 16 सीटें जीतीं, बल्कि महागठबन्धन को भी विश्वसनीयता दी। उनकी उपस्थिति सुनिश्चित करती है कि अभियान लोगों के दैनिक संघर्ष के मुद्दों पर केन्द्रित रहे। बिहार में वामपंथियों का प्रदर्शन देश भर के मेहनतकशों के लिए प्रेरणा बनकर आया है। वामपंथियों के लिए संदेश है कि उन्हें वर्ग संघर्षों पर ध्यान केन्द्रित करना चाहिए चाहे यह कितना भी मुश्किल क्यों न हो। वामपंथियों के प्रदर्शन ने दक्षिणपंथियों के लिए चिंताएं बढ़ा दी हैं। मजदूर वर्ग और मेहनतकश लोगों को वामपंथियों के प्रदर्शन से लाभ उठाना चाहिए और बदले में उन्हें वामपंथियों को भारतीय राजनीति का एक वास्तविक विकल्प बनाने के लिए हर सम्भव कोशिश करनी चाहिए, जो दक्षिणपंथ की ओर झुक चुका है। ये वो सबक है जो मजदूर वर्ग को बिहार चुनावों से निकालना चाहिए।



Soumitra Chatterjee

Soumitra Chatterjee, the iconic Bengali actor passed away on 15th November 2020 at the age of 85 due to Covid 19. He was introduced into the Bengali film industry by the legendary Satyajit Ray and emerged as one of the finest actor of his generation. He was a multi-faceted personality. He was not only a fine actor but was also a poet, writer and theatre director. Soumitra was the recipient of multiple honours and awards including Padma Bhushan and the much coveted Dadasaheb Phalke award.

Soumitra was always close to the Left. He was a bitter critic of the communal and polarising policies of Narendra Modi regime. He lamented the rise of the Right and had a firm belief that if there has to be an alternative to the Rightist forces ruling the nation, it has to be the Left. In his death, India lost a fine actor and a human being. His death is a great loss to the Left and progressive movement. AIEA and Insurance Worker deeply mourn the death of Soumitra Chatterjee and share the grief with tens of thousands of his admirers and friends.



JOINT FRONT CALLS FOR AGITATION ON WAGE REVISION AND AGAINST LIC IPO

The leaders of Federation of Class I Officers' Associations, National Federation of Insurance Field Workers of India, All India Insurance Employees Association and All India LIC Employees Federation met through video conferencing on 17.11.2020. The meeting had a detailed discussion on issues relating to the insurance industry and the insurance employees. The meeting took some important decisions with a view to realising the long pending demands of the employees as also to strengthening LIC in the public sector.

Wage Revision: The meeting of the Joint Front expressed its unhappiness over the undue delay in settlement of the wage revision issue of the employees. The meeting noted with dismay that it has already been over three years since the wage revision fell due on 01.08.2017. The LIC management resumed the negotiations on 30 September 2020 after a gap of almost eighteen months and improved its offer from 10 per cent to 15 per cent. Unions in the Joint Front then had unequivocally told the management that the offer of 15 per cent neither met the aspirations of the employees nor did it match the sterling performance of the LIC. The Joint Front, therefore, demanded that LIC should come out with improved offers which can form the basis of further negotiations leading to a final and satisfactory settlement of the issue. The meeting of the Joint Front was disappointed that in spite of the assurance of the LIC management to examine the issue and come back with some improved offers had not materialised even after the lapse of over a month's time. The meeting was unanimous in its understanding that the wage revision issue cannot brook any further delay. It also felt that the LIC employees deserved a wage revision in keeping with the strength and performance of the institution and the aspirations of the employees. It was agreed that Joint Front would immediately write a letter to Chairman, LIC conveying its unhappiness over the delay and demanding immediate settlement of the wage revision and other pending issues. The meeting unanimously resolved to launch agitational programmes so as to realise the wage revision issue to the satisfaction of the employees.

To start with, the following programmes of action were decided in the meeting:

i) **Demonstrations during lunch recess on 08 December 2020, ii) Badge Wearing and Demonstrations during lunch recess on 15 December 2020, iii) Two Hours Walk Out Strike preceding lunch recess on 22 December 2020.**

Improvements in Pension: The meeting noted with dismay that even after more than a year of LIC's recommendation; the government had not yet given its approval to the issue of improvements in Family Pension from 15% to 30%. The meeting therefore demanded the LIC management to follow up the issue vigorously with the government for its early resolution.

The meeting felt that Updation of Pension is also an issue that has to be taken up with the management with seriousness. Till now, pension updation is being denied to LIC employees on the specious plea that Pension Rules in LIC and banking industry including RBI is different from the Central Civil Pension Rules. That argument no longer holds good today, now that updation of Pension has been allowed to RBI employees. The meeting decided to take up this issue with the LIC management in right earnest.

Inordinate Delay in Reduction of Interest on HFL Loans: The meeting took serious note of the inordinate delay in the matter of reduction of interest rate on HFL loans. It was noted that this issue was giving rise to a serious resentment amongst the employees.

The meeting felt that the delay was particularly disturbing in view of the concrete assurance of no less an authority than the Managing Director in the Joint Session of the Information Sharing Session that positive developments were expected very soon. The meeting decided to take up this matter with LIC management for an expeditious decision.

Listing of LIC and its Disinvestment through IPO: The meeting noted that the government was moving at a break neck speed on the issue of LIC's listing in the stock market and its disinvestment through IPO. The meeting noted with concern that the government had already appointed transactional advisors to facilitate the disinvestment process. Recently, the Finance Ministry has also invited bids from actuarial firms for arriving at LIC's embedded value before the stake sale. The meeting was clear in its understanding that these developments point to an unusual

sense of urgency in government quarters to dilute stake in the LIC. The meeting therefore decided to step up the campaign against LIC's listing and IPO

by enlisting the support of the broadest section of the Indian people.

JOINT FRONT DEMANDS EARLY SETTLEMENT OF WAGE REVISION

The Joint Front of Trade Unions in LIC comprising of Federation of LIC Class I Officers' Federation, National Federation of Insurance Field Workers of India, All India Insurance Employees' Association and All India LIC Employees' Federation has written a letter to LIC Chairman on 19/11/2020 demanding resumption of wage negotiations and early settlement. The letter is reproduced:

'We are deeply disturbed over the fact that the Wage Revision issue has not been settled till now. It is more than three years now since the Wage Revision fell due. The entire workforce of LIC felt happy when the negotiations were resumed on the 30th of September this year after a gap of almost eighteen months.

In spite of our reservations, we were happy that at least the offers were improved from the earlier 10% to 15%. We had pointed out in the Joint Session on 30th September and also in our individual discussions with Executive Director (Personnel) subsequently that the offer of 15% wage rise neither met the aspirations of the employees nor did it match the sterling performance of the LIC. We had therefore demanded substantial improvement in the offer which could form the basis for further negotiations. In spite of your assurances to look into our demands favourably, there is absolutely no progress on that score even after over a month and a half. Employees and Officers have started becoming restive over this.

It bears no repetition that LIC today is the finest financial institution in the country. It would be axiomatic to say that this has been possible because of the dedication and commitment of its workforce. The LIC has not only successfully held its ground in a fiercely competitive scenario but has been continually improving upon its market share. Having contributed so magnificently to the growth and prosperity of the institution, the employees naturally expect a good wage revision commensurate with their increased productivity and financial strength of LIC.

The LIC Board's recommendation to the government on improvement of family pension is pending for government approval for more than a year. In the process, the families of the deceased employees are deprived of the benefits for over one full year. We do feel that LIC should make sincere efforts for its approval rather than

pleading helplessness over the situation.

The issue of updation of Pension also merits your serious consideration. Till now, pension updation is being denied to LIC employees on the specious plea that Pension Rules in LIC and banking industry including RBI is different from the Central Civil Pension Rules. Moreover, it is being argued that the scheme in Banks and Insurance is 'funded' rather than 'Pay as you go' as in the Central Government. The Pension Schemes in Banks and Insurance were in fact modelled on the basis of the RBI scheme which itself was modelled on the basis of the Central Government Scheme. This makes the stand of the government totally unjust. However, with the government conceding improvement in family pension and updation of pension in RBI, the arguments of the government against conceding these benefits to Bank and Insurance employees is totally unjustified. It is to be noted that the Hon'ble Finance Minister, addressing the recently held IBA General Body has stressed on the importance of treating the Bank pensioners fairly. She said that pensioners who have contributed immensely to the growth of the banking institutions should not be discriminated and they should be allowed pension benefits on the lines of what is obtaining for the armed forces. This exactly is what we have been asking for your consideration.

The employees are constrained to observe that the wage revision issue is not being accorded the kind of attention it deserves. The Board recommended improvements in family pension are not being implemented because of unwarranted delay in getting the approval of the government. **We have therefore decided to organise Lunch hour Demonstrations on 8th and 15th of December 2020 with the perspective of a Two Hour Walk Out Strike preceding lunch recess by all sections of officers and employees on 22nd of December 2020.'** □

Standing Committee (GI) decides to

- >> intensify struggle on wage revision
- >> make the All India strike of 26th November, 2020
- >> campaign to protect and consolidate PSGICs
- >> consolidate the organisation

A meeting of Standing committee was held on 8th November, 2020. It took place in virtual mode and was presided over by Com. K.V.V.S.N.Raju, Vice-President, AIEA. The members attending the meeting were immensely benefitted by the presence and insights brought into the issues relating to General Insurance industry and employees by Coms. V.Ramesh, President, Shreekant Mishra, General Secretary, AIEA and Senior and respected leader of AIEA Com. Amanulla Khan.

Com. Sanjay Jha, Secretary, Standing Committee reported on the developments on wage revision issue and informed in detail the backdrop of building up of Joint Forum and programmes undertaken and decided to be implemented in future on demands of immediate wage revision, improvements in Family pension, updation of pension and scrapping of National Pension system (NPS). The standing committee appreciated that due to the active involvement of AIEA leaders and cadres a broadest possible unity was formed in the PSGI Companies and first phase of agitational programmes were carried out in befitting manner. However, considering the unresponsive approach of GIPSA on wage revision issue, there was an imminent need of intensified action programme including strike actions, the Standing Committee felt. Hence, It was decided to raise this issue in the next meeting of Joint Forum tentatively to be held on 21st November, 2020 and efforts will be made to bring all the constituents of the Joint Forum on board so far launching of an intensified action programme is concerned.

Standing Committee expressed confidence that through intense struggle the PSGIC employees would certainly achieve a satisfactory wage revision, which they aspire legitimately on the basis of increase in their productivity during the period under review (2012-2017). Standing Committee emphasised on the need of in-depth study of various facets of performance of the companies. This will help us in taking up with the Management

those aspects which need further improvement so that these companies could emerge stronger to meet the present day challenges. This will go a long way in thwarting any attempt by the Government to destabilise these companies and reinforcing our demands for consolidation of four companies as a single entity. It was decided to take up the task in a time-bound manner.

The Standing Committee with the intervention of the leaders present had a threadbare discussion on the present state of economy of the country. It was of the opinion that the credentials of the NDA Government led by the PM Mr. Narendra Modi as a die-hard votary of neo-liberal economic order has further reinforced during the current Pandemic; even though it has been clearly established that the neo liberal economic policy has no solution for any basic issue of lives and livelihoods of common people. The insensitivity of the government was glaring when millions of migrants started to walk back their homes due to miseries heaped upon them by the Government's unplanned and sudden announcement of nationwide lockdown.

With coining of another catchy slogan "AtmaNirbhar Bharat", the PM unveiled a slew of measures for so called reforms which is nothing but an effort to get the Government out of any economic and social obligations towards its vast majority of people, farmers and workers. The Government through passage of three farm bills has opened the floodgates for large scale corporatisation of farming. Labour codes have been passed to make it difficult for the workers to organise themselves against injustices meted out to them by their employers. Fixed term employment, contractualisation of jobs etc. will provide immense power in the hands of employers to hire and fire workers at their will. More disturbing is the fact that the Government has got the Farmers Bills and Labour codes passed by the Parliament taking recourse to vicious manoeuvring. Such impropriety can not

be acceptable in any parliamentary democratic system.

At the same time Standing Committee observed that even in this bleak scenario, the workers and farmers have not abdicated the path of Struggle. The farmers are on warpath against three farm bills. Workers in various sectors have organised various struggles and strikes during this period. In order to further mobilise the workers and common people against disastrous policies of the Government, majority of Central trade unions have decided to hold a one day nationwide Industrial strike on 26th November, 2020. AIEEA firmly believes that the issues of the Insurance employees are intrinsically linked to those of other sectors of the working class. A system which believes in maximisation of profit for big businesses as its core philosophy, will try to evade the issue

of wage increase of workers of any sector, and forget about the social security of employees like pensions, family pensions etc. **Keeping this in view, AIEEA has decided to participate in the All India Strike on 26th November, 2020. We are sure the one day strike in PSGICs will give additional impetus to our demands of immediate wage revision, scrapping of NPS, implementation of Pension scheme., 1995 for all, improvements in family pension and updation of pension.**

The Standing Committee calls upon all employees of Public sector general insurance Industry to make the 26th November 2020 All India strike a grand success.

The next meeting of the Standing Committee will be held on 29th November, 2020 to review the struggle programmes undertaken and decide on future course of action.



WORLD FEDERATION OF TRADE UNIONS SUPPORTS 26TH NOVEMBER 2020 NATIONWIDE STRIKE IN INDIA

PROLETARIANS OF ALL COUNTRIES UNITE!

Last January, workers in India organized a big strike. Two hundred fifty (250) million workers took the streets.

Now, they are preparing a new big strike for November 26. In my personal understanding, this is going to be a massive and very combative strike. All of our leaders in India are on the front line of the strike preparations. They are working and preparing day and night for the new great all-India strike.

Their victory will be a victory for us all. Their victory will give hope and enthusiasm to every corner of the planet. Let's support them! Let's add our voice to theirs! Let no one feel alone in this struggle!

Demands:

1. Cash transfer of Rs 7500 per month for all non income tax paying families
2. 10 kg free ration per person per month to all needy
3. Expansion of MGNREGA to provide 200 days' work in a year in rural areas at enhanced wages; extension of employment guarantee to urban areas
4. Withdraw all anti farmer laws and anti worker labour codes
5. Stop privatisation of public sector including the financial sector and stop corporatisation of Govt run manufacturing and service entities like Railways, Ordinance Factories, Ports etc.
6. Withdraw the draconian circular on forced premature retirement of Government & PSU Employees
7. Provide Pension to all, scrap NPS and restore earlier Pension, improve EPS-95

We call upon the WFTU affiliates in the 5 continents to express their solidarity by signing this circular and adding their trade union in the WFTU supporting list to the All India strike that is going to take place on November 26th, 2020.

George Mavrikos,
Secretary General WFTU

HUNDRED YEARS OF THE WORKING CLASS MOVEMENT OF INDIA



Image courtesy: Ganashakthi

A RICH HISTORY OF STRUGGLES AND ADVANCES

The working class movement was able to see a link between capitalism and imperialism quite early in its formative period. Right from the day one, it emphasized the crucial role of the working class in fighting these twin evils. The vision of the fledgling trade union movement can be seen from the fact that the AITUC adopted a Resolution demanding Swaraj (complete independence) in its second session in 1921 in Jharia, eight years before the Indian national Congress moved the Poorna Swaraj resolution in its Lahore Session in 1929.

Shreekant Mishra

The working class movement of India is celebrating hundred years of its existence. The first trade union centre in India, the All India Trade Union Congress (AITUC), was formed on October 31, 1920 in Bombay with Lala Lajpat Rai as the President and Dewan Chaman Lal as the General Secretary. Born during colonial rule, the working class movement had to confront both the imperialist political rule and exploitation of domestic and foreign capital. Naturally the birth and development of the working class movement is intertwined with the freedom struggle in India.

Growth of the working class in India and elsewhere is a natural by-product of the development of modern industries. The working class in India began to develop with the growth of railways, utilities like posts and telegraph, textile mills and tea plantations. The inhuman working conditions and severe oppression of the employers prompted the workers to struggle. There was however no organised effort to form trade unions in the initial phases. The early nationalists were also not very enthusiastic to take up the issues of labour for the fear that organising workers might antagonise the capitalists and thereby weaken the common struggle against British colonial rule. The Swadeshi upsurge during 1903-08 however brought about a qualitative change in the approach of nationalist leaders. Many swadeshi leaders took active part in organising

the workers into stable trade unions. It was during this period that the working class expanded the scope of its struggle from immediate economic issues to larger political issues of the times. The mass upsurge of workers on 16 October 1905 against the partition of Bengal and six day long strike of over one lakh workers in 1908 against the six years imprisonment of Bal Gangadhar Tilak for saying "Swaraj is my birth right and I shall have it" were two important landmark struggles in this respect. The October Revolution in 1917 in Russia imparted new vigour to the working class in India when the working class and the peasantry captured state power for the first time in history. The Rowlatt Satyagraha, Non-Cooperation and Khilafat movements during the period 1920-22 provided new inspiration to the working class to unite and struggle. It was in this background that AITUC was formed in 1920.

The working class movement was able to see a link between capitalism and imperialism quite early in its formative period. Right from the day one, it emphasized the crucial role of the working class in fighting these twin evils. It is with this understanding that several prominent leaders of the freedom movement like Motilal Nehru, Pt. Jawaharlal Nehru, Netaji Subhash Chandra Bose, Sarojini Naidu, Chitta Ranjan Das, V.V. Giri etc. were associated with the working class movement. The movement however started getting a radical

tinge with the active participation and guidance of communist pioneers like Muzaffar Ahmad, Singaravelu Chettiar, S.A. Dange and Ghulam Hussain. The vision of the fledgling trade union movement can be seen from the fact that the AITUC adopted a Resolution demanding Swaraj (complete independence) in its second session in 1921 in Jharia, eight years before the Indian national Congress moved the Poorna Swaraj resolution in its Lahore Session in 1929.

The British colonial power viewed the rising Indian Trade Union movement with lot of suspicion. It viewed the working class as a conspiracy to overthrow their colonial rule. The British government therefore implicated the trade union leaders in the Kanpur conspiracy case and Meerut conspiracy case and sentenced them to long prison terms. The year 1928 was a milestone in the glorious history of the working class movement. The Simon commission arrived in India in 1928 to propose 'constitutional amendments' rather than declaring 'poorna swaraj'. The working class joined hands with the mass of the Indian people and gave a thunderous slogan of 'Simon Go Back'. Massive protests broke out in Calcutta, Bombay, Madras and Lahore. Lala Lajpat Rai was severely injured by police lathi charge while leading a protest in Lahore and he died on 17 November 1928. This infuriated the people as a result of which Saunders, the British police officer who led the lathi charge was killed in retaliation. The workers protest against the repressive measures of the 'Trade Disputes Bill' and 'Public Safety Bill' 1928 was also historic. It was during these protests that the three slogans 'Down with Imperialism', 'Inquilab Zindabad' and 'Workers of the World Unite' were popularised by Bhagat Singh and his comrades. Those who take every opportunity today to denigrate the working class movement as 'anti-national' would do well to take note of the rich legacy of the working class movement to India's struggle for independence.

Even in its infancy, the working class movement contributed significantly to improving the lives of the poor workers. The struggle against miserable

wages and wretched working conditions forced even the colonial power to take cognisance of the problems and bring in legislations. Important laws like the Factories Act 1881 and 1891, Workmen's Compensation Act 1923, Trade Union Act 1926, Bombay Maternity Benefit Act 1930 were passed during this period. The workers' struggle against huge price rise forced the colonial government to grant food allowance to the workers in 1920 and that was the precursor to the concept of Dearness Allowance which we are enjoying today. The working class movement also forced the government to prepare the cost of living index to assess the rise in prices of essential commodities. It is important to understand however that the British government did not bring these legislations out of any genuine concern for labour. The Factories Act, for example, was enacted with an intention to reduce the competitive edge enjoyed by Indian industry due to low labour cost and long working hours. The law was intended more to destroy Indian industry than to help labour in distress. Similarly, the Trade Union Act was introduced to force the activists to reveal their identity to British authorities and oblige them to issue permission and certificates before any trade union action including strike.

There was a brief lull in the working class movement between 1931 and 1936. However, with provincial autonomy and formation of popular ministries during 1937-39, a new wave of struggles started. The British government launched severe repressive measures on the working class with the outbreak of the Second World War in 1939. The war made the conditions of the workers miserable. Prices of essential commodities skyrocketed. Lakhs of people died out of starvation when a famine broke out in Bengal in 1943. A series of working class protests took place when the war came to an end with the defeat of fascism in 1945. Workers protests demanding release of the INA prisoners, strike and hartal by the workers of Bombay in solidarity with the mutiny of naval ratings in 1946 rocked colonial India. British colonial power ultimately

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The workers protest against the repressive measures of the 'Trade Disputes Bill' and 'Public Safety Bill' 1928 was also historic. It was during these protests that the three slogans 'Down with Imperialism', 'Inquilab Zindabad' and 'Workers of the World Unite' were popularised by Bhagat Singh and his comrades.

The working class of India has shown remarkable resilience. The united working class movement has conducted 19 general strikes against the neoliberal policies in the last three decades. The twentieth general strike is taking place on 26th of November. One salutary feature of the working class struggle is that the participation in the strike is progressively increasing with each strike.



relented and India won her freedom.

Like all other sections of the Indian people, workers too had a fond hope that freedom from colonial yoke would put an end to their miseries and usher in a new lease of life. Political independence in the absence of real economic freedom for a vast section of our society however could not give the desired results. The new ruling class of independent India, the bourgeoisie landlord alliance, turned their back on the working class soon after independence. They utilised the state power to embark on the capitalist path of development notwithstanding the tall promises in the Indian constitution to build a socialistic pattern of society. The policies pursued were highly skewed in favour of the monopoly houses and the rural rich. However, with the dismantling of socialism in Soviet Union and the East European countries in the early nineties, the whole paradigm of capitalist development changed when the ruling classes in India embraced neoliberal policies three decades ago. Deregulation of the economy, large scale privatisation, labour law reforms in the form of contractualisation and casualisation of workers became the new guiding policy. Concessions to capital was hailed as reform while some paltry payments to workers was dubbed as wasteful expenditure. Jobless growth and growth of the services sector at the expense of the manufacturing sector led to a decline in the number of jobs and consequently a decline in membership of trade unions.

There was a qualitative change in the approach of the ruling class towards the working class after 2014 when the BJP led NDA came to power. A political force which had no role in India's freedom movement and did not share the anti imperialist secular ethos of the freedom

struggle views the working class as anathema to development. Hence, the owners of capital were called 'wealth creators', not the workers who actually produce wealth. While the so called wealth creators had to be respected, the workers had to be punished with new labour codes replacing even British era labour laws that allowed a modicum of decent life to the workers.

The working class of India has however shown remarkable resilience. The united working class movement has conducted 19 general strikes against the neoliberal policies in the last three decades. The twentieth general strike is taking place on 26th of November. One salutary feature of the working class struggle is that the participation in the strike is progressively increasing with each strike.

Insurance employees under the banner of AIIEA have not only participated in each of the strikes of the last three decades, but they have been loyal inheritors of the legacy of the broader working class movement in India. Their contribution to struggles for the unity and integrity of India, to the strengthening of democracy and democratic institutions, to the preservation of the secular democratic fabric of the country and to the protection of public sector industry has been immense. The AIIEA as a small yet committed segment of the Indian working class movement believes that the disadvantaged sections of society can achieve real emancipation only by bringing about a social change through class struggles. While celebrating the glorious hundred years of the working class movement, insurance employees and the working people at large should contribute to the sharpening of that class struggle by strengthening the ideology of the working class. ●

NEED TO INTEGRATE SATYAGRAHA & CLASS STRUGGLE



...we can say that satyagraha is not a religious, but spiritual form of struggle, and Marx's idea of class struggle is the material form of truth, the 'satya', to understand the evolution of human society. In this post truth era, when fictions and falsehoods are the orders of the day, satyagraha and class struggle both are weakened. The global community needs to strengthen these movements for its survival with dignity.



Rabindranath Samaddar Chowdhury

'What is truth?' This question has different answers. The same is the case for the question, 'what is falsehood?' Simply speaking, the things that are true or false are statements and beliefs or judgments. In case of beliefs and judgments, they are true when a person who believes or judges it, does it truly. When he does those falsely, they become falsehood. Fiction is close to falsehood as it consists of, generally, events which are imaginary, not based on fact. In social science, particularly in politics and economics, we always have these three, either in separated forms, or as a mixture.

After this introductory paragraph, we come to our topics of discussion which are the philosophy of satyagraha and non violent movements as preached and practised by Mahatma Gandhi, and the theory of class struggle as propounded by Karl Marx.

Mahatma introduced the philosophy of satyagraha. He tried to unite the nation on the basis of religious tolerance and to remove the oppressive culture of 'touch-me-not-ism'. The Gandhian philosophy of satyagraha is a natural outcome of the supreme concept of truth.

Instead of combating violence with violence, we should adopt the policy of avoidance, remaining united in spite of differences. This was the crux of his teaching. UNESCO's preamble states that violence begins in the mind and that it can be ended in the mind itself. To develop a

peaceful world, the way is to educate people and convert their thinking from violence to non violence. This was what Gandhi tried to do throughout his life. The Gandhian effort for non violent politics was a cultivation of one's capacity for ethical citizenship. He considered democracy as a value. Gandhi believed that a good soul always had enough strength to bring harmony between ethics and politics. Once he told, 'I have always derived my politics from ethics or religion and my strength is also derived by my deriving politics from ethics'. In a speech at All India National Education Conference in 1930, he observed, 'There are some who think that morality has nothing to do with politics. We do not concern ourselves with the character of our leaders. If swaraj was not meant to civilise us, and to purify and stabilize our civilization, it would be worth noting'.

Gandhi believed that a society should be inwardly empowered and love, empathy and solidarity were necessary for its internal strength. Mahatma inspired people all over the world, including one of the United States' most famous civil rights leaders, Martin Luther King Jr. Nelson Mandela was also inspired by the satyagraha campaign led by Gandhi.

Non violence is more than simply agreeing that you won't physically attack your enemy. Practising satyagraha means a person should seek truth and love while refusing through non

violent resistance to participate in something he believes is wrong. Satyagraha is not to endanger the opponent, but to overwhelm him by the overflowing power of innocence. It enabled millions of unarmed men and women to revolt against the imperial rule of Great Britain.

His first experiment of satyagraha in India was carried out in Bihar's Champaran in 1917 against the exploitative system of indigo farming. This resulted in the abolition of the compulsory indigo farming and showed to the people the efficacy of non violence. After the Champaran satyagraha came the Khilafat movement led by Maulana brothers Shaukat Ali and Mohammed Ali. Gandhi lent his full support to the Ali brothers and Khilafat movement through wide spread satyagraha. Khilafat movement witnessed exemplary unity among Hindus and Muslims. It was during his stay in South Africa that Gandhiji realized the potential of satyagraha movement as an effective strategy to mobilize mass support. He had the belief that those participating in satyagraha needed to be highly disciplined. He founded the University, Gujarat Vidyapith and converted it into a training centre for satyagrahis. Both students and teachers of this University participated in the salt satyagraha.

There are different forms of satyagraha. Non cooperation with the evil doer is a mild form. Civil disobedience of the laws of the government is a strong form. According to Gandhi, complete civil disobedience to every single state-made law

can be a very powerful movement. The theory of satyagraha is a philosophy of life and politics and it contemplates stupendous mass action for paralyzing the total structure of a despotic government.

The political philosophies of Gandhi and Marx had profound influence, but their approaches were different. In the current historical juncture it is important to look at how these two could be converged.

Marx never saw armed struggle as the only means of liberation. In the first successful socialist revolution in the history of mankind, led by Bolshevik leader Lenin, the leftist group launched a nearly blood less coup d'état. Marx and Gandhi were critical of capitalist modernity. They were against the concept of man as an individual unit interested only in himself. Both believed that self sacrifice had the real value and only aspects like love, fraternity and friendship can bring in real social harmony. Both were against the concept of aggressive nationalism. When Marx called the workers of the world to unite, it had intense echo for the entire humanity. Again, Gandhi's Hind Swaraj was not about nationalism, but about fighting for the most deprived individual in the society. Irfan Habib, the Marxist historian has the observation that Gandhi worked out a modernist philosophy within the traditional framework. But Gandhi was a bit naive to think that people would change their minds on their own without any structural change in the society. It was also

a fact that Gandhi did not understand the inherent problems of capitalism and was more focused on individual good and bad.

There has been a criticism against Gandhi that he was soft on casteism. It is easy to brand Gandhi as a casteist, but that would be very harsh. In case of religion, Gandhi's stance was completely rational. Religion is a social reality of India and Gandhi fully understood it. He could use the ethical values of religion to stand up against casteism and communalism. It was one of his most important contributions.

It is alleged that Gandhiji's mode of struggle was tuned to class politics. It is a debatable issue, but no one can deny the value and importance of his philosophy of satyagraha. Gandhiji applied non violence as derived from

The concepts of satyagraha and non violence propagated by Gandhiji were closely connected with his idea of simple living, harmony with the nature, cooperative community life, upliftment of the oppressed and emancipation of women. Marxist ideology also speaks for the same things. When the world is facing the acute crisis of inequality and violence, class struggle along with satyagraha could be the keys to open the closed door of humanity so that we can enter into the paradise of universal fraternity.

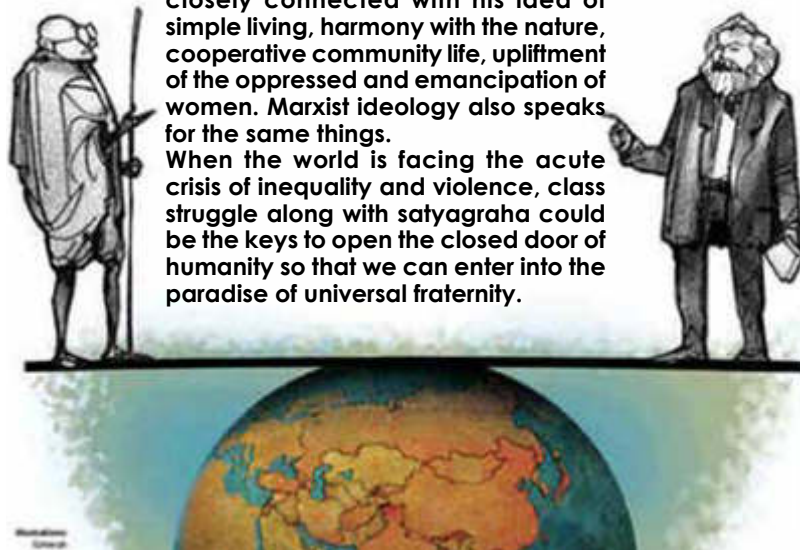


Image courtesy: timesofindia.indiatimes.com

satyagraha, as a successful movement in South Africa and India, but this humanitarian philosophy crossed the boundaries of all countries, because in essence it had an international appeal with all the colours of life and beauty.

Gandhiji was in favour of idealism. It speaks about the existence of God. There is no doubt that he was a theist. Satyagraha means the exercise of the purest soul-force against all injustice, oppression and exploitation. This active non violent resistance always touches the heart and melts it.

Marxism does not subscribe to the existence of anything supernatural. It is basically an atheist philosophy. Marx's class struggle is a proved social phenomenon, the driving force behind the evolution of the society. It is altogether a materialist philosophy. So apparently there is a direct clash between Gandhi's approach and Marx's idea.

The concepts of satyagraha and non violence propagated by Gandhiji were closely connected with his idea of simple living, harmony with the nature, cooperative community life, upliftment of the oppressed and emancipation of women. Marxist ideology also speaks for the same things.

Marxist concept of class struggle has both revolutionary and scientific aspects of society. Mahatma's philosophy of satyagraha contains revolutionary and spiritual facets of man and his life. Revolution is common to both, and it is a complex interplay of extrinsic and intrinsic factors.

In his eleventh thesis on Feuerbach, Marx wrote, ' The philosophers have only interpreted the world, in various ways. The point, however, is to change it'.

When the world is facing the acute crisis of inequality and violence, class struggle along with satyagraha could be the keys to open the closed door of humanity so that we can enter into the paradise of universal fraternity.

To conclude we can say that satyagraha is not a religious, but spiritual form of struggle, and Marx's idea of class struggle is the material form of truth, the 'satya', to understand the evolution of human society. In this post truth era, when fictions and falsehoods are the orders of the day, satyagraha and class struggle both are weakened. The global community needs to strengthen these movements for its survival with dignity.

(Writer is an activist of
Kolkata Suburban Division)

"The rights of every man are diminished when the rights of one man are threatened"

–John F Kennedy



The United Nations Organisation observes every 10th December as International Day of Human Rights. It was on 10th December 1948, the UN General Assembly adopted the proclamation on Universal Declaration of Human Rights. Today while the day is celebrated across the globe, we also find that violations of human rights are taking place across the world with impunity at an unprecedented scale. Therefore, it has become necessary to look at this subject with some details.

Human beings have been striving for human rights since advent of human civilization. For a long time, the King was supreme and was regarded as the representative of God. Magna Carta in Britain in 1215 laid foundation for modern democracy. The American declaration of independence proclaiming Life, Liberty and Happiness in 1776 and the ringing slogan of Equality, Liberty and Fraternity of French Revolution in 1789 inspired people all over the world and marked the end of feudal aristocracy and the onset of bourgeois democracies. The Russian Revolution totally revolutionized human civilization with establishment of USSR and by ending the exploitation of man by man.

The two world wars resulted in large scale destruction, deaths and suffering. The UNO which came into being after the Second World War took up the issue of human rights in all seriousness. It adopted a resolution called Universal Declaration of Human Rights in its General Assembly on December 10, 1948. Although the Declaration is not a binding document, it inspired more than 60 human rights instruments which together constitute an international standard of human rights. Today the general consent of all United Nations Member States on the basic Human Rights laid down in the Declaration makes it even stronger and emphasizes the relevance of Human Rights in our daily lives.

The Protection of Human Rights Act, 1993, was enacted by Indian Parliament to provide for the constitution of a National Human Rights Commission and the State Human Rights Commissions. But the Act, 1993 has many inherent weaknesses and deficiencies. The National

DILUTION OF HUMAN RIGHTS UNDERMINES DEMOCRACY

India today is witnessing unprecedented levels of violations of human rights. The legal system is being utilized to favour or punish the citizens on the basis of their closeness or opposition to the government of the day. Democracy becomes meaningless if the human rights and minority rights are undermined. The contradictions that were there in Indian society 79 years ago are still continuing. Neo-liberal economic agenda created huge inequities and disparities. There is strife in the society.

In the 2019 Democracy Index prepared by the Economist, India slipped by 10 ranks to the 51st position.

K.Venugopal Rao

Human Rights Commission and the States Human Rights Commissions have only recommendatory power.

Minorities: United Nations on 18 December, 1992 adopted the Statement on the individual's Rights belonging to religious or linguistic national or ethnic minorities. Minorities Rights Day in India is observed on 18 December annually to focus on the religious harmony, respect, and better understanding of all minorities' communities.

It is in this background we have to understand the conditions of human rights and minority rights in our country. The 2020 Democracy report by the Sweden based V-Dem Institute states that India is on the verge of losing its status as a democracy due to the severe shrinking of space for the media, civil society and the opposition under NDA Govt. In the 2019 Democracy Index prepared by the Economist, India slipped by 10 ranks to the 51st position.

After coming to power again in May 2019, the NDA Govt pursued their divisive agenda of polarizing people in the name nationalism and religion. On 5th August 2019, Article 370 and 35A were abrogated and Jammu & Kashmir was divided into two union territories. All important political leaders including former Chief Ministers were arrested. Civil liberties were curbed. Communication including internet was shut down. There was increased militarization and all democratic institution and rights were curtailed.

UAPA and RTA amended: In Assam citizenship verification was done which excluded almost 20 lakh people mostly Bengali speaking Hindus



Image courtesy: india.com

and Muslims. There is risk of these people being declared as stateless. The Unlawful Activities Prevention Act (UAPA) which is the most important law to combat terrorism in India was amended to permit the Govt to declare any ordinary citizen as terrorist. The amendment seeks to criminalize dissent by designating dissenters as terrorists.

The RTI act was also amended and gave powers to the central government to determine the tenure, salary and condition of service of Information commissions and thus weakening their independence.

Citizenship Amendment Act: The Government passed Citizenship (Amendment) Act on 11.12.2019 allowing citizenship to illegal migrants through naturalization and registration. But citizenship is allowed only to Hindus, Sikhs, Christians, Buddhists, Jains and Parsis who came from Pakistan, Bangladesh and Afghanistan on or before 31.12.2014. The Act also reduces the requirement of residence in India for citizenship by naturalization from 11 years to 5 years for these particular communities. The undisguised target was the legitimization of discrimination against Muslims. Strategically, Hindu and other non-Muslim refugees from three Muslim countries were chosen for this favour and four other neighbors were left out. The Govt intends to prepare a National Register of Citizens (NRC) which will document the citizenship of more than 1.3 billion people

of India. But it raises concerns about the fate Muslims excluded from the register. The Govt has stalled this move temporarily but the threat is still there. There were massive protests against the CAA across the country. Students of various universities came onto the streets against CAA. Delhi witnessed continuous protests at Shaheen Bagh.

Freedom of Expression: Democratic rights and civil liberties are under attack and defenders of human rights, environmental activists, writers, poets, artists are facing immense challenges to continue their activities. Many of them were arrested arbitrarily and detained without being charged of any offence. Sedition case was filed against 49 eminent people for writing an open letter to the Prime Minister expressing concern over hate crimes and mob violence. This was later withdrawn due public outrage. In the Elgar Parishad case, 16 important people and activists were charge sheeted under UAPA. All these people have worked with the most marginalized people of India.

Freedom of Association: Foreign Contribution Regulation Act (FCRA) is being used to restrict foreign funding for NGOs (for example Lawyers Collective) which are critical of government policies or protesting the government's large development projects. Cases filed by NGOs challenging government decisions to suspend or cancel their FCRA were pending in court. Labour codes have been passed by the Parliament which makes it difficult to form unions by workers and organize collectively to promote their interests.

Ethnic violence: The claim of tribal under Forest Right Act was rejected by the Supreme Court recently and nearly 20 lakh people from tribal communities and forest-dwellers remained at risk of forced displacement and loss of livelihoods. Hate crimes against religious minority groups, ethnic groups are increasing. Attacks on Dalits and Adivasis as well as caste and gender-based crimes are also increasing. These attacks are carried out by vigilante groups and mobs. Cases of mob lynching are becoming normal.

Undermining of Minorities: The Ajoodya case was fast tracked by the Supreme Court and the verdict on 9th November 2019 handed over the disputed site to Hindus. But the same court put on hold the verdict on the constitutionality of decisions on Kashmir and serious human rights issues there. The court while delivering the judgment in the case has said that the demolition is an egregious violation of law. But the court later acquitted all the 32 accused in the case.

In July 2019, the Muslim Women (Protection of Rights on Marriage) Act was passed by the Parliament which came into force in September 2019. It criminalizes the discriminatory practice of triple *talaq* making it punishable by up to three years' imprisonment.

Women rights: Sexual harassment and domestic violence are continuing to rise on women. Politicians, judges, businessman and eminent film personalities were accused of perpetrating crime against women. Sexual harassment at work place is also rising. Perpetrators enjoy impunity in most of the cases. Hathras case in UP is another shameless example of the crimes perpetrated against dalit and women. Hathras incident is followed by gangrape and murder of another dalit girl in Balrampur in Uttar Pradesh. There are many other such cases across India. The growing number of rapes across the country brings out the failure of the criminal justice system.

Role of Media: A section of media is spreading false news and trying to polarize people on emotional issues. The TRP scam showed the ugly side of the media. The CEO of Republic TV was arrested and was released after a couple of days while hundreds of people are languishing in jails without trial. The social media platforms like Facebook, Twitter and Instagram are being used to abuse and troll people with divergent views and curtail the freedom expression and individual liberty.

In conclusion, the situation today presents a very grim picture. India today is witnessing unprecedented levels of violations of human rights. The legal system is being utilized to favour or punish the citizens on the basis of their closeness or opposition to the government of the day. Democracy becomes meaningless if the human rights and minority rights are undermined. The contradictions that were there in Indian society 79 years ago are still continuing. Neo-liberal economic agenda created huge inequities and disparities. There is strife in the society. Police, Army, Para-military forces cannot bring cohesion in the society and society cannot survive with the help of these forces. Professional associations, unions, NGOs, vigilant media, pressure groups and public spirited individuals have to play an important role in protecting civil rights. Various progressive laws have been brought due to the pressures of civil society. The strength to the civil society comes from democratic rights and civil liberties and these have to be protected and strengthened by strengthening people's movements. □



Image
courtesy:
newslaundry

बहके लोग थपेड़े खा होश में आने लगे हैं

रामचन्द्र शर्मा

Disillusioned people are rising up everywhere against deceit, divisive leaders. No longer are they taken in by hollow slogans like America First, Atmanirbhar Bharat etc ..There is increasing realisation that strengthening people-oriented politics is the only alternative.

देश-दुनिया के नक्शे पर ऐसे राजनेता उभर आये थे, जो कथित श्रेष्ठता के महिमामंडन के सहारे झूठे घमंड, पाखंड, दंड-भेद के पेरोकारी बन बांटो और राज करो, के अपने जिस विनाशी नफरती एजेन्डे पर सत्ता की मलाई से बाहुबली हुए जा रहे थे और आमजन के जीवन को संत्रासपूर्ण और नरकीय बनाने पर तुले रहे हैं, वे अब थोड़ी-थोड़ी जागी और लड़ाई में उतरी जनता के ताव से एक एक कर सत्ताच्यूत होने के कागार पर आते जा रहे हैं। क्योंकि भिन्न भिन्न तरह से झांसी में आई और संत्रास भोग रही जनता को थपेड़े खा अब होश आने लगा है और ठगेती का शिकार बन जाने के अहसास से अब वह साक्षात हो रही है। अमेरीका में 'अमेरीकी फर्स्ट' का नारा देकर सत्ता में आये डोनाल्ड ट्रंप अब दूसरी पारी में खेत रहे। हमारे अपने देश में राजनीतिक विरोधियों को देशद्रोही और टुकड़े-टुकड़े गैंग बताने वाले भाजपाई बिहार से भी खेत होते दिख रहे थे परन्तु यहाँ जैसे-तैसे चुनावी मशीनरी के कुटिल नियोजन से सरकार बचाली गयी। जैसा समाचारों में महागठबंधन के एकबारगी ११९ जीते हुए उम्मीदवारों में से कुछ मामूली अंतर से जीते उम्मीदवारों का परिणाम बदल एनडीए को बहुमत किनारे लगा दिया गया। इससे पूर्व कई प्रदेशों में जनता के जनादेश की किस बेहयाई से खिल्ली उड़ाई गयी थी, यह पूरा देश देख चुका है। जनादेश को कैसे चुरा लिया जाता है, इसके उदाहरण भरे पड़े हैं। दूसरी पार्टी के चुने हुए विधायकों से इस्तीफे दिलाकर वहाँ भाजपा की सरकार बनाने में किस तरह से बेशर्मीपूर्ण अनैतिक आचारों के सहारे अल्पमत से बहुमत को मात खाते देखा है। लोकतंत्र से ऐसी खिलवाड़ आम परिघटना बनती जा रही है। बिहार में राजग सरकार बदलने की जनाकाक्षाओं पर भले तुषारापात हो गया परन्तु जनहितैषी वाम-जनवादी शक्तियाँ वहाँ मजबूती से उभरी हैं और अपना प्रभाव बढ़ाया है।

किसी ने ठीक ही कहा है कि घमंड, वक्रत, विरासत

और वजूद कब खत्म हो जाएगा, किसी को पता नहीं है। इसी तरह अविजित आभाषी क़ब पराजीत हो जाये, पता नहीं लगता। उसी तरह जारी द्वन्द्व के बीच असंभव दिखनेवाली स्थिति कब संभव में बदल जावे, पता नहीं चलता। यह बदली हुई स्थिति किसी एक पल (जैसा हमें एकबारगी दिखाई देता है) का परिणाम नहीं, बल्कि उसके खिलाफ जारी सतत जद्दोजहद के कुल योग का परिणाम होती है। इसलिए तो शायर ने सही कहा है कि 'तू जिंदा है तो जिंदगी की जीत पर यकीन कर, है कहीं स्वर्ग तो उतार ला जमीन पर।' बेहतर जिंदगी की इस लड़ाई में अपने साथी की सही पहचान न कर पाने या भ्रम का शिकार हो, लुभावने नारों में खोकर अपने वर्गीय शत्रु के पाले में जा अनेक बार आमजन अक्सर ठगी के शिकार बन जाते हैं और आगे बढ़ती अपनी स्थिति और जुटायी शक्ति को खो वापस उसी पुरानी स्थिति में आ जाते हैं। फिर नये सिरे से लड़ाई शुरू हो जाती है।

जहाँ 'अमेरीकी फर्स्ट' के टूपी नारे में आकर अमेरीकी जनता एक बड़े कारोबारी को अपना राष्ट्रपति चुन लेती है, वहाँ ट्रंप का कारोबारी विस्तार तो हो गया परन्तु आम जनता अपनी बेहतरी को तरसती रह गयी। उसी तरह हमारे देश की जनता भी 'आत्मनिर्भर भारत' और 'देश नहीं बिकने दूंगा' के नारे में बहकर ऐसे व्यक्ति को चुन लेती है जो लम्बी दाढ़ी बढ़ाये मोर को दाना चुगाते दिखने के उपक्रम कर अपने गोदी मीडिया के सहारे साधु दिखने के भ्रम को बुनने में रत रहकर देश की आत्मनिर्भरता के पर्याय और अर्थव्यवस्था की रीढ़ रहे सार्वजनिक संस्थानों को कथित विकास के नारों के बीच एक एक कर अपने पूंजीयारों को बट्टे खाते में बेच रहा है।

यह उल्लेखनीय है कि संकीर्णताओं की ओर अमेरीकी जनमानस को ले जाने की कोशिशों का विफल होना, विश्व के पैमाने पर नयी प्रगतिशील संभावनाओं को बल देता है। यह सराहनीय बात है

कि विभाजनकारी नफरती नारे अमेरीकी जनता के निर्णय को प्रभावित नहीं कर सके। नस्लभेदी घटनाओं से विक्षेभित अमेरीकी जनता ने 'अमेरीकी गौरव' के थोथेपन को भाप लिया और अमेरीकी फर्स्ट को भी नकार दिया। अमेरीकी जनमानस ने स्वास्थ्य की अहमियत को समझा और महामारी कोविड -१९ के प्रति अगंभीरता और बेतुकी बयानबाजी के लिए झूठे और बड़बोले ट्रंप को सबक सिखाया। गौरतलब है कि अमेरीकी टीवी चैनल CNBC राष्ट्रपति ट्रंप का भाषण LIVE दिखा रहा था लेकिन जब चैनल ने देखा कि ट्रंप सिर्फ झूठ बोल रहे हैं तो CNBC ने भाषण रोक दिया और उनके झूठ को बेनक्राब करने लगा। भारत में किसी चैनल या किसी एंकर में ऐसा साहस एकाध अपवाद को छोड़कर कम ही देखने को मिलता है। भारत के सन्दर्भ में बाइडेन और कमला हैरिस धारा ३७० और कश्मीरियों के अधिकारों से जुड़ी बातें करते रहे हैं। बाइडेन ने खुद सीएए और एनआरसी पर टिप्पणी की थी। यह देखना महत्वपूर्ण होगा कि महामारी की हाराकारी और नौकरी की मारामारी में नया अमेरिकी नेतृत्व कितनों की अपेक्षाओं को पूरा कर पाता है।

हमारे देश की हालिया भाजपा नीत केन्द्रीय सत्ता न केवल अमेरीकी पिछलग्गुपन की आदि बनती जा रही थी, बल्कि उसके आचार व्यवहार की भी नकलची बन मानवीय मूल्यों को लगातार रोंद रही थी। यह दुर्भाग्यपूर्ण है कि आजादी के ७२ साल बाद भी हम एक ऐसे समाज की रचना से बाहर नहीं निकल पाये, जहां व्यक्ति का सम्मान उसके जन्म से तय किया जाता है। यह भेद कहां, किसके यहां जन्मा से ही नहीं, नवजात शरीर के लिंग, रंग और कुल से जुड़ मरते तक उसका पीछा नहीं छोड़ता है। ऐसे में राष्ट्र और उसकी एकता की बातें ढकोसले से आगे नजर नहीं आती हैं। जब तक भेद का परित्याग और तंग दायरे से परे सहज सम्मान और समतापूर्ण व्यवहार सम्पूर्णता से समाज के भीतर रचबस नहीं जाता, राष्ट्र और संविधान की परिकल्पना थोथी ही रह जानी है। भारत में कथित राष्ट्रवादी संकीर्णताएं जाति, धर्म से होती हुई अब क्षेत्रवाद में घनीभूत हो रही हैं। पूंजीपरस्त जनविरोधी आर्थिक नीतियों से हुए रोजगार के खात्मे का समाधान तो इन सत्ताधारियों के पास है नहीं, उलटा क्षेत्रवाद में उलझाकर उसे और भी पेचिदा करने पर वे आमदा हैं। हरियाणा की भाजपा सरकार ने कारखानों और संस्थानों में स्थानीय को



Cartoon courtesy: Sandeep Adhwaru, Times of India



Cartoon courtesy: Alok Nirantar/facebook

७५% आरक्षण का हल्ला बोल दिया है। देखादेखी में एक-दूसरे से होड़ में राज्यों के बीच चल पड़ने वाली यह भेड़ चाल रोजगार तो उत्पन्न करने से रही, उसके नाम से बेरोजगारों को आपस में ही लडाजे का काम जरूर करेगी। हम देख रहे हैं कि आज कल विचारहीन गोदी मीडिया के सहारे जनमुहों को किनारे करने के लिए ऐसी टोटकेबाजी ही ज्यादा हो रही है जो जनमानस को खामखां के मुहों में उलझाये रखे और चेतनशील तबकों की शक्ति उनको समझाने में ही जाया होती रहे और वे अपने मुकाम से ठिठके रहे। हरियाणा में यह जोर पकड़ते किसान आंदोलन और उसमें उठाये जा रहे किसानों के मुहों से ध्यान हटाने का ही उपक्रम है।

पंजाब हरियाणा में जिस तेजी से संसद में पारित कृषि कानूनों के खिलाफ किसान आंदोलन फैल रहा है, उससे भाजपा की राजनीतिक जमीन खिसक रही है। जहां पंजाब में उसकी सबसे पुरानी सहयोगी अकाली दल इसके विरोध में केन्द्रीय मंत्रीमंडल से बाहर होने के बाद राजग से भी बाहर हो गयी है। अब तो भाजपा के भीतर भी बैचैनी बढ रही है। भाजपा नेता और राज्य के पूर्व मंत्री सुरजीत कुमार ज्याणी जिन्हें आंदोलनरत किसानों से वार्ता हेतु बनी समिति का प्रमुख बनाया गया था, ने भाजपा नेतृत्व के तौर-तरीकों पर कडा रोष जाहिर करते हुए कहा है कि पार्टी पटरी से उतर गलत रास्ते पर चल पडी है। हमें किसान क्या कह रहे हैं, उनकी बात सुननी चाहिये परन्तु न जाने क्यों पार्टी नेतृत्व उन्हें सुनना ही नहीं चाहता।

निश्चित ही ऐसी स्थिति में जनमुहों की राजनीति को गहरा करने के अलावा कोई अन्य विकल्प नहीं है और इस दिशा में २६ नवम्बर की देशव्यापी हड़ताल एक कारगर कदम है। जब किसान और मजदूर आम मेहनतकश के साथ अपने बेहतर जीवन के मुहों पर हल्ला बोलेंगे और विनाशकारी पूंजीपरस्त आर्थिक नीतियों के खिलाफ डटकर खडे होंगे। ●

Protect our Republic, my lords

The judiciary's quick intervention in the Arnab Goswami case turns the spotlight on other serious cases that languish. Let their cases too be posted emergently before the same Bench — which so instantly gave relief of personal liberty to Mr. Goswami — and let them be judged according to law. And then lead us on the path of constitutional purity so that our Republic may prosper.



Sriram Panchu

Senior Advocate, Madras High Court (Courtesy: The Hindu 16/11/20)

The facts are brief. Mr. Arnab Goswami of Republic TV, a media group perceived to be supportive of the ruling party, was **arrested by the Mumbai Police on November 4, 2020 on a charge of abetting the suicide** of Anvay Naik. The suicide note mentioned that the channel had not paid bills amounting to ₹ 83 lakh and this was a proximate cause of the act of suicide. The accused was remanded to judicial, not police, custody. He moved a writ petition for *habeas corpus* **before the Bombay High Court**, wholly unusual, since that only applies to detention without cover of law; in this case he should have moved the Sessions Court for bail or discharge and then come to the High Court if unsuccessful.

A contrast that is worrisome

The High Court heard his case for five hours on a holiday, and said exactly this on November 9. Mr. Goswami did file such a petition. Strangely, he also moved the Supreme Court and his case is listed on November 11. It takes up the whole day, and that evening **he is set free**, and emerges pumping his hands in the air, much like a conquering public hero. Two whole days of judicial time of top constitutional courts have been spent in deciding whether this one man should get bail, when his case for precisely this relief was coming before the Sessions judge the next day. As regards the release itself, suffice it to say that once a court thinks there is no tenable case for continued detention, no man should be held imprisoned.

There is however the disturbing contrast between the breakneck speed of the Supreme Court in this case with other cases which involve large scale and serious violations of fundamental

freedoms. And at the back of the discourse looms large two questions, almost too frightening to voice. Has the Court done the one thing which a separate and equal judicial arm never does, and that is to cease being the counter-majoritarian check to a powerful executive? Has the Court abandoned its role of judicial review over acts of government, reducing itself to an arbiter of private disputes?

What is of import

I cannot but help recall what happened at Rashtrapathi Bhavan when the then chief Justice of India M.N. Venkatachaliah was sworn in to his office in February 1993. Prime Minister P.V. Narasimha Rao said that he looked forward to a cordial relationship between the Court and the government.

He received a riposte which can only be described as classical — “Mr. Prime Minister, the relationship between us has to be correct, not cordial. Cordiality between court and government has no place in our constitutional scheme of checks and balances.”

When comes another such Chief Justice of India? And what must the Bheeshma Pitamah, recently turned 92, be going through when he surveys the present Court and notes that there is not one decision in the recent past where the Court has held against the executive?

Judgments never made

And that there are several where it is the writ of the executive that runs, simply because there is no judgment of the Court. Witness the petitions against the **Citizenship (Amendment) Act**, preventive detentions in Kashmir, and the **challenge to the dilution of Article 370**. And

WITHOUT COMMENTS

For one and all: On personal liberty

Instant protection of personal liberty must be the norm, and not dished out on priority basis

EDITORIAL (The Hindu 13/11/20)

The Supreme Court has struck a blow for personal liberty, **granting interim bail to television anchor Arnab Goswami** through an order that one wished was also passed in the case of many others incarcerated without sufficient cause, and with the same priority, consideration and speed. The **arrest of the garrulous supporter of the ruling party at the Centre** by a regime in Maharashtra opposed to it did seem an unwanted exercise in law. The accusation that Mr. Goswami and two others **abetted the suicide of an interior designer by denying him payments due to him** was indeed something that could have been investigated and prosecuted, if evidence was found, without arresting them. It was always a good case for bail. However, it is not clear why the court did not allow the regular bail process to pave the way for their freedom. **Mr. Goswami rushed to the Bombay High Court** even before the Sessions Court could hear the matter. The **High Court cannot be faulted for rejecting his bail request**, as he had an effective alternative remedy in the form of a regular bail petition before the lower court. It is quite common for superior courts to ask remand petitioners to exhaust their remedy before lower courts first. Even those arrests in which political vendetta or misuse of power is quite demonstrable, the Supreme Court has granted bail only after courts below had dismissed them on merits.

In Mr. Goswami's case, the Sessions Court was due to hear his bail petition around the same time the matter was before the High Court. Therefore, it is somewhat strange that the petition was posted immediately for hearing and that interim bail, pending a reasoned

judgment, should be granted on the same day. Further, Justice D.Y. Chandrachud's observation, "If we don't interfere in this case today, we will walk on a path of destruction," seems out of place in a case that clearly does not relate to Mr. Goswami's journalistic work. Surely, a scrutiny of why such consideration or sympathy has not been shown for others held mainly for their political beliefs or journalistic work is warranted. It is no idle whataboutery to point out that it was only recently that the **apex court turned down a petition for bail on medical grounds for lawyer-activist Sudha Bharadwaj** to the High Court with a gratuitous observation, "You have a good case on merits. Why don't you file a regular bail application?" One hopes the detailed judgment would shed light on the circumstances in which the Supreme Court can override regular bail hearings in lower courts; and on whether it is expected that magistrates and sessions judges should also grant same-day interim bail in appropriate cases. The Court's recent record of evading and postponing hearing on many matters concerning fundamental rights and constitutional questions that affect the rights of large sections of society is a veritable story of judicial abdication. It is somewhat galling to note that its gladiatorial zeal for personal liberty is demonstrated in so selective a manner.

Cartoon courtesy:
Satvik Gade, *The Hindu*



the appeal against the **gag order of the Andhra Pradesh High Court** preventing the reporting of the first information report about land grabbing by those with proximity to high places is still awaiting listing after two months.

And in one case, a decision comes in after the issue no longer survives, that of the Shaheen Bagh protest, where the **Court decried the unregulated use of public spaces for protest**. Leave aside the merits of the decision, the question is whether a gentler factual backdrop would not have been more advisable. Context matters, my Lords, context matters. It is not just every word of what you say that is examined, but in what kind of case you say it, as well as the cases where you say nothing. That all adds up to tote the balance you hold between us the people and our rulers. It also determines another balance, that of power between you and the ruling forces in politics and government. The unstated major premise of judicial realpolitik is that your power comes not from Articles 32 and 226 but from the public esteem and regard in which you are held, and that proceeds from the extent you act as our constitutional protector. In direct proportion. Sans that, there are only the trappings.

Words of caution

Following on the heels of the Arnab Goswami release comes the **Attorney-General for India's nod to book the stand-up comedian, Kunal Kamra**, for contempt of court for his tweets about the Supreme Court in the instant scenario. (Incidentally, this is the man the Ministry of Civil Aviation **banned from flying for accosting and berating Arnab Goswami on a flight**.) What kind of message is being sent out here? The staple fare of comedians is to exaggerate to make a point; has our Supreme Court really come to the stage that it should be pricked by this? And then again, remember that in all courts, there was a special place reserved for the jester. Not just for humour, he also had the licence of satire to make pungent observations. In so doing, he served a valuable purpose — of telling the king what he needed to know, not what he wanted to hear. A stratagem to ensure that truth got spoken to power sans aggressive posture. Great kings valued their jesters

like Akbar did Birbal and Krishnadevaraya did Tenali Raman, good kings tolerated them, the others beheaded or banished them. Mark you, also, it is very difficult to use the blunderbuss law of contempt to deal with a nimble jester, who incidentally, has now become nationally famous. Speaking of the Attorney General, one hopes that he will soon revert to what he is constitutionally mandated to do — to appear in Court in major cases of constitutional importance. He is our seniormost lawyer of constitutional vintage, with unmatched erudition and experience, and knows perfectly that he is the first law officer of the Union, not the lawyer for the government of the day or party in power, a distinction that seemingly evades his deputy, the Solicitor General.

They remain unheard

May I present, my Lords, a solution. Extend the grace of your early hearing to **Varavara Rao**, poet, aged 80, suffering neurological and urological health issues. To **Sudha Bharadwaj**, aged 59, civil liberties defender, suffering hypertension, heart disease, diabetes. They have been incarcerated from August 2018. To **Siddique Kappan**, the journalist from Kerala detained on his way to Hathras in October this year. Take heed of the pitiable plight of Stan Swamy, activist, aged 83, suffering abdominal pain and multiple falls in jail; he is unable to hold a glass because of Parkinson's disease, **his plea to use a sipper/straw in jail** has been adjourned by three weeks to November 26. Let their cases too be posted emergently before the same Bench — which so instantly gave relief of personal liberty to Mr. Goswami — and let them be judged according to law. And then lead us on the path of constitutional purity so that our Republic may prosper.



Cartoon courtesy:
P.Mahanud
Varthabharathi

Chaos reigns Cracks in the US mirror global disruptions



Image courtesy:bloomsberg

The US is showing systemic cracks.... a population divided by incomes and debts, the rise of political authoritarianism, the sharp degradation of the natural environment, the surfacing of deep-rooted racism and xenophobia, above all, a hatred of knowledge and expertise.... Many of the problems faced by the US resonate in other parts of the world, including India. ...Whoever wins the US presidential election, these problems will persist for years to come.

Anup Sinha, *Former professor of Economics, IIM Calcutta*
(Courtesy: Telegraph 5/11/20)

The run-up to the presidential elections in the United States of America has brought into focus important features of an increasingly authoritarian, cruel, intolerant and polarized society. Many of the problems faced by the US resonate in other parts of the world, including India. The US, as the world's largest economy and the oldest democracy, is a case study of the crisis in the political economy of capitalism. Whoever wins the US presidential election, these problems will persist for years to come. It may be argued that the oddities of the Donald Trump administration were symptoms of a deeper malaise. This malaise can be diagnosed as a failure of the capitalist world economy propped by markets and parliamentary democracies. The political unit of this system, the nation state, is also under severe strain, aggravated by a global public health crisis.

The capitalist world order led by the US became more globalized during the early 1990s. International trade and capital movements grew at an astonishing pace. Workers, skilled and unskilled, began to look for greener pastures in all parts of the world, particularly in the rich market economies. The large corporations of the world, especially the ones involved with technology and finance, became the new masters of the universe. Political ideologies shifted to the right with the fall of the Soviet Union and its empire. There was a resurgence of faith in markets and

in democracy. Markets, left on their own, were supposed to take care of all economic problems, ensure unlimited growth, make everyone richer and turn a magnificent array of goods and services affordable that would feed the insatiable appetite of consumers. As the world became richer, the natural environment was expected to be better as people would become conscious of the need for cleaner air and safer water.

This promise did not hold for all, not even for the majority. A few clearly benefited and business magazines wrote lead articles about the rise in the number of billionaires. Economic inequality exploded as markets were cornered and manipulated by large companies with gigantic advertising budgets. Market outcomes became unpredictable and volatile. Unemployment increased as jobs and capital moved across geographies. Jobs became scarcer and more insecure with rapid technological changes. Labour unions lost almost all their hard-fought gains made in the twentieth century. It was clear that the bonanza of growth was not for everybody despite the claims to the contrary by the voices of big business. People wanted to move too. They were willing to work for less than the local people. In many cases, they were smarter and more industrious. The system was marked by cheap labour, large profits, and rapid technological changes that brought new products and new models of old products to the shopping carts of

the world's top 10 per cent. The goods came from all over the world, and paying for them was never a problem as debt was allowed to grow in a never-ending fashion. Consumerism became the sex symbol of globalization.

Three things have happened to the economy over the past thirty years of growth and prosperity. First, most people were unsure that the system would be able to deliver a secure life with a reasonable income. The State had moved back in terms of support when the chips were down. If someone failed, it was because of the person's incompetency and, hence, the person was left to fend for himself/herself. Yet some people (the few and fortunate) were distinctly better off and, sometimes, remarkably so. Second, demographic changes took place through migration. The 'Others' in the labour market appeared to steal jobs and opportunities. Nobody in power, however, wanted to disturb a source of cheap and hard-working labour, including highly-skilled scientists and engineers. The third thing that took place on a rapid and decisive scale was the increase in business influence over democratically elected governments. With an electorate with changing aspirations and ambitions, political contests intensified. To stay in power, political parties and politicians needed greater finances to fund elections and win by hook or by crook. Big business bankrolled elections to retain influence, keep taxes low, and enhance opportunities for investments with greater ease of doing business.

There were two consequences of these economic changes that ran deep in society and polity. Those who criticized the 'system' — academics, journalists, authors and other intellectuals — were termed 'liberals'. It was alleged that they comprise the elite and that they were trying to bring about damage to a system that delivered for big business and for politicians. Billionaires became leaders of the subaltern masses, claiming they would make the nation great again. There were two enemies that had to be tackled on a war footing. The 'Other' — migrants and minorities — and the liberal elite that dared to interrogate the populism, which was to take the masses to the Promised Land. Academics, thinkers and critics became the enemy of the people. The liberal project of globalization was under severe attack. Society became polarized. Conservatives are usually unable to think of a shared, inclusive world order. Hence globalism gave way to an inward looking nationalism. The magic was to allow business to

thrive without foreign competition and without restraints, such as taking care of the environment. The hungry and the homeless disliked career politicians but oddly would be seen at 'Make America Great Again' rallies.

Technology also played a large part in creating this surreal world of hyper-nationalism. Social media has been a systematic tool for control and construction of perceptions and beliefs. Technology also allows for a kind of surveillance that was not possible even a few years ago. The seductive hand-held devices are a source of enormous private information about users that ultimately can be accessed by arms of the State and political machines. The information obtained can be manipulated through voice-overs and morphing. However, despite this dependence on technology for manufacturing consent for the national project of consolidating power, there is deep distrust of science and any other form of expert knowledge. Scientific knowledge is considered fake news. Scientific data are dubbed as false. According to one recent survey, more than 50 per cent of Republican supporters in the US believe that universities do more harm than good for society. Finally, the rule of law is considered important, but not the laws legislated or the principles enshrined in a written Constitution. The law is interpreted politically to serve individual interests.

The US is showing systemic cracks that will be difficult to heal. The unravelling of the economy, a population divided by incomes and debts, the rise of political authoritarianism, the sharp degradation of the natural environment, the surfacing of deep-rooted racism and xenophobia, a discernible increase in misogyny, belief systems grounded in religious myths, gun-wielding individualism and, above all, a hatred of knowledge and expertise — the US is fast becoming a land from where the death knell of liberalism can be heard resonating across the world. Little wonder then that the US leads the world in the highest number of imprisoned people per capita, the largest proportion of the adult population who believe in angels, and the largest defence budget in the world which is more than the combined sum of the next 25 nations. The champion of free trade and democracy is now in the throes of protectionism and facing serious challenges to its political system. Is it transformative change? Or is it mere chaos? The distant future may throw some light.

Donald Trump runs red light and almost kills Lady Liberty, writes Thomas L Friedman

How can anyone trust this version of the Republican Party to ever hold the White House again?

The New York Times November 18, 2020 (Courtesy: First Post)

(Thomas L Friedman is an American political commentator and three time Pulitzer Prize Winner)



So how do I feel two weeks after our election? Awed and terrified. I am in awe at the expression of democracy that took place in America. It was our most impressive election since 1864 and maybe our most important since 1800. And yet, I am still terrified that, but for a few thousand votes in key states, how easily it could have been our last election.

To put my feelings in image form: It's like Lady Liberty was walking across Fifth Avenue on 3 November when out of nowhere a crazy guy driving a bus ran the red light. Lady Liberty leapt out of the way barely in time, and she's now sitting on the curb, her heart pounding, just glad to be alive. But she knows — she knows — how narrowly she escaped, that this reckless driver never stops at red lights and is still out there, and, oh my God, lots of his passengers are still applauding the thrilling ride, even though deep down many know he's a menace to the whole city.

Let's unpack all of this. Stop for a second and think about how awesome this election was. In the middle of an accelerating pandemic substantially more Americans voted than ever before in our history — Republicans, Democrats and independents. And it was their fellow citizens who operated the polling stations and conducted the count — many of them older Americans who volunteered for that duty knowing they could contract the coronavirus, as some did.

That's why this was our greatest expression of American democratic vitality since Abraham Lincoln defeated General George B McClellan in 1864 — in the midst of a civil war. And that's why

Donald Trump's efforts to soil this election, with his fraudulent claims of voting fraud, are so vile.

If Trump and his enablers had resisted for only a day or two, OK, no big deal. But the fact that they continue to do so, flailing for ways to overturn the will of the people, egged on by their media toadies — Lou Dobbs actually said on *Fox Business* that the GOP (Grand Old Party) should refuse to accept the election results that deny Trump "what is rightfully his" — raises this question:

How do you trust this version of the Republican Party to ever hold the White House again?

Its members have sat mute while Trump, rather than using the federal bureaucracy to launch a war against our surging pandemic, has launched a war against his perceived enemies inside that federal bureaucracy — including the defence secretary and the head of the National Nuclear Security Administration — weakening it when we need it most.

Engineering Trump's internal purge is 30-year-old Johnny McEntee, "a former college quarterback who was hustled out of the White House two years ago after a security clearance check turned up a prolific habit for online gambling," but Trump later welcomed him back and installed him as personnel director for the entire US government, *The Washington Post* reported.

A political party that will not speak up against such a reckless leader is not a party any longer. It is some kind of populist cult of personality.

That's been obvious ever since this GOP

was the first party to conclude its presidential nominating convention without offering any platform. It declared that its platform was whatever its Dear Leader said it was. That is cult-like.

Are we just supposed to forget this GOP's behaviour as soon as Trump leaves and let its leaders say: "Hey fellow Americans, Trump tried to overturn the election with baseless claims — and we went along for the ride — but he's gone now, so you can trust us to do the right things again."

That is why we are so very lucky that this election broke for Joe Biden. If this is how this Republican Party behaves when Trump loses, imagine how willing to tolerate his excesses it would have been had he won? Trump wouldn't have stopped at any red lights ever again.

And the people who understood that best were democrats all over the world — particularly in Europe. Because they've watched Trump-like, right-wing populists in Turkey, Hungary, Poland, Russia and Belarus, as well as the Philippines, get themselves elected and then take control of their courts, media, internet and security institutions and use them to try to cripple their opponents and lock themselves into office indefinitely.

Democrats abroad feared that this same political virus would overtake America if Trump were re-elected and have a devastating effect.

They feared that the core democratic concept that America gifted to the world in 1800 — when John Adams lost his election to Thomas Jefferson and peacefully handed over the reins of power — was going to wither, undermining democracy movements across the globe. Every autocrat would have been emboldened to ignore red lights.

Seeing an American president actually try to undermine the results of a free and fair election "is a warning to democrats all over the world: Don't play lightly with populists, they will not leave power easily the way Adams did when he lost to Jefferson," the French foreign policy expert Dominique Moïsi remarked to me.

That is why Biden's mission — and the mission of all decent conservatives — is not just to repair America. It is to marginalise this Trumpian version of the GOP and help to nurture a healthy conservative party — one that brings conservative approaches to economic growth, infrastructure, social policy, education, regulation and climate

change, but also cares about governing and therefore accepts compromises.

Democrats can't summon a principled conservative party. That requires courageous conservatives. But Democrats do need to ask themselves why Trump remains so strong among White working-class voters without college degrees, and, in this last election, drew greater support from Black, Latino and White women voters.

There is a warning light flashing for Democrats from this election: They can't rely on demographics.

They need to make sure that every voter understands that the Democratic Party is a "both/and" party, not an "either/or" party. And they need to do it before a smarter, less crude Trump comes along to advance Trumpism.

They need every American to understand that Democrats are for **both** redividing the pie **and** growing the pie, for both reforming police departments and strengthening law and order, for both saving lives in a pandemic and saving jobs, for both demanding equity in education and demanding excellence, for both strengthening safety nets and strengthening capitalism, for both celebrating diversity and celebrating patriotism, for both making college cheaper and making the work of noncollege-educated Americans more respected, for both building a high border wall and incorporating a big gate, for both high-fiving the people who start companies and supporting the people who regulate them.

And they need to demand less political correctness and offer more tolerance for those who want to change with the times but need to get there their own ways — without feeling shamed into it.

We need our next presidential election to be fought between a principled Centre-Right Republican Party and a "both/and" Democratic Party. Great countries are led from a healthy Centre. Weak countries don't have one.



Cartoon courtesy:
Mansoor Naqvi

STATUS OF GENERAL INSURANCE INDUSTRY AND UNREASONABLE DELAY IN WAGE REVISION

G.Anand

The Public Sector general insurance companies play a very important role in the national economy. By insuring the risks, they help the businesses expand their activities. At the same time, they make investments in social and infrastructure development. The rapid expansion of general insurance business after the nationalization is a fact acknowledged. However, the embracing of neo-liberalism had its own impact even on the public sector general insurance industry. The Malhotra Committee had suggested the disinvestment of PSGI companies. As a first step, GIC which was the holding company of the four PSGI companies delinked itself from them. The GIC was renamed as GIC-Re. The government went for the first tranche of disinvestment in GIC-Re and New India Assurance Company, which is the biggest non-life insurance company in the country. Ever since the insurance industry was thrown open for private participation, the AIEA had stepped up its campaign for the merger of the four companies to create a monolithic corporation on the lines of LIC to meet the challenging competitive environment. The government took some steps to merge three companies leaving out the New India Assurance Company. The consultants were appointed and considerable work in this direction was done. But suddenly now, the government has decided not to go for merger. It may be in the background that government intends to have a policy on public sector where it feels that it can have not more than four companies in strategic sector. The AIEA has opposed the decision to drop the idea of merger and has continued to press for the merger which makes both economic and logistic sense.

The four companies of the PSGI industry have registered a compounding annual growth rate (CAGR) between 2012 and 2017. This period is important as the last wage revision that took place in 2012 was for a five year duration and the present wage revision fell due on 1.8.2017. The 14.20 % Compounded Annual Growth Rate (CAGR) as far PS GI companies' Gross Domestic

Premium Income was one of the best in the world.

Let us briefly analyse the working of the General Insurance Companies. General Insurance companies worldwide are subject to underwriting losses due to the peculiar nature of the business. It is the investment part which used to earn for the insurance companies. The huge reserves and assets are created over a period of years through the savings and investments. The investment of PSGI Cos. have grown consistently from Rs.71,104 crores to Rs.1,62,503 crores period under review (2012-2018) and the CAGR is 14.76% which is not a mean achievement.

The investment income, inspite of the worst economic scenario have increased from Rs. 7,424 crores in the year 2012 to Rs. 5,700 crores in the year 2018 and the CAGR is 13.29%. When the average interest rate has fallen down to 6% now, the PSGI companies continue to get a good rate of return (9.78%) during the years of review.

The number of policies issued and the number of claims settled is yet another indicator of the performance of the employees and officers. The PSGI companies have issued 8.03 crore policies in the year ending March 2018 as against 5.28 crore policies issued in the year 2012. The Number of claims settled also exceeded 2 crores for the financial year 2018-2019 as per the records available. The claims settlement ratios of PSGI companies were in the range of 84.45 to 92.44 which is the best in the industry. The biggest private insurance company, ICICI Lombard's claim settlement ratio was 79.98 and Shriram GI was 36.97% which again prove the efficacy of the PS GI Companies. The claim repudiation ratio of Public Sector companies were in the range of 2.07 % - 8.88% , whereas it has been 9.04, 17.44 and 34.57 % in ICICI, Acko, Shriram GI company respectively

The hallmark of this performance is, the number of employees have come down from 63000 in the year 2012 to 57000 in the year 2018. The per capita premium has gone up from Rs. 50.73 lakhs per employee to Rs. 1.18 crore per

employee indicating a CAGR of 13.14%. The number of claims settlement also have doubled in this six-year period. The four PSGIcos and GIC Re have paid a Dividend of Rs. 5095 crores during these 6 years.

During these six years the CAGR of wage bill of PSGI companies is around 10% only which in real terms would be less than 2% after adjusting for inflation. The wage bill which was around 16.11% of GDP in the year 2012 has come down to 12.81% in the year 2018 which itself is a proof of our performance. Even a 30-40% increase in the current wage revision would not take the percentage beyond 16.11% of Gross Domestic Premium Income as registered in 2012.

We do agree that despite the impressive performance of these companies, there are areas of concern. The companies have to meet the strict conditions imposed by the new regulatory regime. It has to make greater provisions for Incurred But Not Reported /Incurred But Not Enough Reported (IBNR/IBNER): This duo head erodes the reserves of the companies every year especially after the announcement of merger by the Union Finance Minister. The companies as advised by the Ministry have gone for cleaning of balance sheet and huge provisioning was given under this head. National Insurance Company itself has provided Rs.6000 crores in the last three years (2000 crores every year) under this head. The companies also have to make increasing provision for solvency margin as while determining the worth of the company for solvency margin purposes the valuation of assets are taken on book value rather than market value.

The major portion of the businesses now of the PSGI companies are health and motor and in both these segments, the possibility to earning profits is very remote. The companies have to increase its efforts on retail insurance and the business where there are greater margins of profits.

The PSGI companies have performed impressively. Despite the Covid 19 pandemic, the companies are doing fairly well. The employees and officers have made immense contribution to the growth and prosperity of the companies. The GIPSA must acknowledge this contribution and

make efforts for early settlement of wage revision which is due from 1.8.2017. It is unfortunate that after the initial exploratory talk, no discussions are held with the Unions by GIPSA. The wage revision is settled in the Banking industry. The PS undertakings in coal, oil, port etc have settled the demand of the employees amicably. In LIC, negotiations are in an advanced stage. Therefore, there is no reason for GIPSA to delay talks on wage revision. It must call of immediately negotiations and make offers on the basis of which a final settlement can be reached.

The trade unions in General Insurance are united on the demand for a good wage revision. Some protest actions were successfully carried out. The need now is to step up the agitation. The employees and officers should be prepared for strike actions and a sustained struggle. There is no other choice. There cannot be further delay on the issue of wage revision. The patience is running dry. We must prepare for serious action.

While agitating on wage revision, we cannot afford to ignore the adverse impact of the government policies on our industry. The government is making preparations for the privatization of the PSGI companies. The working class of India today is experiencing massive attack on their hard won rights. The government has made the labour laws to favour the industry. It has been rushing ahead with privatization of the public sector units. The attack on General Insurance industry is a part of the overall government policy. The General Insurance employees alone cannot fight back the policy of the government. They must coordinate and integrate their struggles with the broader sections of the working class movement. The working class has decided to fight back the government policy with an All India General Strike on 26th November 2020. It is a happy augury that the AIEA and GIEA have decided to join this strike.

The success of this strike and the intensified agitation within the industry will surely pave way for a good wage revision and develop broader unity to defend the public sector general insurance industry.

(Writer is General Secretary, GIEA –SZ)

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**insurance
Worker**

AIIEA CONDEMNS ILLEGITIMATE DECISION OF DA FREEZE FOR CPSE EMPLOYEES

The Government has decided that Dearness Allowance which fell due on 1.10.2020 to Central Public Sector Enterprises employees drawing salaries as per the Industrial Dearness Allowance guidelines from 1.10.2020 will not be paid till 30th June 2021. It is further said that DA due from January and March next year will also not be paid. If and when the DA is restored, it will not have any retrospective effect. This is not just DA freeze but in reality it is a DA cut.

Such atrocious design must be fought back resolutely; given the policy approach of the Govt, totally biased against the employees and workers, danger of similar attack of freezing DA and legitimate earnings of other workers and employees cannot be ruled out.

Govt move displayed the hypocrisy of the tallest order. The freezing of Dearness Allowance and its forfeiture is being justified on ground of impact of "crisis arising out of Covid-19" on these CPSE while forcing these very units to

enhance dividends and special dividends to the government.

When looting the employees, workers and people and bonanza out of public wealth to corporates and big business happens to be hallmark of the present BJP regime, that becomes the overriding law in motion superseding everything. The current decision of freezing and forfeiting DA of CPSE employees is one of those numerous designs of loot and plunders on the workers and the people.

The AIIEA vehemently condemns this atrocious decision of the government and expresses solidarity with the CPSE employees to their struggle. The entire working class must unite to resist such policies of the neo-liberal regime. The 26th November 2020 nationwide strike gives an opportunity to unite all sections of the working people against this totally anti-worker government. The working class must make the strike of 26th November a thumping success. ●

SOLIDARITY WITH GREECE WORKING CLASS

The trade unions in Greece have called for a nationwide strike on 26th November, 2020 on some very important demands. The CITU, on behalf of the Indian Working Class has sent a message of solidarity on 21/11/2020 which is as follows:

'The Centre of Indian Trade Unions (CITU) extends support and solidarity of Indian working class to the Greece workers for the successes of their ensuing November 26th

nationwide General Strike. In the meantime, CITU condemns the incumbent ruling polity of Greece for the barbaric atrocities on the peaceful democratic activities of the working class. It is a matter of shock and shame that the Greek Government of the day even refused commemorative peaceful programme on 17th November and unleashed violent police action on participating people that day.

It is a great coincidence that on 26th November 2020 the working class of India and the working class of Greece are going for a General Strike. The demands are mostly similar—viz., protest against attack by the ruling class on Right to Trade Union, ban on right to mobilize, demonstrate and protest, in defence of Right to collective bargaining and right to Strike, against wage cuts, imposition of extra hours of work, against privatization, against retrenchment and for jobs and ensured social security etc.

It is not accidental, but given the coincidence of the similar offensives and the resistance by the

Indian as well as Greek working class naturally synchronized on the same day- November 26 General Strike both in India and Greece.

Today the working class and toiling masses all over the world are common victims of the ever intensifying systemic crisis of capitalism. Finance capital dominated-fascistic ruling polities in the nation-states concerned are resorting to similar barbaric onslaughts. Even bourgeois democracy is in peril. Covid-19 pandemic has become 'opportunity' to the capitalist class to squeeze flesh and blood of the toiling people with the active abetment by the respective rightist political dispensations at the helms.

In India the clarion call for 26th November Strike is 'Militant Action to Defy and Resist'

As an affiliate of WFTU, CITU reiterates its commitment for proletarian internationalism and re-emphasizes the urgent need for world-wide cooperation and coordination of the working class movement against on onslaught of capitalist class.

Let 26th November 2020 witness historic day of action by the working class of India and Greece.



AIIPA OBSERVES A SUCCESSFUL DHARNA

The All India Insurance Pensioners' Association had called for two hour Dharna program in support for its demand for some improvements in the Pension Scheme. The Dharna was observed successfully all over the country despite the challenges of the Covid 19 and some restrictions placed on assembly of people.

The Major demand was for increase in family pension in line with what is obtaining for Central Government employees and in the RBI. The LIC Board had sent a recommendation for increase in family pension to 30% and treating last basic pay or average of the last 10 months whichever is beneficial to determine the basic pension. It is unfortunate that despite nearly one year of sending these recommendations, the government is yet to approve the same. This is a pathetic commentary of the way the recommendations of the Board of the biggest financial institution is treated. The claims that the present government believes in less government and more governance sound hollow in the face of these facts. The other major demand was the updation of pension. The LIC, GIPSA and Government had negated this demand on the plea that the Pension Scheme in insurance industry is distinct from Central Government Scheme and based on the RBI pattern. This reason to deny the legitimate demand for updation in

pension scheme has become untenable with the government allowing updation in RBI.

The AIIPA has been pursuing these demands relentlessly for several years. From the Dharna resolutions were adopted and sent to the Finance Minister, LIC Chairman and GIPSA Chairman. The Finance Minister was urged to give immediate approval for the recommendation on family pension sent by LIC. The Finance Minister was also urged to advise LIC and GIPSA to concede the demand for updation of pension scheme. The resolution sent to GIPSA Chairman demanded that recommendation on increase in family pension and other improvements be sent to government on the lines recommended by LIC.

The Dharna program evoked massive response. Around 100 Pensioners participated in the program at Bangalore. The assembly of pensioners was addressed by Com Amanulla Khan, Former President, AIIEA, Com K.Natarajan, Vice-President, AIIPA and Com Bhaskar Somayaji, Jt.Secretary, AIIPA. The Dharna was held separately by LIC and GIC employees at Hyderabad. The General Insurance Pensioners' Dharna was addressed by Com Shreekanth Mishra, General Secretary, AIIEA and the LIC Pensioners dharna was addressed by Com Clement Xavier Das, Joint Secretary, AIIEA.



Trivandrum



Gorakhpur



Bangalore



Kolkata

The program was massive in Nagpur which was addressed by Com TK Chakraborty, General Secretary, AIIPA. LIC Pensioners' Association Kozhikode division staged dharna at 4 centres at Kozhikode, Taliparamba, Kasaragode and Manjeri, observing strictly the Covid-19 pandemic protocol. In front of LIC Divional Office Kozhikode, Com.P.P.Krishnan, Vice-president AIIEA, addressed the dharna. The impressive Dharna in front of Zonal Office at Chennai was addressed by Com K.Swaminathan, Vice-President, SZIEF who explained the justification of the demands.

The Dharna at Guwahati was presided over by Com Dinesh Sarma, President, LIC Pensioners, Guwahati Division. This dharna was also addressed by Com Satanjib Das, Former Vice President, AIIEA.

The dharna under the presidentship of Com R.Arumugam was successfully held in front of LIC Divisional Office in Madurai. Com G.Meenakshi Sundaram, President, ICEU, Madurai Division addressed the dharna.

In Kolkata, the General Insurance Pensioners held a massive dharna in front of the National Insurance Company headquarters. This dharna among others was addressed by Com P.Bagchi, Jt.Secretary, AIIPA. The massive dharna in Gorakpur was addressed by Com P.K.Sharma, Jt.Secretary, AIIPA.

Since there was an election on 3rd November in Kanpur, dharna was organised on the 4th November in front of the Zonal Office of LIC. This dharna was addressed by Com Ashok Tewari, President, AIIPA.

The Dharna program was successfully observed in all major centres across the country. The program evoked massive enthusiasm. The Pensioners were angry that their legitimate demands remain unresolved. Their anger is justified as they have made immense contribution to the growth and prosperity of the institutions they served. Through this massive participation, they have also made it abundantly clear that they are prepared for intense and prolonged struggles on these issues.



Hyderabad



Nagpur

Chennai



Kanpur





AIIEA continues the relief work in Tamilnadu

The AIIEA under the leadership of Com G.Anand, General Secretary, GIEA (SZ) has continued to carryout relief work that began at the call of the organisation during the outbreak of Covid 19. This relief is apart from the activities carried out by units of SZIEF and the massive contribution made to the TN CMDRF.

On November 1, 2020, this Team distributed Garments worth 55,000 to 156 tribal people in Pazhaveli village near Chengalpet. We also distributed food to 156 people in Pazhaveli village and provisions worth Rs. 350.

Com. S Kannan, CITU, Com. V Vasudevan, CITU, Mrs. Vanaja Selvakumar, Mr. Lokesh Selvakumar, Mr. N Senthilvelan, Dy. Manager, Oriental Insurance, Mr. D. Venkatesh, SZ WC member and Mr. Maria sebastian participated in the distribution programme.

Again on 10th November, this Team distributed Garments worth 20,000 to 46 tribal families in Sithandi and Pazhanoor village near Chengalpet. We also distributed food to 150 people in these villages.

Com. R Sarvamangala, VP, SZIEF, Com. Thulasi, Convenor, Women Sub Committee, Com. K. Manoharan, President, ICEU, DO 2, P Krishna, Jt. Secretay, CHRGIEA and Devarajan, LiC participated in the distribution programme.

The Team under the leadership of Com Anand has so far distributed groceries worth Rs.1000 each to 1212 families, Rs.360 worth kit to 72 families, Rs. 500 worth kit to 30 families, Rs.750 worth groceries to 267 families, rice only to 1200 families and dress materials worth 75000 to 202 people.

This Team of dedicated cadres of AIIEA has decided to continue with this good work.





The Light shines in the darkness AIIEA's timely intervention helped poor girl

A call came on 18.11.2020 at 12 noon to Com R.Vijayakumar, Joint Secretary of ICEU Thanjavur division. It was the emotional outburst with the words "Sir ... I have got MBBS seat." It took sometime for Com Vijayakumar to realise that the voice was of Ms Sahana. She continued "Sir... I cannot forget the timely help rendered by you at the time of Gaja cyclone. Without that I could not have achieved this. I am talking to you from the counselling centre. Thank you sir."

In 2018, a very severe cyclonic storm named Gaja the coastal areas of Tamilnadu. The large scale destruction caused by the cyclone had ravaged life and livelihood of many people of the areas in and around Thanjavur. Tamilnadu divisional units of AIIEA rushed to the rescue of the people in distress and relief work was coordinated by ICEU Thanjavur division.

It was brought to the notice of our Pattukottai branch unit that some families of Pookollai village near Peravoorani lost heavily due to wrath of cyclone. When AIIEA cadres visited that village they met Ms Sahana a girl with lot of hopes in her eyes. She belongs to the Most Backward social group which is in the list of denotified tribes. Her house was heavily damaged and electrical lines

were cut off. She was not able to concentrate on her studies and darkness clouded her life. Her father was a tailor and with the meagre earnings, it was a daily struggle to meet the basic needs. She was a student of Government Girls Higher Secondary school, Peravoorani.

Our branch unit decided to extend financial assistance to repair the house and electrical connectivity. Rs25000 was given to her and repair work was carried out of that funds. Though this was a small contribution from our side it had tremendous impact on the life of Sahana. Apart from our organisation some good people have also helped her.

Overcoming many odds in life and passing NEET is not an easy task in the life of a poor rural student of a Government school. Ms Sahana has achieved it. This has made AIIEA happy and proud and the sense of happiness could be felt among all employees in Thanjavur when the news was conveyed to them.

It may be mentioned that Pattukottai branch unit of AIIEA was in relief work continuously for 45 days utilising contributions from AIIEA units of Kerala and Tamilnadu.



Webinar at Kolkata on Challenges before LIC

Women Sub-Committee of the Kolkata Division Life Insurance Employees' Association (KDLIEA-Kolkata-1) organised a Webinar on the topic "The Challenges before LIC and its Employees-The Way Out" on 08.11.2020. The Webinar was addressed by Comrade Satanjib Das, former President of EZIEA. Comrade Satanjib Das discussed the genesis of public Sector industry and Life Insurance Corporation of India after independence and how it has played commanding role in the Indian economy. While pointing out that the decision of disinvestment of LIC is the first steps towards privatisation, he explained that the reasons behind these machinations of the present dispensation is ideological as well as economic. He also made scathing attack on present government and said that the reasons given for listing are unsound. One of the reasons behind proposed sale of government holdings in LIC is that a government which is totally bankrupt due to its ill planned economic policies needs huge funds to bridge the fiscal deficit. Other reason is the ideological belief of the government that "it is not the business of the government to be in business". At this juncture, Comrade Das asserted that, there is a paramount urgency to build united movement to defeat the anti-worker, anti-farmer, anti-people and

anti-national policies of the Modi Government in power. In this context, he exhorted the employees working in LIC to participate en masse in one day nationwide general strike on 26th November 2020 called by the Central Trade Unions and Federations, from the national convention held on 2nd October 2020 to protect Public Sector in general and LIC in particular. He also expressed hope that the strike against unjust denial of workers' dues will certainly give a boost to our financial demands like wage revision and pension revision etc. He also condemned the divisive tactics being played out by the BJP government to tear up the secular fabric of our society and expressed serious concern over increasing violence against women, dalits, minorities and intellectuals during Modi regime.

While Comrade Shyama Bhattacharjee, one of the Jt-Convenors of the Women Sub-Committee gave introductory address, Comrade Saswati Kundu other Convenor proposed vote of thanks, Comrade Ramkrishna Datta, President, Comrade Amitesh Sarkar, General Secretary along with other secretariat members of KDLIEA attended the Webinar. Altogether seventy female employees working in LIC, KMDO-I participated and heard the one and half hour long brilliant deliberation of Comrade Das with rapt attention.



TELANGANA CHIEF MINISTER OPPOSES LIC IPO

Shri K. Chandrashekar Rao, Chief Minister of the State of Telangana has severely criticised the move to list LIC in the stock market through Initial Public Offer. Addressing the Press on November 16, he said it is imprudent to divest the government holding in LIC which is the mainstay of Indian economy. He said that LIC enjoys the confidence of over 40 crore policyholders and has been making immense contribution to the national development. Therefore his government is opposed to the LIC IPO and supports the agitation of LIC employees and officers on this issue.



Insurance News in brief

■ A.M.KHAN, DHARWAD

It is the question of how the interpretation goes. In UK, the Covid pandemic has also raised many a legal actions. The clauses in the insurance policies have become a subject matter of interpretation in the court of law. 'Business interruption' has become the bone of contention. Many insurers refuse to pay claims related to this. The case revolves around whether 21 policy wordings, affecting potentially 700 types of policies, 60 insurers, 370,000 policyholders and billions of pounds in claims, should cover disruption caused by the virus. The case has reached the Supreme Court of UK.

Folksam, Sweden's largest insurer which insures 50 per cent of Swedish homes and individuals has leaked private data of about one million of its customers to tech giants such as Face book, Google, Microsoft and LinkedIn. It says that the leak was accidental!

Questions arise and are doing so. Why every time an IPO of a public sector which the Central Government puts on sale brings a very lukewarm response in the market? Why every time LIC or SBI has to come in to the rescue to the Central Government. These questions are making rounds in the Indian share market. The latest incident gives more credence to these questions – LIC subscribed 50 per cent of shares on offer in Hindustan Aeronautics Ltd (HAL) and LIC & SBI together bought nearly 75 per cent of shares in Bharat Dynamics Ltd., (BDL).

.Apollo, a Lloyd's of London firm, has planned not to renew further insurance for Adani Enterprises' Carmichael thermal coal mine which expires in September 2021 as Carmichael has provoked controversy in Australia because it would open up a new thermal coal basin at a time of growing concerns over global warming.

As on November 3, 2020 number of claims arising from the coronavirus pandemic has reached 5.18 lakh for a total amount of more than Rs.7,973 crore, the non-life insurers have settled 3.97 lakh claims amounts to Rs.3,435 crore. The industry feels that if there is a 'second wave' it would have a deep negative impact on the health insurance portfolio. They expect the loss ratio for the retail health policy to go up from current 65-70% to 80%. The loss ratio is the ratio of claims incurred to earned premiums.

IRDA has released draft guidelines on determination of compensation to shareholders on the event of merger of an insurer. The guidelines state that shareholders whose rights against the acquiring insurer are reduced must be

paid compensation based on residual value of assets. Every shareholder of the acquired insurer shall be given such amount as compensation, as bears to the residual value of the assets, the same proportion as the amount of paid-up capital of the shares held by the shareholder bears to the total-up capital of the acquired insurer. In cases where the equity shares of one or more shareholders is not fully paid-up, the unpaid portion on such equity shares shall be deducted from the compensation payable. And, where the preference shares of acquired insurer have not been taken over by the acquiring insurer, such preference shareholders shall get preference over equity shareholders.

Non-life insurers, 25 in India, earnings dropped around 2 per cent to Rs.95474 crore for the period April-October as compared to the same period last year. But the standalone health insurers witnessed a growth of 28.7 per cent at Rs.9,124 crore. This is driven by the fact that demand for health insurance has been on the rise due to the Covid-19 pandemic.

LIC led the life insurance segment to earn the new business premium of Rs.22,776 crore in October 2020 compared to Rs.17,271.86 crore in October 2019, a growth of 31.87 per cent. LIC registered a growth of 36.12 per cent amounting to Rs.15,548.06 crore in the month of October 2020. The market share of the LIC as on 31st October is 70.21 per cent.

With a standard health cover, Covid cover and term cover in place, IRDA has now released an exposure draft for a standard vector borne disease health policy which will have a minimum sum assured of Rs.10,000 and a maximum of Rs. 2 lakh. This standard product will provide cover against vector borne diseases such as dengue, malaria, filaria, kala-azar, chikungunya, Japanese Encephalitis, and Zika virus. Policyholders can choose to protect themselves against any of the diseases or a combination of such vector borne diseases. Insurers can set the price for every covered disease separately and have been advised by the regulator to offer discounts as per the underwriting policy for opting various disease combinations.

■

Working Class Struggles

S.SRIDHARA, MYSORE ■

INDONESIAN UNIONS ORGANISE MORE PROTESTS AGAINST ANTI-WORKER LAW:

On 9th and 10th November Peak Trade Union organization held protest marches across Indonesia against the National government's law on job creation. The law is an effort by the ruling elite to attract foreign and domestic investments by attacking the rights and living standards of workers. The new law includes approximately 1200 amendments to 79 current laws. Unions, farmers and student organizations under the umbrella group Labour movement with the people marched from the office of the International Labour Organization to the Horse statue in the centre of Jakarta. Similar demonstrations were held in Surabaya, Makassar in south Sulawesi and Lampung in Sumatra. The latest protest followed three days of strikes and demonstrations in Jakarta and the surrounding outlying areas in early October. The workers claimed at least 32 organizations representing 2 million workers in industries like textiles, automotive, pharmaceutical took part in the October strike.

AUTRALINA TUGBOAT WORKERS BEGIN INDUSTRIAL ACTION OVER NEW WORK AGREEMENT:

Hundreds of workers at Construction Forestry Mauritius Mining and Energy Union employed by Tugboat operator have begun Limited National Industrial action in opposition to proposed New Enterprise agreement. Workers opposing the new agreement has said it would slash worker's rights and working conditions and job security. The workers are also seeking wage increase which is due since 2 years.

PERTH HOSPITAL MAINTENANCE WORKERS WALK OFF FOR 24 HOURS (AUSTRALIA):

Building maintenance workers from state-owned Fiona Stanley hospital in Western Australian capital Perth walked off the job in a 24-hour strike on 13th November and picketed outside the hospital in their dispute over their contract agreement. The maintenance workers do exactly the same work as other maintenance crews at both public and private hospitals across the state, but are paid less and have less rights, conditions and job security.

STRIKE ON PRELUDE OFFSHORE LNG PLATFORM (WESTERN AUSTRALIA) ENTERS 5TH WEEK:

Construction and maintenance workers on Shell's prelude offshore natural gas platform off the North coast of Western Australia are maintaining rolling stoppages and work bans began on 9th October in a dispute over New Enterprises agreement. Highly-skilled contract work force is 100 percent casual and not covered by a negotiated agreement. The workers say that the company wants to impose a four-year enterprise agreement that will put workers on wages 30% below the industry standards. The unions are demanding a permanent job, job security, regular

rosters, industry standard pay, shift allowance, superannuation, training and travel pay.

NEW ZEALAND PRIMARY HEALTHCARE WORKERS STRIKE FOR 24 HOURS:

Primary healthcare workers who are employed in community health organization held at a nation-wide 24-hour strike on 9th Nov. With over 3000 nurses and administrators participating, workers held mid-day rallies on major streets in cities and towns across the country. The private businesses that employ private healthcare workers pay nurses and administrators an average 10% less than their public sector counterparts. The workers are demanding parity with public sector workers.

SOUTH AFRICAN COMMUNITY HEALTH WORKERS STRIKE OVER PAY AND CONDITIONS:

Community healthcare workers in South Africa went on an indefinite national strike from 11th November demanding to be employed by the National Health Department. Most of the 55000 CHWs do not have the salary, support or protection given to formally employed healthcare workers, most provinces contract their work out via NGOs. The national education, health and allied workers union members work at grassroot level. They play a vital role in health promotion and disease prevention, especially in rural areas and townships.

NIGERIAN DOCTORS ON INDEFINITE STRIKE IN ONDO STATE:

Resident doctors from the University of Medical Sciences teaching hospital in Ondo state, Nigeria are on indefinite strike action due to not being paid their salaries and allowances. The strike began on 9th November after the resignation of over 50 doctors over the issue. Doctors complained they are owed four-and-half month's salary arrears as well as Covid-19 allowances and other entitlements.

TENS OF THOUSANDS OF ARGENTINE WORKERS AND YOUTH PROTEST BRUTAL REPRESSION OF HOMELESS FAMILIES:

Tens of thousands of workers and youth mobilised in protest on 29th October in many Argentine cities. The demonstrators were responding to the savage expulsion of 1000 homeless families from the land they had occupied for 100 days demanding decent housing. In the demonstrations held at Buenos Aires, demonstrators blocked roads and streets. Spontaneous popular protests also took place in the main cities of Buenos Aires province. Protests took place along the industrial belt that borders the Parana river in the industrial city of Cordoba in the port city of Rosario Santa Fe province and in the Central and North Argentina.

Economic Tid Bits

■ J.SURESH, MYSORE

- The US unemployment rate fell to 6.9% in October, a one percentage drop even as the number of long term unemployed, those out of work increased to 3.6 million. The economy has added only a little more than half of the 22 million jobs lost initially since the start of Covid, during the last seven months. Hospital employment is down nearly 2% since last year in the midst of pandemic. It fell of nearly 4% between May and September. Employment at nursing and residential care fell by almost 88% in the same period. The labour force participation ratio, a measure of the total population that is employed, rose only slightly, 0.3% points to 61.7%. The total US output is down 3.5% since the end of the last year. According to a report, one in ten employers plan to cut jobs in the final quarter of 2020. 11% have plans to cut bonuses, 8% to defer bonuses or wage rise and 11% have plans to freeze wages.
- Many countries in Africa are facing a growing debt crisis as pre-existing economic problems are compounded by economic downturn caused by Covid 19. Zambia is the first county which defaulted on its debt. With at least \$ 12 billion outstanding debt, Zambia defaulted \$ 42.5 million European issued bond. That is, Zambia failed to pay back European creditors holding Zambian bonds. 24 African nations had surpassed 55% debt-to-GDP ratio threshold over which the IMF warns of extreme economic risk. Angolo's debt is expected to go beyond 120% of its GDP by the end of this year. There has been a general growth of private credit, as opposed to public sources. In 2021, African countries are expected to pay 18 billion euros to private creditors who will be less willing to restructure debt. IMF reports that, Sub-Saharan Africa faces additional financing needs of \$ 890 billion through 2023 and estimates that in an 'optimistic' scenario, Sub-Saharan Africa will require at least \$ 290 billion of financing through 2023 that may not materialise.
- Rating agency Moody has revised upward its forecast for India's GDP for 2020 to an 8.9% contraction from its earlier projection of 9.6%.

Similarly, India's GDP forecast for current year has been revised upwards to 8.6% growth from 8.1 % projected earlier, in its latest report. India's economy had the biggest contraction of 24% over year-to-year, in the second

quarter of current year. According to Moody, overall G-20 economies were expected to collectively contract 3.8% in 2020, followed by 4.9% growth in 2021 and 3.8% growth in 2022. India's fiscal deficit soared to reach 9.1 lakh crore or almost of 115% of the budget target of Rs. 7.96 lakh crore for 2020-21, according to government data. The revenue deficit hit 125.2% in the first half of the year.

- According to RBI, India's GDP shrank 8.6% in the second quarter of current fiscal. This has resulted in Indian economy entering into a technical recession for the first time in the Independent India. According to preliminary estimates there is a jump in household financial savings to 21.4% of GDP in the first quarter, up from 7.9% a year earlier and 10% in the preceding quarter. This sharp increase is attributed to Covid - 19 led reduction in discretionary expenditure or the associated forced savings and surge in precautionary savings despite stagnant/reduced income. India's retail inflation remained above 7% in October for a second straight month. The 7.6 % inflation was higher than the forecast of 7.3% and it was 7.27% in September. Retail inflation has remained above 4% in the middle point of the RBI target of 2% - 6% for more than a year, giving it little room to cut interest rates. According to the Index of Industrial Production (IIP) data, output in the manufacturing sector registered a decline of 0.6%. Industrial production remained at 0.2% growth in September.
- India's eight core industry sector shrank just 8% and the output contracted for the seventh consecutive month. According to a data, the final growth rate of Index of eight core industries for June 2020 is revised to (-) 12.4%. Earlier the output was estimated to have declined by 15% in June. Output contraction from the core sectors, which account for little over 40% of Index of Industrial Production, stood at 14.9% in the first half of 2020-21, recovering slightly from the 17.5% decline in August.



For our Field Force

■ ARIVUKKADAL, THANJAVUR

Historical profit: LIC has earned more than Rs.15,000 crore of equity profits till September this year, as against Rs.4,500 crore made in the same period last year. It is almost equal to its equity gains of the whole of last financial year.

LIC is trying to compensate for the low earnings from government securities with gains from equity markets. LIC has already invested more than Rs.50,000 crore in equities compared to Rs.30,000 crore in the previous year.

LIC Grows: October has been nothing short of a very strong month for life insurance companies. The industry with public and private life insurance companies put together grew by 32%, collecting a total premium of Rs.22,776 crore. LIC grew its October premium by 36%.

Corona effect: COVID-19 which began as a health crisis has now taken over as a financial one. While the insurance industry like every other industry has taken a major hit during this pandemic, the future prospects of the industry seem hopeful. Since the onset of the pandemic, there has been a rush to increase one's cover. According to a PwC report, pure life covers should see renewed interest, and thus, should see a boost in demand.

Indications of positivity: GIC Re's financials for the half year ended 30th September 2020 have shown indications of positivity and signals turnaround in the near future. Investment Income for the half year ended September 2020 has increased significantly. GIC Re's international business has shown a growth rate of 31%.

Corona life insurance: Edelweiss Tokio Life Insurance has launched an individual insurance policy, Covid Shield+, that is specifically tailored to cover both Covid-19 related deaths and Covid-19 treatment costs with a one-year tenure. This is the first life insurance policy specifically for Covid-19, though there were Covid-19 specific health insurance policies.

Dengue insurance: IRDAI has come out with an exposure draft on Standard Vector Borne Disease Health Policy under which general and health insurers will be encouraged to offer insurance policy for treatment of vector-borne diseases like dengue, malaria policies for one year.

Premium increases: Health insurance premiums have jumped up to 100% this year. There are multiple reasons for this rise — the Covid outbreak that has caused medical inflation, government-induced coverage expansion, and change in price slabs, industry experts claimed.

Signature not required: IRDAI had earlier allowed insurers to dispense with physical signatures on proposal forms in the case of pure risk products only till 31st December 2020, but now business

solicited by individual Insurance Agents and Insurance Intermediaries under all products till 31st March 2021 can be done without requiring wet signatures on the proposal form.

Small-ticket insurance: Small-ticket insurance offers 'bite-sized products' at low premiums and provides coverage for valuables like watches, keys or smartphones or activities like morning walk, trek or cycling. While low-income groups appear to be its natural consumers, small-ticket insurance is also fast-gaining popularity amongst millennials. Clearly, small-ticket insurance has the potential to offer the benefit of sustainability to insurers.

New rivals: *Flipkart is now offering group health insurance issued by Bajaj Allianz General Insurance and Care Health Insurance to its pan-Indian customer base. *Airtel Payments Bank has tied up with Bharti AXA General Insurance to offer comprehensive car insurance to its customers. *ICICI Lombard in partnership with Freepaycard, an online pre-paid card trading platform, has launched Group Safeguard Insurance.

Fastag for TP: It has been further mandated that a valid FASTag is mandatory while getting a new third party insurance through an amendment in Form 51 (certificate of insurance), wherein the details of FASTag ID shall be captured. This shall be applicable w.e.f. 1 April 2021.

Advertisement restrictions: IRDAI has proposed to prohibit insurers from issuing advertisements that make claims which are beyond reasonable expectations of performance.

Cyber insurance: IRDAI has set up a panel to explore possibility of a basic standard product structure to provide insurance cover for individuals and establishments to manage their cyber risks. Currently these policies are available only for corporate clients. Industry trackers say that cyber security has become really crucial during the pandemic as employees work from home.

Apollo Munich disappeared: HDFC ERGO General Insurance has announced the completion of the merger of HDFC ERGO Health Insurance (formerly known as Apollo Munich Health Insurance) with HDFC ERGO and the merged entity is HDFC ERGO General Insurance Company Limited.

Bharti AXA General vanishes: The Competition Commission of India (CCI) has approved the acquisition of General Insurance Business of Bharti AXA General Insurance Company by ICICI Lombard General Insurance Company.

ORGAN DONATION– A GREAT NOBLE GESTURE

“Organ donation is not a tragedy, but it can be a beautiful light in the midst of one”...Quote

Com..V.ARJUNAN, a dedicated member of AIIPA in Madurai Division converted a personal tragedy into giving life for others. His eldest son **Aselan**, who was employed in IT Sector Chennai was declared brain dead. Com Arjunan decided to donate the organs of his brain dead son so that some others can get new life.

This great gesture facilitated the harvesting of liver, kidney, lungs, heart and both hands. They were flown from Chennai Globe Hospital to Mumbai and UP on 26th August 2020. The news of first ever Asian transplant surgery of both hands fixed to **Monica** hit headlines in Mumbai media. Lungs, liver and heart were planted to UP patients.



Aselan with his little son



Monica with grafted hands

Com. V. Arjunan, a staunch member of AIIEA, had served as stage volunteer in Madurai AIIEA conference. He also has served for two and half of months as Covid frontline warrior, in association with Madurai Corporation health staff. He was tested positive and stands recovered now.

The AIIEA and Insurance Worker is proud of its soldier and the ex-commando of Indian Army And salutes his great gesture.

Response

The November 2020 issue of Insurance Worker is very rich in content. The articles on various issues enhance the understanding of the readers from the class point of view.

Com Girija in her article nicely has highlighted the plight of the women in a patriarchy and caste dominated society. The Indian society is going through a very difficult period and the working class as the flag bearers of democracy must undertake greater responsibility to protect democracy and communal amity. Kudos to Editorial Team for making Insurance Worker a great journal!

- **P.Muthukumar**, Tiruvannamalai

I am 90 and confined to home. You have been doing excellent work to keep the morale of the insurance workers high. I was richly benefitted by your journal. I wish you a glorious future. If you furnish your bank details, I will send my humble contribution.

- **S.S.Rajagopalan**, Chennai



DONATIONS

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Com. A.Valli ,,Rajapalyam BO, Madurai DO 1000
Com. M.Padma, C.A.Br., Madurai DO 1000
Com. K.Brinda, Asst, Madurai D.O. 1000
Com. B.Ranjani, Madurai D.O. 1000
Com. A.Gayathri, K.G.Road, Bangalore-1 1000
Com. Seetha Ram S. B'loure, ICPA member 1000
Insurance Woker heartily thanks these comrades.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
January 2020	330	7532.55
February	328	7486.90
March	326	7441.24
April	329	7509.72
May	330	7532.55
June	332	7578.20
July	336	7669.50
August	338	7715.15
Sept(Base 2016)118	339.84	7757.15

Base 1960=Base2001x22.8259

Base 2001=Base 2001x 2.88



एक से एक तो कतरा बन जाता है दरिया
एक से एक मल्लि तो ज़रूरा बन जाता है सेहरा
एक से एक मल्लि तो राई बन सकता है पर्वत
से एक एक मल्लि तो बस में कर ले कस्मिंत,
साथी हाथ बढ़ाना

March on United Struggle !

With Warm Greetings !

**Meerut Division Insurance
Employees' Association**

Struggle Path..... Right Path....

With Best Compliments from

**North Central Zone
Insurance Employees'
Federation**

