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Too little Democracy
Too little Republic



Plummeting
Social Indicators

Growing Inequalities
& Emerging Struggles



Trump has left
Trumpism lives on

WAGE REVISION IN A DECISIVE PHASE

THE STRUGGLE FOR WAGES
IS NOT JUST ECONOMIC BUT
POLITICAL & IDEOLOGICAL AS WELL

FOCUS ON FIGHT AGAINST LIC IPO

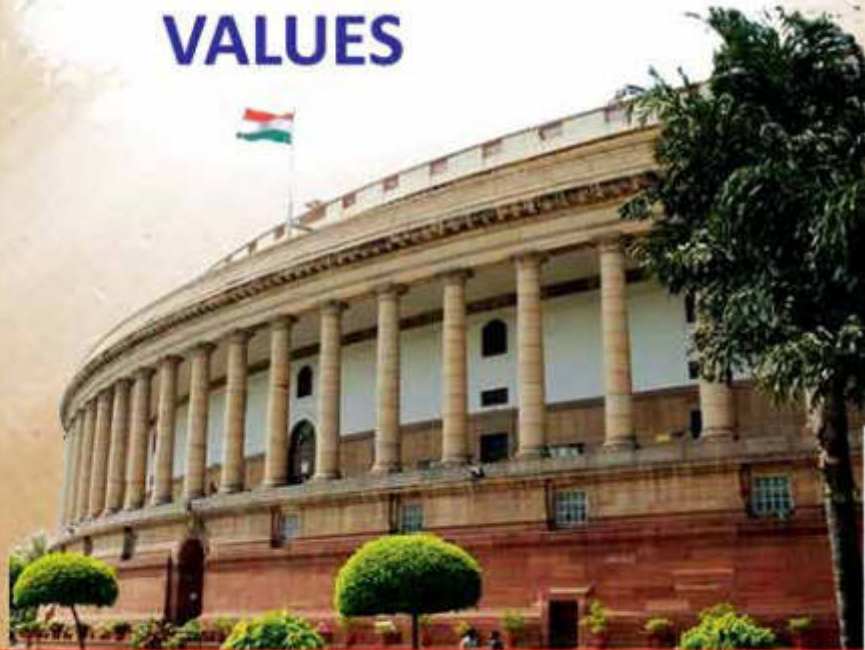
SAVE AN INSTITUTION THAT DISTRIBUTES
ITS ENTIRE SURPLUS TO THE PEOPLE
THRO' GOVERNMENT & POLICYHOLDERS



आज की रात बहुत गर्म हवा चलती है
आज की रात न फुटपाथ पे नींद आएगी
सब उठो, मैं भी उठूँ, तुम भी उठो, तुम भी उठो,
कोई खिड़की इसी वीवार में खुल जाएगी..

सलाम कैफ़ी आजमी

O COUNTRYMEN & WOMEN
ARISE TO DEFEND
DEMOCRACY
& REPUBLICAN
VALUES



CENTRAL ZONE INSURANCE EMPLOYEES' ASSOCIATION

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Too little Republic**
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WAGE REVISION IN A DECISIVE PHASE FOCUS ON FIGHT AGAINST LIC IPO

The struggle for wage revision has entered a decisive phase. The discussions in LIC on 21st December 2020 have raised expectations of an early satisfactory settlement. In the General Insurance, not even a beginning is made on this issue despite the fact that wage revision became due on 1.8.2017 and the AIIEA submitted its Charter of Demands to the GIPSA Chairman on the very same day. The upward wage revision is a demand for compensation for the increased productivity of the employees and the additional wealth created by the workforce. But we live in a system in which not workers but the exploiters of workers who usurp the surplus they create are treated as wealth creators. Such a society is always in conflict on issues of wages and profits. Profits are generated by reducing the cost on wages and increasingly displacing labour with technology. This is the trend that we witness today as the Indian economy is in the process of a feeble recovery. The profits of the corporate sector is increasing leading to booming stock markets while the workers are subjected to declining wages and increasing job losses. Such economic recovery is unsustainable and bound to fall into another crisis as it depresses the demand. The biggest contradiction of capitalism is that a worker is also a consumer and unless the worker is given a fair wage the demand side of the economy suffers leading to cyclical crisis of capitalism. The denial of a fair wage also leads to increasing inequalities while allowing huge concentration of wealth in few hands.

The LIC closed its book of accounts on 31st March 2017 with a spectacular record of performance. The five years since the wage revision of 2012 were the story of great success and prosperity for the corporation. Therefore, it was common belief that the wage revision due on 1.8.2017 would be settled without any delay on the basis of the improved performances. But that is too simplistic an understanding. In a capitalist system, the struggle for wage is not just economic but political and ideological as well and therefore, is the most difficult struggle. It took a considerably long period, struggles and different agitational methods to reach the present stage. The effort must now be directed towards consolidating gains made and reach a settlement as early as possible to the satisfaction of the workforce. The AIIEA along with other partners of the Joint Front will surely work on this direction. But the situation demands

constant vigilance and preparedness for struggle and any slacking of vigilance would be detrimental to the interests of the workforce.

The lack of initiative and dialogue on wage revision in General Insurance is deeply disturbing. There is no reason for the delay or denial of a good wage revision. Wage revision is a demand for compensation for the increased productivity and profitability contributed by the workforce between the two wage revisions. During this five year period from 1.8.2012 to 1.8.2017, PSGI companies recorded impressive growth. The industry recorded one of the highest growths in the global non-life insurance business. Despite intense competition, the PSGI companies held their ground to retain the market dominance. If these companies are facing some difficulties now, it is not due to slack in business performance but due to higher provisioning they were forced to make. These higher provisioning are being made to make these companies attractive for disinvestment in future. The AIIEA has taken efforts to bring unions of all employees and officers on a common platform to fight for a good wage revision. The Joint Front has observed many successful programs and in the latest meeting held on 3rd January, it has been decided to further intensify the

agitation. This meeting has called for Hunger Strike on 27th January, one hour strike on 3rd February and two hour strike on 24th February with the perspective of a one day strike in March 2021. All efforts must be made to mobilise the workforce and force GIPSA to open negotiations and conclude the same early leading to a satisfactory wage revision.

The engagement on struggle for wage revision should not make the employees ignore threat to public sector insurance industry due to the government policy of privatisation. Powerful struggles have to be built on both the issues. The Budget session of the Parliament will commence on 29th January. Though the legislative agenda for the Budget session has not been announced yet, it is certain that the government would bring the issue of amendment to LIC Act to enable the floating of LIC IPO. These amendments are likely in sections dealing with capital structure, surplus distribution and constitution of management among other things. Despite reservations and opposition expressed by large number of people, the government is moving ahead with preparations for LIC IPO. The government has already appointed consultants to guide the public offering. It has also appointed an actuarial firm to determine the embedded value of the Corporation.

वेतन संशोधन निर्णायक दौर में लड़ाई एलआईसी के आईपीओ के खिलाफ केन्द्रित करो

वेतन संशोधन के लिए संघर्ष एक निर्णायक चरण में प्रवेश कर गया है। 21 दिसम्बर 2020 को एलआईसी में हुई चर्चाओं ने एक शीघ्र संतोषजनक समाधान की उम्मीद जगाई है। इस तथ्य के बावजूद भी कि वेतन संशोधन 1 अगस्त 2017 को देय हो गया था और एआईआईईए ने उसी दिन जिप्सा अध्यक्ष को अपनी मांगों का चार्टर प्रस्तुत कर दिया था, सामान्य बीमा में इस मुद्दे पर एक शुरूआत भी नहीं की गई है। एक बेहतर वेतन संशोधन कर्मचारियों की बढ़ी हुई उत्पादकता और कार्यबल द्वारा सृजित की गई अतिरिक्त संपदा के एवज में प्रतिफल की मांग है। लेकिन हम एक ऐसी व्यवस्था में रहते हैं जिसमें श्रमिक नहीं बल्कि श्रमिकों के शोषक को ही संपदा का सृजनकर्ता माना जाता है जो उनके द्वारा बनाए गए अधिशेष को हड़प जाता है। ऐसा समाज हमेशा वेतन और मुनाफे के मुद्दों पर विरोधाभास में रहता है। मजदूरी पर कम खर्चा और श्रम के स्थान पर प्रौद्योगिकी को लगातार बढ़ाकर लागत कम करके लाभ उत्पन्न किये जाते हैं। आज यही विचारधारा हमें देखने को मिल रही है जब भारतीय अर्थव्यवस्था मंदी से उबरने की प्रक्रिया में है।

कारपोरेट क्षेत्र का मुनाफा तेजी से बढ़ रहा है जिससे शेरार बाजार फल-फूल रहे हैं वहीं श्रमिक गिरती मजदूरी और नौकरी का खात्मा झेल रहे हैं। इस प्रक्रिया के माध्यम से हो रही आर्थिक वापसी टिकाऊ नहीं है और इसका दूसरे संकट में घिरना निश्चित है क्योंकि इससे मांग सिकुड़ जाती है। पूंजीवाद का सबसे बड़ा विरोधाभास यह है कि श्रमिक भी एक उपभोक्ता होता है और जब तक श्रमिक को उचित वेतन नहीं दिया जाता तब तक अर्थव्यवस्था का मांग पक्ष कमजोर हो जाता है जिससे पूंजीवाद के चक्रीय संकट पैदा होते रहते हैं। उचित मजदूरी से इन्कार संपदा को कुछ ही हाथों में इकट्ठा होने की अनुमति देते हुए बढ़ती असमानता का कारक होता है।

एलआईसी ने 31 मार्च 2017 के खाते शानदार प्रदर्शन की अपनी प्रतिष्ठा के अनुरूप ही बन्द किये थे। 2012 के वेतन संशोधन के बाद के पांच वर्ष निगम के लिए बड़ी सफलता और समृद्धि की कहानी थी। इसलिए, यह आम धारणा थी कि 1 अगस्त 2017 को देय वेतन संशोधन बेहतर प्रदर्शन के आधार पर बिना किसी देरी के सुलझाया जाएगा। लेकिन इसको जितनी सीधी-साधी बात समझ रहे थे उतनी है नहीं।

The LIC IPO is certainly the first step towards privatisation of a highly successful institution. LIC is a unique institution and a class by itself. Such an institution cannot be found anywhere in the world. It is an institution which does not create any profit for itself as it distributes the entire surplus generated to the Government and the policyholders in the ratio of 5:95. An institution which does not create profit for itself and works with a single motto of serving the nation and its huge clientele base can only be branded as a mutual benefit society with the government acting as a trustee. It is to the credit of this fine institution that it has remained loyal and committed to the objectives for which it was set up by an Act of Parliament in the year 1956. The LIC IPO will undermine the very objectives of its creation. Rather than delivering value to the nation and its policyholders, it will be forced to work for creating value and generating profits for the shareholders. Therefore, the asset owned by all Indians will be exploited for profits by small number of rich in the country. The AIEA and three other organisations in the Joint Front have understandably decided to intensify campaign and mobilise public opinion against LIC IPO. It has also been decided to observe a One Day strike on the day following the tabling of the

Bill to amend the LIC Act and continued resistance to the moves of the government against this wonderful institution. In the General Insurance too, the struggle for wage revision must run along with the defence of the industry centred on the demand for merger and against privatisation.

There are indications that the government would enhance the FDI limits in insurance from 49% to 74%. The case for FDI hike is being advanced on the ground that FDI limit is 74% in the banking industry. These arguments and policies are designed to further the agenda of neoliberalism and allow foreign capital to gain control over the precious domestic savings. The indication of FDI hike in insurance has to be seen in the background of vociferous demand raised by vested interests for privatisation of public sector banks and corporates to enter banking sector. These developments validate our understanding that neoliberalism demands total dismantling of public sector and freeing the economic space for exploitation by the private capital—both Indian and foreign. These policies are dangerous for the national interests and well being of the Indians, more importantly the poorer and the marginalised sections. Therefore, they have to be fought against and resisted with the full force of our struggle.

पंजीवादी व्यवस्था में, मजदूरी के लिए संघर्ष न केवल आर्थिक बल्कि राजनीतिक और वैचारिक भी है और इसलिए सबसे कठिन संघर्ष है। वर्तमान चरण तक पहुंचने के लिए काफी लम्बा समय, संघर्ष और विभिन्न आन्दोलनकारी तरीके अपनाए गए। अब तक के प्रयासों से प्राप्त लाभों को समेकित करते हुए अपनी कोशिशों को अब इस प्रकार निर्देशित किया जाना चाहिए जिससे कार्यबल की सन्तुष्टि के लिए जितनी जल्दी हो सके एक समाधान की तरफ पहुंचा जाए। ज्वाइन्ट फ्रन्ट के अन्य सहयोगियों के साथ एआईआईईए निश्चित रूप से इस दिशा में काम करेगा। लेकिन स्थिति सतत जागरूकता और संघर्ष के लिए निरन्तर तैयारियों की मांग करती है और सतर्कता का कोई भी अभाव कार्यबल के हितों के लिए हानिकारक होगा।

जनरल इन्श्योरेंस में वेज रिवीजन पर पहल और संवाद की कमी अत्यन्त चिन्ताजनक है। अच्छे वेतन संशोधन में देरी या इन्कार का कोई कारण नहीं है। वेतन संशोधन? धन दो वेतन संशोधनों के बीच कार्यबल द्वारा उत्पादकता और लाभप्रदता बढ़ाने में योगदान के एवज में अपने हिस्से की मांग है। इस पांच साल की अवधि के दौरान 01.08.2012 से 01.08.2017 के मध्य पीएसजीआई कम्पनियों ने प्रभावशाली वृद्धि दर्ज की। उद्योग ने वैश्विक गैर-जीवन बीमा व्यवसाय में सबसे अधिक वृद्धि दर्ज की। गहन प्रतिस्पर्धा के बावजूद, अपने प्रभुत्व को बनाए रखने के लिए पीएसजीआई कम्पनियों ने बाजार में पकड़ को बनाए रखा। यदि इन कम्पनियों को अभी कुछ

कठिनाईयों का सामना करना पड़ रहा है तो यह व्यवसाय के प्रदर्शन में सुस्ती के कारण नहीं है बल्कि प्रावधान उच्च स्तर के रखने के लिए मजबूर किये जाने के कारण हैं। भविष्य में विनिवेश को देखते हुए इन कम्पनियों को आकर्षक बनाने के लिए ये उच्च प्रावधान किए जा रहे हैं। एआईआईईए ने सभी कर्मचारियों और अधिकारियों की यूनियनों को एक साझा मंच पर लाने का प्रयास किया है ताकि अच्छे वेतन संशोधन के लिए लड़ाई लड़ी जा सके। ज्वाइन्ट फ्रन्ट ने कई सफल कार्यक्रमों का आयोजन किया है और 3 जनवरी को हुई नवीनतम बैठक में आन्दोलन को और तेज करने का निर्णय लिया गया है। इस बैठक में 27 जनवरी को भूख हड़ताल, 3 फरवरी को एक घंटे की हड़ताल और 24 फरवरी को दो घंटे की हड़ताल के आह्वान के साथ ही मार्च 2021 में एक दिन की हड़ताल को प्रस्तावित किया गया है। कार्यबल को जुटाने के लिए सभी प्रयास किए जाने चाहिए और जिप्सा को वार्ता प्रारम्भ करने और सन्तोषजनक वेतन संशोधन को शीघ्र समाधान की ओर ले जाने के लिए बाध्य करना चाहिए।

वेतन संशोधन के लिए संघर्ष में मशगूल कर्मचारी सार्वजनिक क्षेत्र के बीमा उद्योग के निजीकरण की सरकारी नीति के खतरे की अनदेखी करने का जोखिम नहीं उठा सकते। दोनों मुद्दों पर शक्तिशाली संघर्षों का निर्माण किया जाना चाहिए। संसद का बजट सत्र 29 जनवरी से शुरू होगा। हालांकि बजट सत्र के लिए विधायी एजेन्डे की घोषणा अभी तक नहीं की गई है, लेकिन यह निश्चित है कि सरकार

आधिकारिक रूप से एलआईसी के आईपीओ को जारी करने हेतु एलआईसी अधिनियम में संशोधन का मुद्दा लाएगी। पूंजी संरचना, अधिशेष वितरण और अन्य चीजों के बीच संवैधानिक प्रबन्धन आदि के मामलों से निपटने के लिए ये संशोधन आने की सम्भावना है। बड़ी संख्या में लोगों द्वारा व्यक्त किए गए संदेह और विरोध के बावजूद, सरकार एलआईसी आईपीओ की तैयारी के साथ आगे बढ़ रही है। सरकार ने सार्वजनिक पेशकश को संचालित करने के लिए सलाहकार नियुक्त किए हैं। इसने निगम के एम्बेडेड (सन्निहित) मूल्य को निर्धारित करने के लिए एक बीमांकक फर्म को भी नियुक्त किया है।

एलआईसी आईपीओ निश्चित रूप से एक अत्यधिक सफल संस्थान के निजीकरण की दिशा में पहला कदम है। यह अपने आप में एक अनोखी और विशेष संस्था है। ऐसा संस्थान दुनियाभर में कहीं भी नहीं मिल सकता। यह एक ऐसी संस्था है जो स्वयं के लिए कोई लाभ नहीं पैदा करती है क्योंकि यह सरकार और पॉलिसीधारकों के मध्य उत्पन्न कुल अधिशेष को 5:95 के अनुपात में वितरित करती है। एक संस्था जो खुद के लिए लाभ नहीं पैदा करती हो और जो राष्ट्र और इसके विशाल ग्राहक आधार की सेवा करने के एकमात्र आदर्श उद्देश्य के साथ काम करती हो, उसे एक पारस्परिक लाभ वाली सोसाइटी के रूप में ही पहचाना जा सकता है, जिसमें सरकार एक ट्रस्टी के रूप में कार्य करती है। इस उत्कृष्ट संस्थान की सबसे भरोसेमन्द बात है कि यह इसके उन उद्देश्यों के लिए प्रतिबद्ध है जिनके लिए वर्ष 1956 में संसद के एक अधिनियम द्वारा इसे स्थापित किया गया था। एलआईसी आईपीओ इसके निर्माण के उद्देश्यों को ही नष्ट कर देगा। राष्ट्र और उसके पॉलिसीधारकों को लाभ प्रदान करने के बजाय,

इसे शेयरधारकों के लिए निधि बनाने और लाभ उत्पन्न करने हेतु काम करने के लिए मजबूर किया जाएगा। इसलिए

वो सम्पत्ति जिसका स्वामित्व सभी भारतीयों के पास होता था अब इसका फायदा चन्द अमीर अपने लिए उठाएंगे। ज्वाइंट फ्रन्ट में एआईआईईए और तीन अन्य संगठनों ने स्पष्ट रूप से अभियान को तेज करने और एलआईसी आईपीओ के खिलाफ सार्वजनिक राय जुटाने का फैसला किया है। एलआईसी अधिनियम में संशोधन करने और इस अद्भुत संस्थान के खिलाफ सरकार के कदमों के प्रतिरोध को जारी रखने के लिए विधेयक पेश होने के अगले दिन हड़ताल करने का भी निर्णय लिया गया है। सामान्य बीमा में भी, वेतन संशोधन के साथ-साथ विलय की मांग और निजीकरण के खिलाफ अपने संघर्ष को केन्द्रित करते हुए उद्योग की रक्षा के लिए संघर्ष करना चाहिए। ऐसे संकेत हैं कि सरकार बीमा में एफडीआई सीमा को 49 प्रतिशत से बढ़ाकर 74 प्रतिशत करेगी। एफडीआई बढ़ोतरी के मामले को इस तर्क के आधार पर आगे बढ़ाया जा रहा है कि बैंकिंग उद्योग में एफडीआई सीमा 74 प्रतिशत है। इन तर्कों और नीतियों को नवउदारवाद के एजेंडे को आगे बढ़ाने और विदेशी पूंजी को बहुमूल्य घरेलू बचत पर नियन्त्रण हासिल करने की अनुमति देने के लिए तैयार किया गया है। बीमा में एफडीआई बढ़ोतरी को बैंकिंग क्षेत्र में प्रवेश करने के लिए सार्वजनिक क्षेत्र के बैंकों के निजीकरण की निहित स्वार्थों के चलते कारपोरेट्स द्वारा उठाई गई मुखर मांग की पृष्ठभूमि में देखा जाना चाहिए। ये घटनाक्रम हमारी इस समझ को मान्य करते हैं कि नव-उदारवाद सार्वजनिक क्षेत्र को पूरी तरह समाप्त कर पैदा हुए रिक्त आर्थिक स्थान को भारतीय और विदेशी दोनों तरह की निजी पूंजी के द्वारा शोषण के लिए मुक्त कर देना चाहता है। ये नीतियां राष्ट्रीय हितों और भारतीयों, खासतौर से गरीब और हाशिए पर पड़े लोगों की भलाई के लिए खतरनाक हैं?। इसलिए, हमारे संघर्ष की पूरी ताकत को साथ मिलाकर इनसे लड़ना और विरोध करना होगा।



Joint Front Demands Resumption Of Wage Negotiations

The Joint Front comprising of LIC Class I Officers Federation, NFIFWI, AIIEA and AILICEF had demanded immediate resumption of Wage Negotiations so as to reach early satisfactory settlement. The letter dated 15/1/2020 addressed to LIC Chairman is as follows:

“The last round of Information Sharing Session was held on 21.12.2020 and an offer of 16% was made. Our organisations while welcoming the improvement in the offer had suggested further enhancement in the offer in tune with the increased productivity of the workforce and profitability of the institution. We had also suggested early convening of discussions with individual unions to carry forward the process of negotiations. However, this process of carrying forward the negotiation has not begun yet. The wage revision which is due from 1.8.2017 is inordinately delayed. In the circumstances, it has become necessary to reach finality on a satisfactory wage revision early. Therefore, we request you to resume the Wage Negotiations without further delay and hold continuous dialogue with the Unions so as to reach a settlement on Wage issue at the earliest and to the satisfaction of all sections of the workforce.”

AIIEA Demands Withdrawal of GST and Enhanced IT Exemption Limits for Life and Health Insurance Premiums

The AIIEA has been raising the above demands for a long time. It has once again written to the Finance Minister on 7/1/2021 for consideration of these demands in the upcoming Budget for the year 2021-22. The letter is as under:

“We wish to introduce ourselves as All India Insurance Employees’ Association (AIIEA) - the oldest and the biggest trade union of public sector insurance employees. The AIIEA has been playing a very constructive role in the promotion of the interests of LIC and Public Sector General Insurance companies and helping these institutions to fulfil their social obligations.

We are very happy that you have already held the pre-budget consultations with the Central Trade Unions. We are in broad agreement with the Central Trade Unions so far as issues relating to the working people are concerned. Here we would like to restrict ourselves to certain pressing issues pertaining to the insurance industry that need consideration in the budget making exercise.

The life insurance industry is going through a difficult period now. The crisis in the economy due to Covid 19 is also impacting the insurance industry. The decline in the household savings has been adversely affecting the life insurance business. The industry is also in the process of adjusting to the new regulatory norms as decided by the IRDAI. The growth of the life insurance industry is crucial to national development. It is the only mode of saving that generates funds for long term investment in the economy. You have also been speaking about the need to further expand the insurance market and increase life insurance penetration.

We are sure that you will agree with us that the growth of the life insurance industry critically depends upon the growth in the household savings and the disposal incomes. Today life insurance industry also has to compete with the other modes of savings. We strongly feel that life insurance needs to be given a differential treatment compared to other modes of savings considering the fact that the funds mobilized here can be deployed in long term infrastructure requirements of the country. We, therefore, suggest the following measures in the interest of public sector insurance industry and the larger interests of the national economy.

WITHDRAWAL OF GST ON LIFE AND MEDICAL INSURANCE PREMIUM

The Life insurance premiums attract GST at the rate of 18 percent. Similarly the GST rate for medical insurance premium too is at 18 percent. We have in the past raised the demand for withdrawal of the GST on these two segments of insurance businesses on sound reasoning. Levying GST on life insurance premium means levying tax on the uncertainties of life. The person who covers the risk of life’s uncertainties to give some protection to the family should not be levied tax on the premium to purchase cover against this risk. Similarly, when the public spending on health is on the decline, the premiums paid to purchase a medical and sickness insurance should not be charged the GST. The Covid 19 has increased awareness about the need for health insurance. However a 18 percent GST on health insurance premium is proving to be deterrent for the growth of this segment of business which is socially so necessary. The high rate of GST is also retarding the growth in life premium that basically go to fund the infrastructure and social sector. We, therefore, request you to re-examine the issue and withdraw the GST on life and medical insurance premiums.

SEPARATE INCOME TAX EXEMPTION LIMITS

At present the life insurance premiums are grouped together with other forms of savings for the purpose of income tax relief under Section 80 (C). We have been suggesting that life insurance premium needs separate exemption limits considering the fact that they provide long term capital for social and infrastructure development. Though significant part of our population is covered through individual and group insurances, it is seen that there is a huge insurance protection gap. Those who have insurance policies are not adequately covered. In order to encourage new insurances and adequate protection to the existing insured, it is necessary to have a separate and substantial exemption limits for life insurance premiums. We request you to kindly consider this.

SUBSTANTIAL HIKE IN DEDUCTION UNDER SECTION 80 (D):

The amount of deduction presently allowed under Section 80 (D) towards health insurance premium is too meagre now. Health insurance has become an imperative need today in view of progressively increasing cost of hospitalisation. The Covid-19 pandemic has exacerbated the situation

still further. We would, therefore, request you to take measures in the Budget to substantially raise the deductions allowed under Section 80 (D) of the Income Tax Act towards payment of health insurance premium.

We hope you will consider our representations on the above issues favourably.”

JFTU OF GENERAL INSURANCE DECIDES AGITATION ON WAGE REVISION

The constituents of JFTU met on 3rd January, 2021 through video conferencing to take stock of the situation and decide on our further course of action. Trade Unions and Associations representing almost all the employees and officers attended the meeting. Com. Girish Khurana, who was re-elected as convenor in the previous meeting of JFTU held on 27th December, 2020 conducted the proceedings.

The JFTU expressed its satisfaction on the success of joint action programmes carried out in three phases which started from 6th October, 2020 and ended on 23rd December, 2020 with a hugely successful day-long dharna in front of Head Offices of all companies and all the Regional centres. The JFTU congratulated the workforce of the PSGI Companies for putting up a brave fight for their rightful demands.

At the same time, the JFTU constituents were highly critical of the intriguing silence of GIPSA on the issues particularly on wage revision, on which even a meaningful dialogue has not been started. This undue delay on the part of GIPSA even after lapse of more than three years was highly disappointing and unacceptable, the constituents felt.

The participating Associations were of the unanimous opinion that against all odds the PSGI Companies have shown an impressive growth from the financial year 2012-13 to 2017-18, the period for which the wage revision is due. And despite some slackening in growth rate and some hit on the profitability of the PSGI Companies in the recent years, which was primarily due to faltering economy coupled with regulators' stringent requirements,

the companies have done exceedingly well. This would not have been possible without a dedicated and diligent workforce. During the strictest nationwide lockdown in the wake of the pandemic COVID-19, the PSGI employees contributed to the functioning of the companies at their level best defying all constraints created by lockdown. Regretfully, the GIPSA and the Government failed to appreciate this sense of devotion of the employees towards their respective institutions and service to the public at large.

In this backdrop the Joint Forum unanimously decided to intensify the struggle programmes with observing one day hunger strike on 27th January, 2021 and one-hour and two-hour walk-out strikes on 3rd February, 2021 and 24th February, 2021. If the Management and Government remain unresponsive to our demands, then the Joint Forum will meet to chalk out date for one day strike in the month of March along with other IR actions.

JFTU also decided to reach out to Fin Minister and authorities in DFS for early resolution to just demands of work force in PSGICs.

The Regional and local units of JFTU constituents were requested to coordinate at all centres to effectively carry out the above IR action. JFTU constituents to reach out unitedly to employees/officers and create large scale awareness and participation.

AIIEA units, as always will play a pivotal role in mobilising employees in co-ordination with local units of other constituents of the Joint Forum to carry out the joint programs successfully.



TOO LITTLE

Democracy

& TOO LITTLE

Republic

K.Venugopal Rao

NITI Ayog CEO Amitabh Kant recently said that it is difficult to carry out tough reforms in India as there is too much of democracy and emphasized that more reforms are needed to make the country competitive. This statement comes from an important functionary of the Government when there is anxiety about the status of democracy in India. Two global reports also reflect this anxiety. Based on a large comparative dataset on democracy, the Annual Democracy Report prepared by Varieties of Democracy (V-Dem), identifies 'disquieting trends' and a tendency towards autocratization in many countries which include India also. The International Institute of Democracy and Electoral Assistance (IDEA) report states that "democracy grew impressively from the 1970s to the 2000s, but after 2017 it appears to be fragile in many countries and regions, as corruption and state capture, the manipulation of electoral processes, and threats to minority rights, had made democratic institutions vulnerable to setbacks".

On 26th January, 2021, India celebrates seventy one years as a Republic. We call ourselves a republic because we are not ruled by a king and our head of the state is an elected President. But the idea of republic is much beyond this. In democracy we decide issue on the basis of the will of the majority people. Republic gives us a set of principles and rules through Constitution which even the majority will cannot violate. Dr.Ambedkar, architect of the constitution articulated that political democracy will survive only if social democracy is at the base of it and the guiding principles of social democracy are – liberty, equality, fraternity and justice. The constitution guarantees and protects wide range



Cartoon courtesy: Manjul, Firstpost

What India needs today is genuine participatory democracy and a genuine adherence to the values of the Republic. But we are being told that we have too much of democracy. Yes, today, it appears to be a tall order from the neoliberal regime ruling the country, to facilitate such a genuine adherence. but it is certainly possible to ensure these values through the struggles of the working and toiling people.

As India celebrates its 71st Republic Day, this should be the task that must be undertaken by the working class and all progressive sections of the population.

of civil liberties for individual citizens which include freedom of expression and religion and outlawing of all forms of discrimination. We have an inspiring preamble ensuring justice, social, economic and political, liberty, equality and fraternity. The fundamental rights guaranteed by the constitution

are justiciable and the right to move Supreme Court for enforcement of fundamental rights under Article 32 is itself a fundamental right. The Constitution's authors also thought it prudent to include Part IV as the Directive Principles of State Policy in which, among many other things, the state would try to pursue a policy under which "the ownership and control of the material resources of the community are so distributed as best to subserve the common good" [Article 39 (b)] and "the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment" [Article 39 (c)].

It is important to uphold the basic structure of the constitution for the endurance of our democratic republic. The values enshrined in the preamble, fundamental rights, directive principles, plurality, secular ethos and rule-of-law form the basic structure of the constitution. Our legislatures, executive and judiciary are three pillars of the constitution and these three pillars work independently with clearly defined separation of powers and their job is to uphold the values enshrined in the constitution.

But today under the regime of NDA led by the BJP, there is all round collapse of the independence of the institutions and rule-of-law. Money power and polarization in the name of nationalism and religion are being used to win the elections. Peoples' verdict is subverted by manipulating numbers in the legislatures using money power and coercion by state agencies. Debate and dissent are essential for any functioning democracy but off late these have become very rare in the proceedings of the legislatures. Many bills including the recent labour code bill and the farm bills were passed by the parliament without any discussion and consultations. Lawmaking is an important duty of the legislature but this has taken a back seat and MPs don't show much interest in knowing how a law would affect the people and the country. MPs with business interests are appointed to the standing committees whose reports can have a bearing on their business interests.

The duty of the executive is to govern and implement the laws passed by the legislatures. Sardar Patel described the IAS as the steel frame of the country but this famed steel frame has now become moldable clay in the hands of the politicians and big business. Independent institutions like Election Commission, Controller and Auditor General

Cartoon courtesy:
R. Prasad,
Economic Times



of India (CAG), Central Information Commission (CIC) have become votaries of the parties in power. Investigating agencies like CBI and ED are used to settle political scores and influence opposition party members to fall in line with the interests of the ruling party.

Judiciary is one of the strongest functional units of our Republic. It is the responsibility of Judiciary to safeguard the citizens, particularly poor, underprivileged and deprived sections from executive excesses. But today the neo-liberal ideas are finding a reflection in the judgments delivered by most of the judges of highest courts of the country. The line that used to separate the judiciary from the executive and the politicians is gradually waning and judicial officials nowadays are accepting cozy posts after retirement giving scope for doubts and speculation. Sri Dushyant Dave, Senior advocate of Supreme Court in a recent article in the Hindu

In this situation of gloom, the four foundational principles of the constitution – social democracy, federalism, economic self-reliance and social justice still offer hopes for construction of a modern nation and a forward looking society which would ensure a decent and dignified existence for every single citizen. But these foundational principles are under tremendous attack today.

writes that since 2014 all the executive actions of the Govt were upheld by the Court including the recent approval to the Central Vista. Many BJP ruled states are bringing laws against inter faith marriages and this is totally against the basic human values and fundamental rights enshrined in the constitution. Still Supreme Court shows no hurry in deliberating on this law. So is the case with many other legislations like abrogation of Article 370, CAA, Electoral Bonds etc.

The State of Jammu & Kashmir has been bifurcated and was converted into Union territories. Article 370 and 35A were abrogated in the most undemocratic manner. The recent local body elections held in the state clearly demonstrated the opinion of the people against undemocratic acts of the union government. Under Citizenship Amendment Act, the government is planning to grant citizenship on the basis of the religion. This is a brazen violation of the constitutional provisions which underlines the equality of every citizen irrespective of caste and creed. The Government is going ahead with the preparation of National Register of Citizens with the sole aim of targeting Muslim minorities. Draconian Acts like Unlawful Activities Prevention Act (UAPA), National Security Act and Sedition Acts are being used to suppress difference of opinion and dissent. Many eminent people are languishing in jails without trial.

Media which is considered as the fourth pillar of democracy is under the total grip of the ruling party. Facts are put under wrap and fiction is paraded as truth appealing to emotions of the people. The propaganda machinery of the ruling party is successful in creating a world of myths and falsehoods. People of India are enticed into this unreal and fictional world where with unsubstantiated hatred and whipped up patriotism they are continuously at war

with non-existent enemies. Media is playing a key role in this and the real issues of the people are put at the back stage. In spite of the odious campaign of the government against farmers' agitation, media is forced to give some prominence to the agitation due to the massive and wide spread support it is getting from all sections of the society. .

We are country of more than one billion people. We have many interest groups with innumerable number of grievances. Working class is unhappy today due to the passage of labour codes and dismantling of public sector units. Our farmers are at war against the farm bills. The number jobless youth is swelling every year. Our students are rudderless with advent of private universities and education system becoming inaccessible to most of them. Attacks on women are increasing and they feel insecure in an atmosphere of gender discrimination and venomous hatred.

In this situation of gloom, the four foundational principles of the constitution – social democracy, federalism, economic self-reliance and social justice still offer hopes for construction of a modern nation and a forward looking society which would ensure a decent and dignified existence for every single citizen. But these foundational principles are under tremendous attack today. The unity of the country which is multilingual, multi-religious, multi-ethnic cannot be ensured without respecting its rich diversities and pluralities. Such unity cannot be achieved by undermining the foundational principles of the Constitution. Therefore, what India needs today is genuine participatory democracy which is not just periodical holding of elections but making all citizens a part of decision making processes that impact the life and living of the people. The situation today demands genuine adherence to the values of the Republic. It may appear to be a tall order from the neoliberal regime ruling the country to facilitate such a process but it is certainly possible to ensure these values through the struggles of the working and toiling people. As India celebrates its 71st Republic Day, this should be the task that must be undertaken by the working class and all progressive sections of the population.



Cartoon courtesy:
Subhany, Deccan Chronicle

Growing Inequalities & Emerging Struggles



The World Social Report 2020, published by the UN Department of Economic and Social Affairs (DESA), shows that income inequality has increased across the world. The study shows that the richest one per cent of the population are the big winners in the changing global economy, while the bottom 40 per cent earned less than a quarter of income in all countries surveyed. One of the consequences of inequality within societies, notes the report, is slower economic growth. In unequal societies, with wide disparities in areas such as health care and education, people are more likely to remain trapped in poverty across several generations.

The numbers of wealth inequality in 2020 are striking: 2,153 billionaires have more wealth than 4.6 billion people, which means there is more wealth in the hands of 0.00003% of the world population than in 60% of it. The super rich across the world have become richer than they were between March and May 2020 despite Covid 19. *Forbes* says that the top 25 world's wealthiest people were worth a whopping \$255 billion more between March 23 and May 23. Most billionaires have grown their wealth not as business leaders but as investors. This is why the recession has not impacted the stock markets negatively as expected.

Since neo liberal globalization assumed a momentum, 1980 onwards, taxes on the rich have fallen by 79 per cent. On the other hand, the class offensive against the working class and the working people sharply escalated. After the 2008 global financial meltdown, billionaires restored their wealth in three years and doubled it by 2018. The bottom 80 per cent of income earners have still not recovered. This is the predatory character of neo-liberal capitalism that has no solution for the economy to emerge from this crisis but imposed unprecedented miseries on the people while maximizing profits.

The number of people unemployed around the world stands at some 188 million. In addition, 165 million people don't have enough paid work, and 120 million have either given up actively searching for work or otherwise lack access to the labour market. The ILO estimates that half of all the working people globally will lose their jobs due to pandemic and the lockdown. Global labour incomes will drop between \$1.2 trillion and \$1.8 trillion. Workers in the informal sector are the worst affected, with 1.6 billion having already lost their livelihoods, globally. This recession has disproportionately affected the employment of women and those with relatively lower skills and qualifications. According to the World Bank, by 2021 over 150 million people will be pushed into extreme poverty. The United Nations anticipates that nearly 35 million additional people, mainly those in the informal sector, will fall below extreme poverty levels this year.

Given the destruction of global economy due to the current situation, many voices are being

The numbers of wealth inequality in 2020 are striking: there is more wealth in the hands of 0.00003% of the world population than in 60% of it. The super rich across the world have become richer than they were between March and May 2020 despite Covid 19. The situation in India is no different. The economic decline has very severely impacted unemployment, which continues to soar despite all propaganda of a revival.

raised from ardent neo-liberal proponents for greater State intervention in order to create demand. But, International finance capital inherently abhors any State intervention through public financing that can enlarge fiscal deficits. The bankruptcy of the neo-liberal prescriptions is yet again made clear. No private entity will borrow and invest when what is produced by such investment cannot be sold, as people do not have purchasing power. Hence, the vicious cycle of enlarging profits through further merciless exploitation of the working people, through further cuts in their incomes, job loss, drastic reduction in social security expenditures etc. will further intensify. The stage is, thus, emerging for intensification of class struggles both at the global and in individual countries.

Even in the difficult conditions of the pandemic and the lockdown, working class protest actions took place in many countries in the world against the further intensification of capitalist exploitation and attacks on working conditions and livelihood. Workers took to the streets in USA, Italy, Spain, Britain, Greece, Japan, Chile, Brazil, Lebanon and many other countries. Despite restrictions, May Day was observed in a big way in many countries. In some countries strikes were organized. Greece saw huge rallies across the country primarily focusing on the protection of people's health and against attacks on livelihood. In many other countries, the issues of livelihood have merged with other issues of human and democratic rights. In Belarus, massive protests have erupted against the economic stagnation and growing people's miseries and on their various demands related to livelihood issues and democratic rights. In Indonesia at the call of trade unions joint forum comprising 32 labour unions and federations, massive countrywide

three days strike was held on 6-8 October 2020 to protest and oppose the draconian law annulling all labour rights. All these protests followed the precautionary norms in place. Newer forms of struggle have emerged like online protests, street protests maintaining physical distancing, wearing masks etc. which are now called as 'hybrid protests'.

The situation in India is no different. The economic decline has very severely impacted unemployment, which continues to soar despite all propaganda of a revival. The labour participation rate has dropped drastically and nearly 15 crore people have lost their livelihood. The unemployment rate data means little when labour participation rate (percentage of people in the working age group) in India is falling alarmingly. As against the global average of around 66 per cent; India's is around 40 per cent despite our youthful population. In the absence of jobs, over 20 million have stopped looking for jobs and have returned to the rural areas to eke out some livelihood. It is now estimated by CMIE that to reach the pre-Covid levels of employment and labour participation, the economy would have to generate 80 lakh new jobs annually.

This has resulted in steep fall in the living standards and increase in hunger and malnutrition in the country. Global Hunger Index has ranked India at 94 amongst 107 countries. In obscene contrast to this growing hunger, India's 50 richest people grew wealthier by over 14 per cent in 2020. Amongst the notable gainers is Mukesh Ambani who became Asia's richest person in April when he raised \$10 billion of fresh capital in less than one month. Ambani is now worth \$80.6 billion, up over \$20 billion since the pandemic outbreak and is the 4th richest in the world, now. The spectacular rise of Adani is a clear example of crony capitalism. Even before pandemic, income inequality in India had reached an obscene level with one per cent richest population cornering four times more wealth than the bottom 70 per cent population.

The aggressive implementation of the neo-liberal agenda very adversely impacts marginalized sections especially adivasis, dalits and women. The government even tried to amend the Disability Rights Act to remove penalties as these would affect corporate interests. However, the government was forced to hastily withdraw following stiff opposition. There have been numerous work place level actions centering on issues of non-



payment of wages during the lockdown even in the service sectors like IT and ITES. There have been big struggles against wage cuts, non-payment of wages, retrenchment and forced retirement. All sectoral trade unions like construction workers, road transport workers, scheme workers have undertaken protest movements and struggles.

India has experienced unprecedented working class actions in the year 2020. The sectoral struggles against government policy of privatization saw huge participation in Coal, Petroleum, Banking, Insurance and various other sectors of economy. This period also saw massive protests by Anganwadi and Asha Workers. These struggles culminated in an unprecedented nationwide strike on 26th November 2020 estimated to have been participated by over 250 million workers. This undoubtedly is the biggest collective strike action by the workers in the world. The ongoing historic struggle of over 50 crore farmers of the country, supported by over 30 crore working class, against the draconian “pro-corporate and anti-farmer” farm laws has caught the imagination of the entire world and has turned into a peoples movement against the pro-corporate neo-liberal agenda being pursued by the ruling dispensation. The success of all these struggles has raised the levels of confidence and has thrown up the possibility of a powerful alliance of the working class, peasantry, student, youth, women and groups of civil society to unitedly challenge the economic and social policies of the government.

These struggles and peoples disenchantment with neo-liberal economic policies provide an opportunity to build common struggles and present an alternative model of economic development. The growing income and wealth inequalities and the failure to tackle the Covid-19 crisis sharply points to the failure of capitalism. Neo-liberal economic policies have only succeeded in exploiting of the working people and enabling the rich to further concentrate the wealth. Therefore, it has become necessary to bring all the sectoral struggles together and challenge the capitalist social order to help create a sustainable development model that not only will make societies equal fair and just but also will be in peace with the nature.

(Writer is Joint Secretary,
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In his much acclaimed work “Animal Farm” George Orwell says “All animals are equal but some animals are more equal than others.” Looking at the state of social indicators in India today, one feels Orwell was absolutely right. Mindless pursuit of the policies of economic liberalisation, particularly by the present NDA government, has given rise to huge income disparities. Orwell would probably have said- some men are more equal than others in India. The huge inequalities are a direct result of neoliberalism’s obsession with growth to the exclusion of any meaningful investment on human capital. Prof. Amartya Sen had pointed this out when he said “economic growth without investment in human capital is unsustainable and unethical”. A number of studies in the recent period substantiate these contentions.

Population based surveys form the bedrock of a country’s health information systems. The release of National Family Health Survey round 5 (NFHS-5) which covers about 6.1 lakh sample households to provide estimates for 707 districts serves as an eye opener. The first phase data covers 17 states and 5 union territories. States like Uttar Pradesh, Madhya Pradesh, Punjab, Rajasthan, Odisha, Jharkhand and Tamil Nadu have been excluded in the first phase. Even then the NFHS-5 tells a grim story. The proportion of stunted children (low height for age) has risen in 13 out of 22 states and union territories, wasting (low height for weight) has increased in 12 out of 22 states and union territories and underweight (low weight for age) also increased in 16 out of 22 states and union territories- all symptoms of chronic lack of healthy food. In addition, an unconscionable half to over three-fourth of children and one-third to three-fourth of women in the reproductive age (15-49 years) suffer from anaemia, again attributable to either lack of balanced food or chronic diseases. Between NFHS-3(2005-06) and NFHS-4(2015-16) India had remarkable success in reducing stunting from 48% to 38.4%. But in NFHS-5 stunting at 36% remains almost at the same level as NHFS-4. Not only is this exceptionally rare to see India undoing such gains but these figures come after massive government programmes that sought to address issues crucial to health and nutrition.

It is thus clear that economic slowdown and stagnation in wages over the last few years have dented the peoples’ ability to access good quality nutrition. This was also reflected in the leaked



Plummeting Social Indicators

From NFHS-5 data, it is clear that economic slowdown and stagnation in wages over the last few years have dented the peoples' ability to access good quality nutrition. This was also reflected in the leaked results of the Consumption Expenditure Survey of the NSO (2017-18). It may be noted that the NFHS-5 data pertains to the situation just before COVID-19 crisis. One year later chances are that child nutrition has deteriorated.

Global Hunger Index report placed it in 94th position in a list of 107 countries, below our neighbours, Pakistan (88th) and Bangladesh (75th). In the 30th annual Human Development Report India ranked 131 out of 189 countries.

results of the Consumption Expenditure Survey of the NSO (2017-18). It may be noted that the NFHS-5 data pertains to the situation just before COVID-19 crisis. One year later chances are that child nutrition has deteriorated. Mid-day meals in schools and Anganwadis were discontinued from the lockdown onwards. Children have also suffered from the massive disruption of routine health services including immunization which is evident from the official health management information system. Indeed, numerous household surveys point to severe food insecurity across India in 2020. In the latest survey Hunger Watch, two-thirds of the respondents said that they were eating less nutritious food today than before the lockdown.

The Prime Minister launched the flagship programme Poshan Abhiyaan or National Nutrition Mission in 2018 with the ambitious goal of achieving a Kuposhan mukt Bharat. Although a proper evaluation would require more data, it is clear that the Poshan Abhiyaan has only managed to scratch the surface in-so-far as addressing nutrition is concerned while most of the structural issues remain neglected. For example, the Integrated Child Development Scheme

(ICDS) which is the main platform through which nutrition interventions are delivered has not seen any expansion. Also, over 30% of supervisory positions in ICDS remain vacant. Budgetary allocations for ICDS and other nutrition schemes remain inadequate.

The biggest and most crucial of measures for any economic diagnosis is jobs. All indicators point to a dismal unemployment situation. In December 2018, according to CMIE, the number of employed persons was about 39.7 crore but in November 2020 corresponding figure is 39.4 crore. What does this mean? Population is growing every day and it is estimated that about 12 crore people enter the working age population every year. The average work participation rate i.e., the share of population that is willing to work used to be about 42% before the lockdown. That means about 5 crore people join the army of job seekers every year. Yet in two years the employed persons remain the same. In fact, the work participation rate shows this clearly. It has dipped from 42.5% in December 2018 to about 40% in November 2020.

As per NSSO report 2019, in the age group of 15-59 years, only 67% rural men, 21% rural women,

71% urban men and 19% urban women participated in remunerative work. During last five years, the employment rate has fallen from 42.7% in 2016-17 to 39.4% in 2019-20. Employment rate is the proportion of the working age population that is employed. According to ILO-modelled rates, world average employment rate is 57%. India is placed by the same source at 47%. Pakistan at 50%, Bangladesh at 57% and Sri Lanka at 51% are well above India.

The youth unemployment has tripled between 2012 and 2018 from 6% to 18% and graduate unemployment has almost doubled from 19% to 36%. The current government's response to the demand for jobs has been two-fold. First, it denied the existence of the problem. It actively rubbished all available evidence including its own data that there was a job crisis. Secondly, Prime Minister and his cabinet colleagues shifted the narrative by saying that we should create job providers and not job seekers.

India must increase employment in government. According to data attributed to ILO, India is the worst performing country in terms of share of Public Sector workers as a percentage of total workforce. Only 3.8% of India's total workforce is employed in public sector. USA and UK have 15.8% and 21.5%; Germany and France have 12.9% and 24.9%; China and Singapore have 50% and 32% public sector workforce respectively. Moreover, the government must lead the way in building physical and social infrastructure.

The Global Hunger Index (GHI) report released in October 2020 gives India a GHI of 27.2, placing it in 94th position in a list of 107 countries. This year India's rank takes it below Pakistan (88th) and Bangladesh (75th). Perhaps, more worryingly, the GHI calculation did not account for the effect of Covid-19 on hunger and malnutrition. If India's situation is already "serious", as the authors of the report wrote, without this consideration, the actual situation on the ground may be grim. The ill thought out lockdown had a disastrous effect. The country's GDP shrank by a stunning 23.9% in the April-June quarter and 7.5% in July-September quarter with multiple downstream effects including a considerably weakened MSME sector and aggravated food insecurity with potential long-term effects.

According to the 30th annual Human Development Report (HDR) of the UNDP titled "The next frontier: Human Development and Anthropocene",

India ranked 131 out of 189 countries in human development index with an HDI value of 0.645. The country was 129th in the year 2019. The Report says that the richest 1% in India hold 21.3% of income share and the richest 10% holds 31.7%. The poorest 40% in India has an income share of 18.8%. According to the report, life expectancy at birth is 68.5 years for male and 71 years for female. The Gender Development Index (GDI) compares the ratio of female to male HDI values to measure disparities on the HDI by gender. The GDI shows that in India the mean year of schooling was 5.4 years for female and 8.4 years for male. The report says the rate of vulnerable employment in India in 2019 was 74.3%. Vulnerable employment refers to the percentage of employed people engaged as unpaid family workers and own-account workers.

Oxfam report flagged that in India inequality is shockingly entrenched and vast. India's richest 1% hold more than four times the wealth held by 953 million people who make up for the bottom 70% of the population. The combined total wealth of 63 Indian billionaires is higher than the total union budget of India for the fiscal year 2018-19 which was at Rs 2442200 crore. As per the report, it would take a female domestic worker 22277 years to earn what a top CEO of a technology company makes in one year. With earnings pegged at Rs 106 per second, a tech CEO would make more in 10 minutes than what a domestic worker would make in one year.

The foregoing analysis makes it amply clear that the precipitous decline in the social indicators cannot be arrested without a complete reversal of the neoliberal economic policy regime. Moreover, a massive government expenditure programme with an intention to infuse purchasing power among the working people and revive demand in the economy seems the only way out. Even though wealth inequality is increasing rapidly there is neither any wealth tax nor any inheritance tax worth the name in India. Even a 2% wealth tax and one-third inheritance tax, levied only on the top 1% of the population, would fetch Rs 14.67 lakh crore or roughly 7% of the current GDP. It will be enough to finance the institutions of a welfare state like India and arrest the plummeting social indicators.

(Writer is General Secretary, East Central Zone Insurance Employees' Association)

किसानों के कल्याण पर ध्यान, केरल के अनुसार

No BJP-led government in the country can even imagine the measures the Left-led government in Kerala has initiated for the welfare of the farmers. Instead of understanding these measures, the Prime Minister has chosen to train his political guns on the LDF Govt and the farmers. The influence of corporates on his allegations is clear, says BINOY VISWOM, in this article, published in The Hindu on Jan.2, 2021,

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दिल्ली की सीमाओं पर लगभग एक महीने से भी अधिक समय से किसान केम्प करके एक नया इतिहास लिख रहे हैं। कंक्रीट के बैरिकेट, लोहे की कटीली झाड़ियाँ एवं पानी के मजबूत गोले उनके ट्रैक्टर-ट्रालियों को राष्ट्रीय राजधानी के नजदीक पहुँचने से नहीं रोक सके। वे इतने दृढ़प्रतिज्ञ एवं तैयार हैं कि दिल्ली की सर्दी भी उनके समस्त नतमस्तक है। हज़ारों की संख्या में एकत्रित होकर उन्होंने सिंधू, टिकरी, गाज़ीपुर, नोएडा एवं शाहजहाँपुर में एक नई जीवन-शैली को स्थापित कर दिया है। एक प्रकार से किसानों का यह आन्दोलन अमेरिका के वर्ष 2011 के Occupy wall-street movement से मिलता जुलता है जिसका नारा हम ही हैं 99 प्रतिशत आज भी दुनिया में गूँज रहा है।

अदम्य इच्छा-शक्ति

सरकार ने सोचा होगा कि किसान कुछ दिनों या एक सप्ताह के बाद अपने गाँवों को लौट जाएँगे, लेकिन किसानों का ऐसा कोई भी विचार नहीं है।

प्रस्तुत आलेख के लेखक जो जन-संघर्षों के अनेक स्थानों पर बहुधा दौरा करते रहे हैं यह कहना चाहते हैं कि आज़ाद भारत के इतिहास में किसानों का यह संघर्ष अपने आप में अद्वितीय है। एक ऐसी जीवन शैली जो अपने आप में परिपूर्ण है और जिसमें भोजन-आवास-वस्त्र एवं स्वच्छता सभी का प्रबंध है दिखाई पड़ती है। इनमें से बहुत सारे युवा एवं वृद्ध लोगों के साथ जिनसे लेखक बातचीत कर सका, वे लोगों की उस अदम्य इच्छा-शक्ति को प्रदर्शित कर रहे हैं जो कि कृषि को ही अपनी संस्कृति मानते हैं। प्रकृति एवं देश की मिट्टि के प्रति उनकी नजदीकियों ने उन्हें न केवल लोहे जैसा मजबूत बनाया है बल्कि उन्हें शांत एवं सहनशील होना भी सिखाया है।

सरकारी हलकों में अन्नदाताओं के इस संघर्ष से निपटने के लिए शायद नियत उद्देश्य से भी अलग-अलग शब्दों का

प्रयोग करने की रणनीति बनाई गई है। इनमें से कुछ कहते हैं कि बातचीत के लिए दरवाज़े हमेशा खुले हैं। कुछ और हैं जो यह हठ जताते हैं कि इन तीन कृषि कानूनों को लागू करने पर कोई भी समझौता नहीं हो सकता। और कुछ अन्य ऐसे भी हैं जो अभी भी यह वादा करते हैं कि अगर ज़रूरत होगी तो दो वर्षों बाद इन पर पुनर्विचार किया जाएगा। इनमें से किसी भी विचारधारा पर चिंतन करने की आवश्यकता नहीं है क्योंकि ऐसे सभी विचार कुछ निश्चित वैचारिक स्कूलों की देन है। उन्होंने अपने छवि-धूमिल करने के अभियान के तहत आन्दोलनरत किसानों को खालिस्तानी एवं शहरी-नक्सली तक की संज्ञा दे डाली।

मगर माटी के इन पुत्र और पुत्रियों ने जो आशाओं के बीज अपने सहभागी-साथियों के लिए बोए हैं उन्होंने ऐसी परिस्थितियों में अप्रतिम आत्मानुशासन का परिचय दिया है। उनका आन्दोलन, उनकी एकता और उनके संघर्ष के विशाल स्वरूप ने एन.डी.ए. के सत्तारूढ़ गठबंधन की आंतरिक एकजुटता को प्रभावित किया है। और इसी क्रम में शिरोमणि अकाली दल की तर्ज पर जिसने किसानों के समर्थन में एन. डी.ए. को त्याग दिया, राष्ट्रीय लोकतांत्रिक पार्टी ने भी गठबंधन से अपने सम्बन्ध समाप्त कर लिए। इसी प्रकार एक अन्य महत्वपूर्ण पार्टी जो हरियाणा में बी.जे.पी. के साथ सत्ता पक्ष में है वह भी केंद्र सरकार के किसानों के प्रति रवैये को लेकर अत्यंत नाखुश है।

केंद्र की मोदी सरकार ने आशा की थी कि किसान थक जाएँगे और धीरे-धीरे करके वापस पीछे हट जाएँगे। लेकिन यह आशा ग़लत थी। अपने संघर्ष को आगे ले जाने का किसानों का संकल्प दिन प्रतिदिन मजबूत होता जा रहा है। अन्नदाताओं के इस संघर्ष के विरुद्ध स्वयं प्रधानमंत्री ने ही मोर्चा संभाल लिया और अभी हाल ही में अपनी निराशा व्यक्त करते हुए किसानों के इस आन्दोलन को राजनीति से

प्रेरित बता डाला। उनके इस विचार की आक्रामकता इस बात से और स्पष्ट हुई जब उन्होंने कहा कि विपन्न किसानों का कन्धा इस्तेमाल कर सरकार पर निशाना साध रहा है और इसी क्रम में प्रधानमंत्री ने केरल की वाम-मोर्चा सरकार पर आक्षेप लगाया।

केरल की परिस्थितियाँ

केरल सरकार पर लगाए गए उनके समस्त आरोप न केवल आधारहीन हैं बल्कि सत्य से परे भी हैं। जब उन्होंने जोर देते हुए यह कहा कि केरल में APMC(कृषि उपज मार्केट कमिटी) और मंडी नहीं है, तब उन्होंने यह कल्पना की कि केरल राज्य में न्यूनतम समर्थन मूल्य(M S P) की कोई व्यवस्था ही नहीं है और ऐसा कहते हुए उन्होंने केरल के कृषि परिदृश्य की सत्यता से अपनी आँखें फेर लीं।

यद्यपि केरल में APMC द्वारा नियंत्रित मंडियाँ अस्तित्व में नहीं हैं लेकिन इसका यह अर्थ नहीं है कि किसानों के हितों का राज्य सरकार द्वारा ध्यान नहीं रखा जा रहा। वास्तव में केरल भारत का एक ऐसा राज्य है जहाँ स्वयं द्वारा किसानों के हित किसी भी अन्य भारतीय राज्य की तुलना में बेहतर ढंग से संरक्षित किए जा रहे हैं।

जबकि भारत सरकार द्वारा चावल के लिए 18 रुपए प्रति किलो का खरीद दाम निर्धारित किया गया है वहीं दूसरी ओर केरल की LDF सरकार द्वारा चावल का प्रति किलो खरीद दाम 27.48 रुपये निर्धारित है। इसी प्रकार खोपरा, सूखा नारियल के लिए भी केरल में खरीद दाम भारत सरकार के निर्धारित दामों से काफ़ी अधिक है। केरल एक ऐसा राज्य है जहाँ पर न सिर्फ धान के लिए ही बल्कि सब्ज़ी और फलों के लिए भी बेहतर खरीद दाम को सुनिश्चित किया जाता है। सरकार द्वारा ऐसी 16 वस्तुओं को सूचीबद्ध किया गया है जिनका प्रति किलो आधार मूल्य सुनिश्चित है। उदाहरण के लिए tapioca ₹12;केला ₹30, लहसुन ₹139, अनन्नास ₹15, टमाटर ₹ 8, स्ट्रिंग बीन्स ₹34, भिंडी ₹20, पत्ता गोभी ₹11 और आलू ₹20।

केरल में फ़सल बीमा के अतिरिक्त धान उगाने वालों को ₹ 2000 प्रति हेक्टेयर के हिसाब से गेयल्टी भी मिलती है। भारतवर्ष में अद्वितीय रूप में केवल इसी राज्य में उन्हें पेंशन भी मिलती है। वर्ष 2006 में जबकि पूरे देश में किसान आत्महत्या कर रहे थे तब वाम मोर्चा की सरकार ने कर्ज़ों से राहत प्रदान करने के लिए एक क़र्ज़ राहत आयोग की

स्थापना की थी जिसने केरल के किसानों को बहुत सहूलियत प्रदान की और उनका जीवन बचा सका।

प्रतिवाद का आधार है

पूरे देश में बीजेपी द्वारा संचालित कोई भी सरकार नहीं है जो इसकी कल्पना भी कर सके कि केरल सरकार ने किसानों के कल्याण के लिए क्या-क्या कदम उठाए हैं। बजाय इसके कि उन्हें समझने की कोशिश की जाए प्रधानमंत्री ने केरल की सरकार और वहाँ के किसानों पर अपना निशाना साधा है। प्रधानमंत्री के आरोपों में कार्पोरेट घरानों का प्रभाव स्पष्ट दिखता है। इस सन्दर्भ में वाम मोर्चे के पास समस्त नैतिक एवं राजनैतिक क्षमता है जिसके आधार पर वो बीजेपी की केंद्र सरकार के साथ शास्त्रार्थ में उतर सकती है।

यह निश्चित रूप से आश्चर्यजनक है कि बिहार के अनुभव के बारे में एक भी शब्द नहीं कहा, जहाँ वर्ष 2006 में मंडियाँ समाप्त कर दी गयी थीं और किसानों की दशा और अधिक दुर्दशा में तब्दील हो गई थी। दूसरी ओर मध्यप्रदेश में जून 2020 के तीन कृषि अधिनियम लागू होने के बाद भी 40%मंडियों में शून्य ट्रांजेक्शन रिकॉर्ड हो सके।

कार्पोरेटी मोहर

कृषि बिलों की यही सच्चाई है यद्यपि कि उनके द्वारा किसानों के हित संरक्षण एवं संवर्धन का दावा किया जाता है किन्तु वास्तविकता इसके ठीक उलट है। इन कानूनों का उद्देश्य भारतीय कृषि क्षेत्र को कार्पोरेट घरानों के लिए मोहैया कराना है और संविदा-आधारित खेती (कॉन्ट्रैक्ट फार्मिंग) को लागू करना है। मंत्रियों द्वारा यह कहना कि मंडियाँ चलती रहेंगी ठीक नहीं है क्योंकि वास्तव में वो अनुपयोगी हो जाएँगी जैसा मध्य प्रदेश व अन्य जगहों पर हुआ है। अन्नदाताओं ने इन तीन कृषि कानूनों में इस बुराई को भाँप लिया है जो कि अंततः उन्हें कार्पोरेट लाभ चाहने वालों की दया पर निर्भर कर देंगे। वे जानते हैं कि ये कानून न केवल कृषि-अर्थव्यवस्था की रीढ़ को तोड़ देंगे बल्कि ये भारतवर्ष की खाद्य-सुरक्ष को भी बुरी तरह प्रभावित करेंगे।

इस देश के किसान ऐसी आपदा को रोकने के लिए आज संघर्षरत हैं। यही वो उचित समय है जब प्रधानमंत्री और उनकी सरकार को इस देश के भोजन प्रदान करने वालों के देशभक्तिपूर्ण एवं स्वार्थ-रहित योगदान को दृष्टिगत रखते हुए उनके संघर्ष के कारणों को सही मायनों में समझना चाहिए।

ये कानून न केवल कृषि-अर्थव्यवस्था की रीढ़ को तोड़ देंगे बल्कि ये भारतवर्ष की खाद्य-सुरक्ष को भी बुरी तरह प्रभावित करेंगे। इस देश के किसान ऐसी आपदा को रोकने के लिए आज संघर्षरत हैं। यही वो उचित समय है जब प्रधानमंत्री और उनकी सरकार को इस देश के भोजन प्रदान करने वालों के देशभक्तिपूर्ण एवं स्वार्थ-रहित योगदान को दृष्टिगत रखते हुए उनके संघर्ष के कारणों को सही मायनों में समझना चाहिए।





Trumpism will live on long after twice-impeached

Trump has left the White House

Henry Giroux *The Conversation* (Courtesy: Scroll.in)

Chaired professor for Scholarship in the Public Interest in the Department of English and Cultural Studies at McMaster University.

Just a week after the United States Capitol was attacked by his supporters, Donald Trump has become the first President of the United States to be impeached twice. But regardless of how Trump leaves the White House – the Senate will not act on the impeachment before Joe Biden’s inauguration on January 20 – the domestic terrorism he has inspired will not end there.

Democrats in the House of Representatives – as did 10 brave Republicans, none of whom voted in favour of Trump’s first impeachment a year ago – made a compelling case for removing the president in the final days of his administration.

During Trump’s four years in office, lies, ignorance and a thirst for violence have desensitised America to the point where a right-wing mob could attack police in broad daylight, break into the US Capitol and occupy the Senate chamber.

America no longer lives in the shadow of authoritarianism. It has tipped into the abyss.

The domestic terrorism of January 6 will not end there. This was Trumpism in full bloom, in all its ignorance and lawlessness, proving again that fascism begins with language and ends with violence.

Trumpism is a new political formation, blending white supremacy, voter suppression, market fundamentalism and authoritarianism, and it will survive long after Trump leaves the White House.

The travesty in Washington had been building for years in the dark recesses of conspiracy theories, lies, the dark web, white rage and hatred of those its adherents consider “enemies of the people”. The mob on Capitol Hill was reminiscent of thugs roaming the streets of Germany in the 1930s brutalising dissenters and “others” in the deranged Nazi notion of racial and political cleansing.

Fanning the flames

Trump has fanned fascist impulses consistently through the language of violence and division, aided by right-wing media outlets such as Fox News and Breitbart.

The storming of the Capitol reaches far beyond Trump’s toxic personal politics, incompetency and corruption. Such violence – rooted in ultra-nationalism, xenophobia, white supremacy, systemic police violence and anti-immigration bigotry – has a long history in the US. It has lately been normalised as a right-wing populist movement, which Trump

The domestic terrorism of January 6 will not end there. This was Trumpism in full bloom, in all its ignorance and lawlessness, proving again that fascism begins with language and ends with violence. Trumpism is a new political formation, blending white supremacy, voter suppression, market fundamentalism and authoritarianism, and it will survive long after Trump leaves the White House.

brought to the surface of American politics and has worn like a badge.

He came to power by seizing upon the fears of whites and white supremacists who imagined themselves under siege. Since then, he has deliberately energised those followers.

Trumpism refers less to a person than to a dangerous movement and social base. As a new cultural and political construct, it merges a ruthless capitalist rationality, growing inequality and commitment to white nationalism. These forces have deep historical roots. They have congealed under Trump into an emotionally charged, spectacularised and updated form of authoritarianism. He has merged it with the apparatus and regressive values of a cruel capitalism to undermine democratic institutions and values.

Political chasm

As an anti-democratic ethos, it has opened a political chasm in which any attempt to unify the nation appears almost impossible, creating a toxic breeding ground for violence, cruelty, exclusion and racial cleansing.

In plain view, Trump flouted, ignored and destroyed institutions of accountability. He degraded political speech. He openly used his office to enrich himself. He publicly courted dictators. His extremist supporters, like the Proud Boys, seethe with racism. They value violence as the only remedy that can provide relief and gratification. Trumpism is intent not only on capturing institutions of the state for personal and political gain, but also controlling language, media and popular culture as a way of emptying politics of substance and reducing it to spectacle.

Criticism has become “fake news” unworthy of serious reflection or analysis. Trumpism shreds shared values and national unity into distrust and fear. It disdainfully views the common good and democratic values as registers of weakness and resentment. Molded in the crucible of populist, racist, and authoritarian nationalism, Trumpism produced a tsunami of repressive political, economic, and social policies.

Children caged

Children of undocumented immigrants were caged. Military forces were deployed to attack peaceful demonstrators in cities like Portland. Trumpism pollinated politics, culture and everyday life with authoritarian impulses. Self-appointed militiamen patrolled the southern border and state governments waged wars on people of

colour through voter suppression laws. Near the end of Trump’s term, many Republicans boldly attempted to use fabricated allegations of fraud to overthrow the election.

Trumpism emerged from the wider crisis of neoliberalism, which could no longer lay claim to democratic values while accelerating wars and fostering an unprecedented degree of inequality of wealth and power. Trumpism is more of a cult than an ideology. Trump’s egregious bungling of the Covid-19 pandemic had profoundly lethal consequences, yet his actions did little to undermine his support, especially under the moral and political blackout legitimated by a Vichy-like Republican Party.

Trumpism is a giant disinformation machine that aims to colonise culture and public consciousness by emptying them of democratic values and destroying institutions that nurture critical thought and civic courage.

Lessons of history vanish

Making use of modern cultural constructs such as Twitter and Facebook and friendly media outlets such as Fox News, Newsmax and Breitbart, his efforts married power and civic illiteracy. The public sphere has become a barrage of bomb-like daily events that obliterate the space and time for contemplating the past, while freezing the present into a fragmented display of shock. Under such circumstances, the lessons of history disappear.

The logical outcome is a rush to the comfort of strongmen who offer the swindle of fulfilment. Trumpism defines power as immunity from the law. How else to explain the pardoning of grifters, political cronies and war criminals? Until it is understood as a broad cultural crisis rather than simply as

contd on page 20



Cartoon courtesy: Satish Acharya

Dissent has a role in the Evolution of Societies

Since dissent has a role in the evolution of societies, it must be given its due space. The right to dissent should be protected for the betterment of the human society. This book goes into the details of the evolution of dissent and articulates and argues why the 'Other' have to be respected and be given their space in the society.

Dissent has a long history in the Indian subcontinent. Dissent means disagreement a person or persons has/have with others. Dissent is not a modern concept. In a truly liberal, democratic society, questioning is not frowned upon but, rather encouraged and explored through discussion. But we live in a time when any form of dissent in India is marked as anti-Indian. Written by one of India's best-known intellectuals, *Romila Thapar*, her latest book, *'Voices Of Dissent'* has immense relevance to our living times. As she says in her foreword, the study of dissent is essential to understanding how civilizations have evolved for there cannot be any advance in knowledge without a questioning of the world we live in.

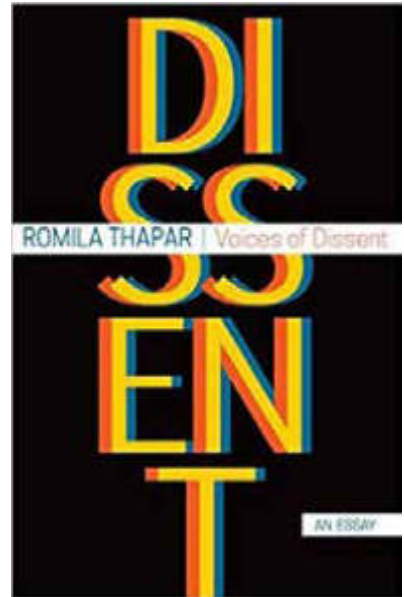
She contests the argument being put forth by those who are opposed to democracy that dissent itself was imported in to Indian society from the West. This is an argument made by those who visualize the Indian past as free of blemishes and therefore not requiring dissenting opinions. "Such notions arise from wishful thinking". We need to ask about the perspective of the 'Other' when viewing the world. She regards it as a set of intertwined themes: "one, the recognition of what we have begun to call the 'Other'; and two, the interface of this 'Other' with established society and religion, which latter is the 'Self'. This, because it assumes the dominant position in the society that it claims it is defining". The 'Other' is a person or a group of people who declare themselves to be or are recognized as different because they question some of the views of the 'Self'. The 'Other' or the 'Others' differ from the 'Self'. The degree of dissimilarity varies – it can be a passing recognition of difference or it can be expressed as conscious rejection. While insisting

the need to accommodate the 'Other', she says "the presence of the 'Other' whether as person or in the form of contradictory thought is normal to the

living and thinking of any society. The 'Other' can be accommodated through argument and discussion, and, if no resolution is forthcoming, then there can at least be an agreement to coexist."

She had taken up three differing examples from our pre-modern history, and commented on how the 'Other' was perceived in each and how dissent was expressed and recorded. In the first Chapter, the example of the 'Other' goes back to the second millennium BC to Vedic times. In the second, she deals with an existing culture which was giving rise to an alternative 'Other' from within itself. Here the 'Other' was not an alien one, but was evolving out of a similar culture, nevertheless dissenting from the codes of dominant groups. She was dealing with the emergence of groups that were a different 'Other' – the Jains, Buddhists and Ajivikas. In the third, the author argue that 'Otherness' can be imposed by the one on another. Many societies impose exclusion on certain sections largely in order to keep them subservient.

Cultures evolve from their interface of many strands in the life of communities and reflect a mixture of many patterns. No culture is singular in its origin. Culture assumes a form once the strands



'Voices Of Dissent'
by Romila Thapar
published by f *Seagull Books*.

are integrated. She gives example: “The Mughal Rajput alliances had many dimensions apart from the overtly political. The Kachavaha Rajputs of Amber claiming high status as Suryavamsha Kshatriya gave their daughters to the Mughal ruling family who were thought of as Turushkas. This contributed to a Rajput presence and practices in the Mughal Royal family. The patronage of the Govinda Dev temple at Vrindavan with its unusual Indo-Persian architecture strikingly different from the other enormous temples constructed in this period reflected the mixture of Rajput and Mughal. This joint patronage doubtlessly helped to enliven Vrindavan as the focus of Krishna Bhakti.

Dissent did not lead only to the founding of renunciatory orders. It extended to discussing religion as an agency of social norms. The dissent of the renouncers took diverse forms, some of which were continued by the Bhakti sants. The views of some sants such as Kabir, Dadu, Ravidas, Chokhamela underlined social ethics and questioned caste. “We tend to set this aspect aside in our single-minded focus on religion. Historically, therefore, there was a continuing multiplicity in religious beliefs with some sects clearly dissenting from established views”.

References are drawn to major movements of dissent that helped to establish a free and democratic India. Non-cooperation and Civil Disobedience Movements that were led by the Indian National Congress under the leadership of Gandhi have been the hall-mark of the most widespread articulation of Public dissent in India. It was the right of refusal on the part of citizens to obey the commands and laws propagated by a particular government where the citizens regarded these commands as unlawful. “In democratic societies, this is a legitimate form of protest, but in dictatorships it is treated as illegal”.

On ‘Nationalism’, she says, “if it is defined by a single identity from among more, it ceases to be nationalism and takes the form of majoritarianism, a form that is opposed to secular democracy and brings with it the threat of fascism”. Nowadays, the rightist forces are projecting themselves as the sole proprietors of ‘Nationalism’. She exposes this by saying “this seeks success by identifying a scapegoat, preferably a minority community. In the last few years, attempts have been made by some to make the minority communities in to scapegoats, attempts that have had some degree of success”. This reminds us of the attacks on the minorities in the name of Cow Vigilance, Love Jihad etc. She differentiates ‘religious nationalism’ from ‘anti-colonial nationalism’. The concept of the Islamic state and of the Hindu Rashtra, the latter based on the Hindutva version of history, are each rooted in the colonial understanding of Indian history. Each of the two excluded the other and each distanced itself from anti-colonial nationalism. “Unlike religious nationalism, anti-colonial nationalism did not exclude dissent, neither in its own evolution nor in opposing colonial authority. This was one of the characteristics that differentiated anti-colonial nationalism from religious nationalisms. Anti-colonial nationalism accommodated various forms of opposition to colonial rule provided they did not give preference to a single identity” she says.

We are living at a time when dissent has become an anathema to those in authority. Since dissent has a role in the evolution of societies, it must be given its due space. The right to dissent should be protected for the betterment of the human society. This book goes into the details of the evolution of dissent and articulates and argues why the ‘Other’ have to be respected and be given their space in the society.

Trumpism will live on...

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an economic and political crisis, Trumpism will continue to undermine the ability of individuals and institutions to think critically.

There is no democracy without an educated citizenry and no democracy can survive this glut of ignorance, fear, precarity, commercialisation, the concentration of power and illusion of freedom.

If Trumpism is to be resisted, America needs

a new language, politics and sense of purpose. In the aftermath of Trump’s second impeachment, Joe Biden’s administration must establish a national effort – criminal investigations, hearings, trials and public assemblies – to hold accountable those who committed crimes under the Trump regime and to educate the public.

The time has come for America to reclaim its utopian ideals of justice, compassion, freedom and equality.

Webinar on Agricultural Reforms and Food Security in Bangalore

A webinar on the topic “Agricultural Reforms and Food Security” was conducted by Insurance Corporation Employees’ Union, Bangalore Divisions on 3rd January, 2021. Sri V. Sridhar, Associate Editor, Frontline and Com T. Yashwantha, State Committee Member, Karnataka Prantha Raitha Sangha, who also participated in the ongoing protests near Dehli, were the speakers on the subject.

Speaking on the subject, V. Sridhar, narrated the situation in the country after the passing of the three new farm bills by the central government in the name of agricultural reforms. Farmers are apprehensive that they are put into the clutches of the corporate in guise of liberating them. They have taken the path of agitation which is historic, heroic and unprecedented. He told that the APMCs, MSP and Public Distribution System are the pillars of the Indian Food Security System. APMC Act is 80 years old law which regulated the agriculture trade all these days and farmers want more such APMCs. There is a reference pricing system in these APMCs. In the new scenario there is no transparency regarding fixing of prices. APMC mandis were helping PDS in the country. More trading outside these APMCs means ultimate scrapping of them in future. Corporates want to rule the entire supply chain and to facilitate that they want all subsidies, MSP and conditions to be removed.

He expressed concern over the way the farmers’ agitation is being handled by the government. In fact the government is trying to hijack and suppress the agitation using all sorts of measures. The struggle is huge, historic and heroic. All sections of the farmers, be it big landlords, small farmers, landless labourers are participating. The present Government is committed for big corporate which is evident in the way the negotiations are going on and the show of stubbornness which is very disappointing and regrettable, he opined.

Com Yashwantha of the KPRS told that the three laws passed by the central govt and the two laws of Karnataka govt, Land Reforms Amendment Act and the APMC Act are facilitating smooth process

of their agenda. Both these actions were done through ordinances in the month of June. Many farm produces are now removed from essential commodities list. This will badly affect PDS system and price system. There is no proper procurement system for the produces with govt control which will ultimately end the public distribution system and food subsidies. Buyers will naturally purchase with minimum prices from farmers and sell them with huge margin. They will control the entire market. It may be recalled that Adani sold toor dal to the govt for mid-day meal scheme at 120 rupees when the MSP was 40 Rupees! It is very unfortunate that Govt is protecting stockers and rich people. Farmers are being trapped with the help of these laws. Though agriculture is a state subject the centre has attacked the federal system by passing the laws. There will be uncertainty of prices for the farm produces. Corporates will force farmers to grow produces of their choice resulting in unscientific way of farming affecting quality of produces. In India 55% people are dependent on agriculture and out them 70% are small and very small farmers. The govt is playing with their life and livelihood. Hunger, malnutrition, poverty will increase. Govt is bringing corporate style of farming, he said.

Attacking the shameless defence of the laws by the govt, Com Yashwantha said that due to these laws not only farmers even the consumers will suffer with the abolishment of APMCs, Minimum Support Price and Public Distribution System. He urged the govt to repeal these anti-people laws in the interest of the country.

Later the two speakers gave clarification on several issues raised by the participants. The webinar was very educative and enlightening with the participation of many comrades from other divisions also. Com D Suresh, President ICEU, DO 1 presided over the webinar. Com K. Gopal, General Secretary, ICEU DO 2 introduced the speakers while Com Padmanabha, Jt Secretary, DO 1 coordinated with speakers and the participants.

AIIEA UNITS HELP FARMERS' AGITATION



The heroic struggle of farmers for the repeal of three farm laws continues despite all efforts by the government and their agents to sabotage this genuine agitation. The AIIEA units have been helping the farmers in many ways at different places.

In continuation of these efforts, on 7th January, a

delegation of NZIEA comprising of 30 comrades from its Divisional units Delhi-1,2 & 3 led by Com A.K.Bhatnagar and Com.Naveen Chand met the agitating farmers at Tikri to express solidarity to the cause of farmers.

Comrade Bhatnagar handed over a cheque for Rs 50000/- to All India Kisan Sabha on behalf of DIEA, Jalpaiguri. Com. Surinder Malik received the cheque on behalf of AIKS. He appreciated All India Insurance Employees' Association for supporting the cause of agitating farmers.

On 10th January, a delegation of NCZIEF led by Com. Sanjeev Sharma, President and Com. Rajiv Nigam along with 15 other Office bearers of Aligarh, Kanpur and Meerut Division met the agitating farmers at Ghazipur-Delhi Border.

A cheque of Rs 20,000 and 50 Blankets were handed



over to Uttar Pradesh Kisan Sabha. Com Rajiv Nigam also addressed the huge farmers' meeting organised by Kisan Ekta Morcha and expressed solidarity of Insurance Employees and AIIEA with farmers Demands and agitation.

The Chandigarh Divisional Unit of NZIEA met the agitating farmers at Singhu border and donated to them 300 foldable beds on 15th January. This gesture was highly appreciated by the leaders of the farmers'

organisation.

The ICEU, Hyderabad and Secunderabad met the farmers' leaders and expressed support to their ongoing agitation. A cheque of Rs.1 lakh was handed over to Telangana State Rytha Sangam as their contribution to the struggle.

The EZGIEA donated Rs.50000/- and GIEA (SZ) Rs.100000 to the farmers' organisations through the Chandigarh unit of General Insurance.



Fill announced vacancies for Assistants' Recruitment

The AIIEA has written to LIC Chairman on 6/1/2021 on the issue of completing the process of recruitment of Assistants for the announced vacancies. The letter is as under:

"We are happy that the process of Recruitment to the posts of Assistants formally began on the 17th of September 2019 with the Notification for recruitment of 8000 Assistants. We understand that around 5800 Assistants have joined LIC after successful completion of the first round of Recruitment process. Naturally, still there are more than 2000 Assistant vacancies in different divisions across the country. We would therefore request you to kindly take necessary steps for the movement of the existing panels in Assistant cadre without further loss of time. The movement of the panels would be a win-win proposition for LIC as well as the educated unemployed who are desperately waiting to join this great institution.

The recruitment for the post of Assistants could not be completed in some divisions because of some court cases. We believe that there are no more legal hurdles and the decks have been cleared now

for LIC to go ahead and complete the Recruitment Process in those divisions. We had raised this issue many times over in our discussions with Executive Director (Personnel) and other officials of Personnel Department, especially during our online meeting on 02.09.2020 and 01.10.2020.

The delay in resumption of the Recruitment process has created considerable anxiety among the candidates. Not filling up of the vacancies have also created considerable burden on the offices impacting the policy servicing. This has also given an opportunity to some vested interests to indulge in a misguided campaign against the institution.

In the circumstances, we request you to take expeditious steps for movement of the Panels and resume the pending Recruitment process in the interest of LIC and the candidates."

BIOMETRIC AUTHENTICATION OF CANDIDATES

In the recruitment for Assistants, a few candidates could not pass the biometric authentication due to some technological problems. The AIIEA has written to LIC Chairman on 6/1/2020 to give such candidates another opportunity for Biometric Authentication.

"We are given to understand that Biometric Authentication of some candidates selected for the post of Assistants had created some problem in many centres. While we do not intend to question the rationale behind this exercise and we are against giving an encouragement to fraudulent practices, we do feel that genuine candidates should not be

deprived for reasons beyond their control. We feel that reliance on Biometric Authentication by a single finger as the only way to prove one's identity may not be technically correct.

We would therefore suggest that rather than rejecting the candidature of such candidates forthwith, one final opportunity should be given to them by devising some alternative mechanism so that meritorious candidates are not deprived of a job opportunity and LIC does not stand to lose the services of bright students."

A CONFERENCE of REJUVENATION



The 19th Combined General Conference of ICEU, Hyderabad and Secunderabad Divisions was held on 20.12.2020, in the premises of SVK, Hyderabad. The conference was a magnificent success with the committed and active participation of over 170 delegates and observers, including a good number of women, from both the divisions. The enthusiastic participation of young new recruits brought freshness to the conference. The Combined Conference helped the organization rejuvenate itself for the future tasks.

After Com. G Thirupathaiah, President, ICEU, Hyderabad Division hoisting the Flag of AIIEA amidst thunderous slogans reverberating in the air, Com. N Adhish Reddy, General Secretary, ICEU, Hyderabad Division gave a brief account of the Socio-Political-Economic situation prevailing all over and the need for building united struggles.

Com. K Venu Gopal, Former General Secretary, AIIEA; Com.V Ramesh, President, AIIEA; Com. Clement Xavier Das, General Secretary, SCZIEF; Com. P Sujatha, Convener, SCZWWCC, Telangana State and the other leadership of AIIEA and SCZIEF graced the conference. Com.

Rajesh Singh, General Secretary, ICEU, Secunderabad Division placed the report of the executive committee before the house.

Com. K Venu Gopal noted that the government is making all attempts to scuttle democratic voices. It is trying to subvert the democratic struggle of nearly 50 crore farmers and supported by over 30 crore working class of the country, demanding the withdrawal of the “pro-corporate and anti-farmer” farm laws, he alleged. Insurance employees should





also build such massive struggle against the LIC IPO, by forging larger unity of employees, field force, agents and the huge segment of 42 crore policyholders, he called. He said, "Commitment is to be matched with action" and asked everyone to self-introspect.

Com. V Ramesh opined that the conduct of the conference as a courageous move in the prevailing situation. The government is determined to privatise and sell the entire public sector and people who question the government's policy are being branded as anti-national, he said. We need to stitch more and more political support to our struggle against LIC-IPO, he enlightened. AIIEA is dealing the wage revision issue on tactical line, along with the other stake-holders, in order to drive to a logical end and clinch the issue at the earliest, he assured.

The conference felicitated Com. Md Mahboob, Vice-President, SCZIEF; Com. P Amruthaiah (Miryalguda), Joint Secretary, ICEU, Secunderabad Division and Com. PV Ram Mohan Rao (MBNR), Vice-President, Hyderabad Division who have retired from the services of the corporation, after rendering invaluable services to the organization for over three

decades. Com. Clement Das performed the honours to these three veterans in an emotion filled atmosphere.

Com. Clement Das informed the house that the organization is vigorously pursuing the clearance of; Sanction of Covid related Quarantine leave to employees, ii) Reimbursement of expenses for domiciliary treatment for Covid and iii) Reduction of interest on LICHFL loans at the earliest. AIIEA is going to clinch wage revision without any pre-conditions. AIIEA is demanding the scrapping of NPS and restoration of DPS. Unity is of utmost importance and we should rededicate ourselves to the cause of AIIEA.

Com. P Sujatha, highlighted the need for strengthening the cultural committees and to carry on the campaign through cultural activities.

The report was adopted unanimously after 22 delegates actively participated in the debate and enriched the same.

The conference unanimously elected Com. DS Raghu, Com. Rajesh Singh and Com. HS Chandrasekhar as the President, General Secretary and Treasurer for ICEU, Secunderabad Division and Com. N Adhish Reddy, Com. G Thirupathaiah and Com. L Maddileti as the President, General Secretary and Treasurer respectively for ICEU, Hyderabad Division for the ensuing term, 2020-21.

The conference adopted 23 resolutions concerning the industry as well as the socio-economic issues concerning the common people and the society. The conference also placed on record the invaluable services rendered by the outgoing Office Bearers from ICEU of both Divisions. The conference concluded with vote of thanks proposed by Com. R Srinivasan, Joint Secretary, ICEU, Hyderabad Division.

"INEQUALITY VIRUS - OXFAM REPORT"

The wealth of Indian billionaires increased by 35 per cent during the lockdown and by 90 per cent since 2009 to \$422.9 billion.

According to Oxfam's calculations, since March, as the government announced possibly the strictest lockdown anywhere in the world, India's top 100 billionaires saw their fortunes increase by Rs 12.97 trillion. In stark contrast, 170,000 people lost their jobs every hour in the month of April 2020, the report points out.



62nd CONFERENCE of IEU, UDUPI DIVISION

The 62nd Conference of IEU, Udupi Division was held at Lions Bhavan, Brahmagiri, Udupi on 20.12.2020.

The conference had a colorful start with Com. K. Vishwanatha, President, IEU, Udupi unfurling the Union flag amid enthusiastic slogans. Floral tributes were paid at the Martyrs' column.

The conference was inaugurated by Com. J. Suresh, Joint Secretary, SCZIEF who initiating said, the conference is held at the time of prevailing COVID-19 menace with issues like IPO and wage settlement. On tackling the issues, he said our struggles would focus on realizing the decisions taken at the last AIIEA Conference held at Vizag demanding 1) National integration and change in economic policies 2) Defeating the move to privatize LIC 3) Protecting workers unity and pursuing united struggles.

He elaborately dealt with the economic crisis brought about by wrong economic policies has urged the Government to create demand rather than focusing on supply side of the problem. Government intends to mobilize funds to overcome the budget deficit to the extent of two to ten lakh crores by way of disinvesting shares of PSU's, of which a major chunk of rupees one lakh crores are amassed through IPO of LIC. He said, it is the part of the process of privatizing LIC.

On imposing an unexpected lockdown throughout the Nation, he said lakhs of workers lost their jobs due to lockdown and are struggling for their livelihood. There were starvation deaths among workers. The government is rather unmindful of peoples' difficulties is issuing senseless statements to claim

that the issue is well tackled. He viewed farmers' agitation at Delhi as comparable to the movement of working class to protect the democratic value of the Nation. He reiterated wholehearted support of all classes of people for the success of farmers agitation.

On this occasion, veteran Comrade P. Vishwanatha Rai and Com.B.N. Devadiga (Regional Secretary) were felicitated by Com. J. Suresh for their valuable service to the Union.

Com. Kushal Kumar, General Secretary (Class-I Officers Federation), Com. K.R. Bhat (IPA, Udupi), Com. Shashidhar Golla (CITU), Com. Padmarekha C Acharya (Women Convenor) and veteran Com. A.S. Acharya greeted the conference.

Com. Kavitha S, Jt. Secretary welcomed and Com. Prabhakara B Kunder, General Secretary proposed vote of thanks.

Delegate Session:

The Delegate session was attended by 150 participants from 17 base units of the Division. Com. Prabhakara B Kunder presented the Report of Working Committee. 15 members from base units debated on the report and the same was adopted unanimously in the house. Audited statements of Accounts were presented by Com. Sripada Herle P, Treasurer which were approved unanimously. 17 resolutions in line with the struggles of AIIEA were passed unanimously.

The conference unanimously elected Com. K. Vishwanatha as President, Com. Prabhakara B Kunder as General Secretary and Com. Sripada Herle P as Treasurer for the ensuing term.

13th ANNUAL GENERAL CONFERENCE OF BDLIEA

The 13th Annual General Conference of Bhubaneswar DLIEA was held on 27th December 2020 at LIC Divisional Office Premises. The participation was restricted only to the delegates due to Covid-19 restrictions.

Addressing the delegates Com. Trinath Dora, General Secretary, ECZIEA explained in details the challenges before the insurance employees and working class. He spoke in length on the crisis in the Indian economy resulting in tremendous hardships to the working class and other vulnerable section of the population. He criticized the policies pursued by the Modi Government which have led to increase in unemployment and poverty. He also said Demonetization and GST have further worsened the economy. The insensitivity of Modi Govt. to tackle Covid crisis has pushed the economy into a tailspin. Around 14 crore workers lost their jobs during this period. He pointed out that even in such crisis, LIC has done extremely well. He informed that govt is going ahead with the preparations for the issue of IPO in LIC in a serious manner, totally oblivious of the adverse effects to the industry and the national interest. He said that the growth of the industry justifies a good wage revision for the employees and AIEA is already in a seriousness to secure a good wage revision for

the employees soon.

Com. Abhay Kumar Das, General Secretary, Cuttack DIEA greeted the conference. He was very critical of the regressive social agenda of the government that is polarizing and communalizing the Indian society. He emphasized that, it is necessary to fight both the social and economic policies of the Modi Govt by building a broader unity among working class.

The annual report was placed by the General Secretary of BDLIEA, which was adopted unanimously in the house. Delegates from all eleven base units participated in the discussion and expressed their unanimity with the understanding of AIEA. The conference unanimously elected Com. C.M.Haibru, Com. B.B. Nayak and Com. A.K. Mohanty as President, General Secretary and Treasurer respectively.

In the afternoon a program was held to felicitate Com. Pradeep Kumar Naik, Vice-President who is retiring from LIC services from 31st December. Com. Manogovid Barik, Joint Secretary, ECZIEA, praised Com. Naik for his unconditional loyalties and dedication to the cause of AIEA during his long service career since 1985.





ANNUAL CONFERENCE OF BURDWAN

The 9th Annual General Meeting of Insurance Employees Association Burdwan was held in Burdwan Branch 1 on 20/12/2020. The proceedings were conducted by a Presidium consisting of Com. Prabir Dutta , Com.Tanmay Ghosh and Com.Naren Soren.

The conference commenced with Com. President Prabir Dutta hoisting the red Flag of I.E.A. Burdwan. Due to restrictions placed because of Covid, the number of participants was too restricted to 58 delegates.

Com.Sajal Raja, General Secretary placed the

Report of the Working Committee for discussions. There was a lively debate in which 14 delegates participated. The debate was summed up by the General Secretary and the same was unanimously adopted.

The Statements of accounts were presented by ComKali Krishna Mitra, Treasurer. The same were unanimously approved by the house.

The conference unanimously elected Com Prabir Dutta , Com. Sajal Raja , Com Kali Krishna Mitra as President , General Secretary and Treasurer respectively for the ensuing term.

64th Conference of Cuttack Division IEA

The 64th annual conference of CDIEA was held on 26 December 2020 at LIC Divisional office premises. Due to the restrictions imposed on large gatherings because of Covid 19, this annual conference was conducted through physical participation of the Delegates only. However, this was a different experience as conference was concluded in one day against previous practice 3 days. The Conference began with the hoisting of the organisation's flag by the President Com. M G Barik amid thunderous slogans.

The conference was inaugurated by Com. Trinath Dora, General Secretary, ECZIEA just after welcome, introductory speech by Com Abhaya Das, General Secretary, CDIEA. He delivered a splendid

speech, which contains about our wage struggle and current imbroglio. He made a scathing attack on Modi government for dividing nation in the name of religion and destroying Indian economy and privatizing public sector, amending labour laws to the detriment of working-class people. Others who spoke in inaugural session included Sj Ashok Kumar Routray, esteemed Sr DM, Cuttack Division, Com G.N Mohanty, Com B N Sahoo, Com R.N Mallick, Com Pradeep Sarangi (BEFI), Com C M Haibru (BDLIEA), Com Rabindra Dhal (central government) .

In the delegate session, the annual report of the conference was presented by Com Abhaya Das and audited annual accounts by Com Prasanta Nayak, Treasurer. Around 20 comrades participated in the



debate after initiation by Com (Dr) Santosh Kumar Mohapatra, Vice-President. On behalf of women sub-committee Com Manorama Mohanty spoke. The discussion of new Comrades particularly of Com Sayed Julfaquar Ahmed touched everyone.

The conference unanimously elected Com M.G.Barik, Com Abhay Kumar Das, Com Prasanta Kumar Nayak as President, General Secretary and Treasurer respectively for the ensuing term.

The important feature of the conference was the felicitation of Com Satyabrata Duttagupta,

Vice-president of CDIEA and former Vice-President of ECZIEA. He was felicitated by Com Trinath Dora, General Secretary, ECZIEA. Com Duttagupta, retired from LIC of India on 31 July 2020 after completing more than 35 years of services. Com Duttagupta who adorned the position of president of CDIEA and vice-president of ECZIEA had commenced his career in LIC, Cuttack Divisional Office on 22 June 1985. The conference gave a message to fight fascist, reactionary forces to save democracy, nation and protect public sector.

61st Annual General Conference of GDIEA



The 61st Annual General Conference of the Gauhati Division Insurance Employees' Association (GDIEA) took place on 26th December, 2020 amidst boundless enthusiasm and gusts. It was a conference with a difference as it was held in the shadow of a raging pandemic.

The Conference started with the hoisting of the red flag of the association by Com Gita Pegu, Vice President of the association followed by floral tribute to the martyr's column.



The delegate session of the conference was conducted by a presidium consisting of Com. Umesh Das, Com. Gita Pegu and Com. Iswar Prasad Boro all Vice President of GDIEA. Com. Satanjib Das ex-Vice President of AIEA formally inaugurated the conference. In his inaugural speech Com. Das dwelt at length on the challenges facing the LIC employees in particular and the working class as a whole due to the policies pursued by the BJP led NDA Govt. Addressing the delegates and observers, he unmasked the anti-people and anti-worker policies of the Govt. and its sinister design to polarize the working masses on communal lines and foist an authoritarian rule on the contrary. He congratulated AIEA for realizing a big achievement in the form final option for join 1995 pension scheme and recruitment of 8000 new assistants. Com Das called upon the employees to prepare for a grim battle for realization of the demand for wage revision and carry on relentless campaign both in the streets as well as in the office against issue of IPO of LIC.

Com. Pitambar Rajbhandary, General Secretary of GDIEA placed the report of the working committee before the conference while Com Pankaj Das, Treasureer, GDIEA placed the audited accounts of the organization for the year-2019. The fifty-five page working committee Report dealt in details of the issues facing the LIC employees in general and of Guwahati Division in particular in the backdrop of an incisive analysis of the situation prevailing in the international,

national and regional arena. The report focused on challenges facing the public sector insurance, issue of wage revision and made critical review of the organization. Com. Bhabendra Kr. Kalita, Vice president, EZIEA also intervened in the delegate session. Com. K. Venugopal, former General Secretary AIEA addressed the conference in a virtual mode. The address of Com. Venugopal enthused and galvanized the conference. Altogether 16 delegates participated in the discussion on the working committee report. Following the summing up of the discussion by the General Secretary, GDIEA both the reports and accounts were adopted unanimously. Com. Satanjib Das, ex-vice president of AIEA, Com. Bhabendra Kr. Kalita, Vice president of EZIEA and Com. Sambhu Dutta, General Secretary LIC Pensioners' association, Guwahati Division were felicitated in the conference.

The conference unanimously elected Com. Maitreyee Misra as President, Com. Pitambar Rajbhandari as General Secretary and Com. Pankaj Das as Treasurer for the next term.

The Conference unanimously adopted a number of resolutions of importance both relating to the industry and the nation.

The 61st Annual General Conference concluded successfully with spirit of unity and struggle. It will be another milestone in the history of GDIEA.

48th Conference of LICEU Kozhikode Division

The 48th annual general conference of LIC Employees' Union, Kozhikode Division was held on 26th and 27th December, 2020 through online platform.

The conference began on 26th evening by presentation of report by General Secretary, audited statement of accounts by Treasurer and debate thereon by General Council members.

Formal inauguration of the conference was made by Com. T. Senthil Kumar, General Secretary SZIEF on 27th December morning. He emphasised the need to protect our institution by defeating the ill conceived move of Government of India to privatise it on one hand and by rendering efficient and best service to our customers on other hand. He also urged employees to take all effort to improve our claim performance.

Com. P P Krishnan, Vice President AIEA detailed how liberalisation process which began three decades

back as an economic reform turned to a political reform, endangering democracy and constitutional rights. Com. M Kunhikrishnan, former Vice President AIEA and KKC Pillai, General Secretary LICPA, Kozhikode Division greeted the conference.

17 General Council members participated in the debate and unanimously agreed with the formulations of General Secretary's report. Conference passed 14 resolutions including repeal of Agricultural bills, withdrawal of move for IPO in LIC and immediate settlement of wage revision.

The Conference elected 15 Member Executive Committee with Com. PP Krishnan as President, Com. I K Biju as General Secretary and Com. P K Bhagyabindu as Treasurer for the ensuing term. Conference also elected Com. M Kunhikrishnan, Com. KKC Pillai and Com. Narayanan Nambissan as honorary members.



14th Conference of Khargapur Division

The 14th Annual General Conference of Khargapur Division Insurance Employees' Association was held on 3rd January 2021 at Midnapur (West Bengal) with much pomp and grandeur. The venue, Sports Complex of Midnapur, was named after Diego Maradona. To pay our homage the stage was named after our veteran leader Late Com Subhas Chowdhury. The Conference was well attended by more than 250 delegates and observers from across 11 branch units among which 54 were women.

The Conference commenced with flag hoisting followed by chorus song sung by the comrades of the Association. The concerted effort of the participants

made the conference hall full of zeal and fervour. The Conference was inaugurated by Com. Amanullah Khan, former president of AIEA, through 'Google Meet'. He vividly explained the present scenario and the challenges to overcome. After that the leaders of fraternal organisations, importantly CITU, Bank Employees' Federation, 12 July Committee, LIAFI, LICAIOI - greeted the Conference.

34 delegates took part in the discussion on the report placed by Com General Secretary. The most encouraging fact is that 12 of them were from newly recruited assistants. The main concern of the house was to oppose the Central Government's

move to sell IPO of LIC. The participants also voiced in favour of the movements of the peasants. Addressing the delegate session, Com Amitava Ghosh (Treasurer) of Eastern Zone Insurance Employees' Association said that it is the need of the hour to prepare the entire organisation



to challenge the challenges before the public sector insurance sector in particular and whole working class of the country in general.

The appreciating part is that the members of LIC Agents' Organisation and AIIPA put all out efforts to make the Conference a grand success. They spontaneously took responsibility of all the cooking and distribution of food.

Com Tarun Kanti Biswas, General Secretary of

KDIEA, summed up the debate and announced the decisions taken by the house. The report and accounts were accepted unanimously.

The Conference concluded with formation of new Divisional Committee with Com Tarun Kanti Biswas as president, Com Pranab Kr Dey as General Secretary and Com Arjun Hansda as treasurer along with three vice presidents, three Joint Secretaries and two Assistant Secretaries.

33rd Conference of ICEU Vellore

The 33rd Divisional Conference of Insurance Corporation Employees' Union, Vellore Division was held on 27.12.2020 at Vellore. Due to the Covid 19 situation, the conference was confined to Delegates Session only. Com S.Palaniraj, President hoisted the flag of AIIEA and presided over the conference. Floral tributes were paid to Com N.M.Sundaram, Great Leader of the organization.

Com S.Rameshbabu, Joint Secretary welcomed the participants. The report was introduced by

Com S.Raman, General Secretary and 25 comrades took part in the discussion on it. Com T.Senthilvel, Treasurer placed the accounts and it was adopted unanimously. After the summing up by the General Secretary, the Report was also adopted unanimously.

Com T.Senthilkumar, General Secretary, SZIEF in his special address elaborated the improvements in wage revision and the challenges before the organization. He stressed the need for future movements to defend the corporation and reiterated

the necessity of improving services to policyholders to make them partners in our struggle. Comrades who retired after the last conference were felicitated.

The Conference elected a new executive committee with Com S.Raman, as President, Com S.Gunaalan as General Secretary and Com T.Senthilvel as Treasurer. The conference came to conclusion with vote of thanks proposed by the newly elected General Secretary Com S.Gunaalan. Around 110 comrades took part.



63rd Conference of LICEU Thiruvananthapuram

LIC Employees' Union Trivandrum Division 63rd Annual Conference was held on 27.12.2020. Due to the Covid restrictions, the conference was minimised to General Council through online. The General Council was presided by Com. P. Sajukumar, President LICEU Trivandrum. Com. V.S.Madhu, General Secretary LICEU Trivandrum welcomed the participants.

Com. M. Girija, Joint Secretary, AIIEA inaugurated the General Council. The present economic situation of the country, the socio political developments and the challenges faced by the working class in present days were narrated by Com. M .Girija. The struggles against the neo-liberal agenda in the country, especially the great struggle by the farmers all around the country were discussed. She pointed out that we should concentrate on the struggles against the IPO of LIC as well the struggles related to the common causes by the public. She also expressed the concern over the present position on Claim settlement of LIC and the improvement on the servicing aspect of LIC. She urged the Union's serious intervention on both issues urgently. She also shared that AIIEA is confident in clinching a good Wage Revision early. Com. P.P. Krishnan, President, SZIEF and Com. T. Senthilkumar, General Secretary, SZIEF also addressed the General Council.

The Annual Report presented by General Secretary and the Audited Accounts presented by the Treasurer were unanimously accepted by the General Council. Com. K.S. Thanooj from Kottarakkara branch initiated the discussion on the report and 16 comrades participated in the debate. Including 67 General Council members, a total of 79 comrades participated in the General Council. Considering the participation and the quality of discussions the General Council was of better standards.

The General Council decided to resolve the claim settlement issues by convening separate committees at branch level; to organise Womens' Convention before 31'st March, If possible by January itself; to conduct Trade Union classes before March end; To increase the Insurance Worker Subscription; to complete the Social Security programmes by the women's committees before the Women's convention and to expand the Joint Forum in all Units.

The General Council unanimously passed 12 resolutions relating to industrial issues and issues of national importance.

The General Council unanimously elected Coms V.S. Madhu as President, P. Raju as General Secretary and K. K. Sujadha as Treasurer for the ensuing term.

52nd Conference of ICEU, Machilipatnam Division



The 52nd General Conference of Insurance Corporation Employees' Union, Machilipatnam Division was held at Machilipatnam on 20.12.2020. The Conference began with the hoisting of AIIEA

flag, by the Divisional Unit President Com. J.Sudhakar. Later floral tributes were paid at the martyrs' column to the leaders and the warriors who sacrificed their lives for a great cause.

Com. J.Sudhakar presided the Delegates' session. Com. P.Satish, Vice-President, SCZIEF inaugurated the Conference. In his address, he gave a vivid picture of the latest developments on the economic front and the matters related to the insurance industry. He also highlighted various achievements, made by the organization even during the time of pandemic situation. He said, "The working class and the general public as a whole are facing the challenging situation,



while passing through the most critical times after the country's independence. The Indian economy which is in distress has resulted in massive job losses, which could not be witnessed during the last 45 years. Our federal system, democratic and trade union rights are in serious threat. The government is making its fullest efforts to dismantle the public sector. The Finance Minister's announcement to force LIC for listing in the stock market is to be seen in such a direction. The public sector LIC became the nation's pride and a great asset. This finest financial institution is totally committed to the welfare of the society by fulfilling its objectives.

The General Strike by the crores of workers on 26th November, 2020 against the destructive policies of the government was a tremendous success. Through this massive strike, the workers have displayed their wrath and displeasure over the government's aloof approach in protecting their livelihood. The farmers' agitation is historic and their demand for repeal of the anti-farmer and pro-corporate farm laws is totally justified."

He said that the AIIEA has demanded the Management to settle the wage revision on the basis of productivity, performance and paying capacity of the industry. He narrated in detail, the efforts of the Joint Front in making a vigorous follow up for clinching all the pending issues. He exhorted the employees to be prepared for the future struggles and get involved in the broader movement to defend all the legitimate rights which are enshrined in the Constitution.

Com. Bh.V.L.Radha Krishna Murthy, Divisional General Secretary, ICERA and Com. S.Dhanunjaya

Rao, Joint Secretary, ICREA greeted the Conference. Com. G.Kishore Kumar, General Secretary placed the Annual Report which gave an extensive coverage on the recent international and national developments, the issues which pertain to the insurance industry and various activities conducted during the review period. This was followed by the deliberations and the lively debate to enrich the 120 page report. Many comrades who spoke on the report underlined the need for strengthening the organization further on the ideological footage to meet the present challenges in an effective manner and the report was unanimously adopted by the Conference. The statement of accounts was also approved unanimously..

Many resolutions were unanimously passed in the Conference. Campaign on opposing the listing of LIC, opposing the government's policy of disinvestment, immediate settlement of meaningful wage revision, union recognition to AIIEA etc were among the resolutions. The Conference gave a clarion call to make the ensuing Conference of SCZIEF which will be held at Vijayawada in April, 2021 a resounding success.

Com. J.Sudhakar, Com. G.Kishore Kumar and Com. L.Raja Sekhar were unanimously elected the President, General Secretary and the Treasurer respectively for the next term.

While Com. M.Y.V.S.R.Subrahmanyam, DO Unit President invited the guests on to the dais, Com. L.Anand, Divisional Joint Secretary proposed a vote of thanks. The Conference came to an end with the international song, sung by a team of comrades, led by Com. P.Nagaiah, Former Treasurer, ICEU.

Cyclone Relief activities by Vellore Division

Cuddalore District in Tamilnadu was severely affected due to the consecutive cyclones Nivar and Buravi and many people were displaced and forced to shift to the temporary shelters provided by the Government.

A call was given by the Union to liberally contribute to help the people affected in cyclone and within a span of five days, an amount of Rs 2,00,000 was collected and with this amount, relief materials comprising rice and other essentials were distributed to 600 families in 8 villages in cuddalore and chidambaram taluks.



With the guidance and participation of Com K.Swaminathan, Vice President, SZIEF, the relief work was carried out on 19.12.2020 by the Vellore Division Comrades which included Com S.Palaniraj, President and Com S.Raman, General Secretary. The activists of DYFI and CPI(M) help the relief activities and their coordination helped the smooth distribution of relief.

Chattisgarh CM met on LIC IPO



A delegation of CZIEA met Shri Bhupesh Baghel, Chief Minister, Chhattisgarh on 29 December 2020 and submitted a memorandum against IPO in LIC. The delegation explained in detail the long term consequences of this move on the national economy and the interests of the policyholders and sought his support on our opposition to LIC IPO. The Chief Minister supported our demand and assured to write a letter to Prime Minister and Finance Minister. The delegation requested the Chief Minister to move a resolution against LIC IPO in the Chhattisgarh Legislative Assembly.



INSURANCE NEWS in brief

■ A.M. Khan, Dharwad

In USA hospital pricing is negotiated confidentially between hospitals and the employer groups and insurance companies that pay for care, which has obscured market rates that have helped drive up the cost of health insurance premiums paid by employers and workers. Rising hospital prices accounted for about one-fifth of the nation's health spending growth in the last half-century. The US federal government brought in a new law in July 2020 stipulates by which the hospitals will be required to publish the prices negotiated privately with each payer for 300 common services for easy use by consumers, and make public the same information for all their procedures in a format that can be read and analyzed by computers.



Natural catastrophes around the world resulted in \$210 billion in damage in 2020, with the United States especially hard hit by hurricanes and wildfires. The damage, as assessed by the German reinsurer Munich Re, increased from \$166 billion in the previous year, and comes as a warming planet heightens risks. Losses that were insured rose to \$82 billion from \$57 billion in 2019, Munich Re said. They add to the burden of the coronavirus pandemic that has hit the insurance industry hard. As per Swiss Re study natural catastrophes caused USD 76 billion of global insured losses, up 40% from 2019, mostly from secondary peril events such as severe convective storms and wildfires in the US



A working group constituted by the IRDA to study the scope of linking motor insurance premium with traffic violations has recommended adding "traffic violation premium" in every motor insurance policy in addition to motor own damage, basic third party, additional third party, and compulsory personal accident premium.



A host of pharmaceutical companies have opted to buy insurance covers from domestic general insurers for their clinical trials to develop such vaccines in the country. Some of the general insurers who have provided these covers include New India Assurance,

ICICI Lombard General Insurance and Raheja QBE General Insurance. 'Clinical Trial Liability Insurance', as this insurance cover is known, indemnifies the insured for legal costs, damages and compensation for injury or death caused to a research subject participating in a trial. The policy also provides cover for medical expenses in respect of such subjects who sustain injury arising out of their participation in a trial.



Marching ahead with sweeping profit, LIC has booked net profit of Rs.33,085 crore on sale of equities as at the end of first week of January 2021. During the same period last financial year the profit earned by LIC by sale of equities was Rs.18,371.47 crores. LIC has purchased equities worth Rs.64,801 crore during the first nine months of this fiscal year while the figure was Rs.40,510 crore during the same period last fiscal year.



The IRDA is in talks with the petroleum ministry to see if fuel pumps and cooking gas agencies can be used for selling simple insurance products. This, it says, will help expand the distribution channels

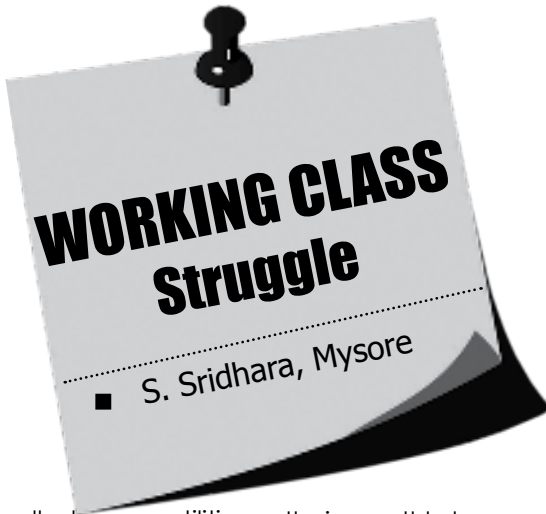


A survey by reinsurance major Swiss Re highlights that there is an increasing trend among Indian consumers in seeking information and buying insurance digitally, especially through payment apps and e-commerce websites due to heavy usage of such platforms since demonetisation.



IRDA has set up a panel of experts to examine the availability of the health insurance products in the country in light of the need of the Indian society and recommend suitable products and processes. IRDAI Chairperson will head the committee and Member (Non-Life) will be the vice-chairperson. Other members of the committee include Nachiket Mor (Visiting Scientist, Banyan Academy of Leadership in Mental Health), A K Chand (Professor and Neurosurgeon, Bangalore), B K Mohanti (Former Professor and Oncologist, AIIMS), K Hari Prasad (Anaesthetist, Hyderabad), and Pankaj Sharma (IRDAI).





WORKING CLASS Struggle

■ S. Sridhara, Mysore

SOUTH KOREA HYUNDI STEEL WORKERS STRIKE FOR WAGE RISE AND BONUS: After 15 rounds of wage negotiations, thousands of workers from 5 South Korean plants of Hyundai Steel struck for 48 hours on 13th and 14th Jan 2021 to demand higher wages and bonuses. The workers want 109 US dollars per person increase in basic monthly pay, a bonus of three month's salary and a special allowance. The company proposed a freeze of basic pay.

BANGLADESHI GARMENT WORKERS DEMAND OUTSTANDING WAGES: Thousands of workers from the Sonargaon Textile Factory in Barishal city in Southern Central Bangladesh demonstrated and marched on 12th January 2021 demanding 8 months unpaid salaries and other arrears.

PROTEST BY COSTA RICAN WORKERS AGAINST PROPOSED IMF AGREEMENT CONTINUE: Since 30th September 2020, workers in Costa Rica have set up road blocks at major border crossing to protest negotiations with the International Monetary Fund (IMF). Workers fear that the proposed agreement, ostensibly to straighten out public finances, would impose austerity measures and tax increase impacting the working class the hardest. This mobilisation called by the National Association of the Public Employees.

FORD SHUTS DOWN OPERATIONS IN BRAZIL, DESTROYING TENS OF THOUSANDS OF JOBS: Ford announced on 11th Jan that it will end its production of cars in Brazil, shutting down its here plants in the cities of Camacari in the state of Bahia, Taubate in the state of Sao Paulo and Horizonte in the state of Ceara. According to Ford, five thousand workers will be laid off in Brazil, but tens of thousands more jobs are directly associated with its production chain. In 2018, Ford announced a world-wide restructuring aimed at a multi-billion dollar reduction in costs. In 2019, the company fired seven thousand white-collar workers and laid off twelve thousand workers as it closed five European plants.

CARE WORKERS IN SWEDEN TO BEGIN INDUSTRIAL ACTION: Around 55,000 workers providing health and social care for the elderly, working for private care company, began an industrial action from 14th January 2021 as the negotiations between the companies represented by the Swedish association of private care providers and Swedish municipal workers union representing workers broke down. The care workers are seeking improved wages and conditions and terms of contracts brought into line with care workers in the public sector. They are also protesting the increased work load resulting from covid19 pandemic in Sweden

UK ENERGY WORKERS PLAN FURTHER WALK OUTS: From 7th Jan to 11th Jan 5 days strike by engineers and officers working for the energy company British gas. The GMB union members voted by an 89% majority for action. The workers are opposed to the company's plan to "Fire & Hire", putting workers on a contract with less favourable conditions and 20% pay cut. Those involved in the strike

included 4000 service and repair engineers, 1700 smart metering engineers, 600 central heating installers, 540 electrical engineers and 170 specialist business gas engineers. The strikers carried out socially distance pickets though out the country. The union announced further action composed off 5, 24 hours strike on January 20, 22, 25, 29 and Feb 1st.

STRIKE BY SERBIAN FIAT WORKERS: Workers at Maqueti Marrelli in Kragujevac, Serbia walked out on 12th Jan, the company is a subsidiary of FIAT, producing bumpers for the FIAT 500 litre model. The workers are opposing reduction of wages. The company blames the pandemic, which had let to decrease in production. However, the company was cutting back production before the pandemic hit.

PROTEST BY IRANIAN MEDICS, TEACHERS & PENSIONERS: Medics, Teachers & Pensioners demonstrated in Tehran on 10th Jan. They were demanding for free medical services and higher pensions. Protest by pensioners took place in other Iranian cities on the same day demanding pension increase.

STOPPAGE BY LEBANESE LAWYERS: Lawyers in Lebanon held strike on 4th Jan 2021 to protest and assault by police officials. The strike let to the suspension of courts for the day.

GHANAIA COCA-COLA WORKERS PROTEST WRONGFUL DISMISSALS: Coca-cola workers at the bottling plant in Ghana protested outside the plant on 11th Jan against company's dismissal of 100s of workers.

KENYAN HEALTH WORKERS SACKED FOR GOING ON STRIKE: Over 500 health workers have been sacked by TAITA-TAVETA county local government in south eastern Kenya, for going on strike in Dec 2020. The sacked were among the 23000 Kenya national union of nurses members, striking to demand PPE and improved working conditions including health insurance.

SOUTH AFRICAN AIRWAYS PILOTS LOCKED OUT FOR REFUSING NEW PAY AND CONDITIONS: 400 pilots refused to accept the terms and conditions for jobs, including new salary scales. They were locked out on Dec 18th by the business rescue practitioners.



According to National Statistical Organisation (NSO), the Indian economy will contract 7.7% in the current financial year, the worst performance in four decades. The GDP contracted by a record 23.9% in the April-June quarter following national lock down. The contraction came down to 7.5% in September quarter. India Ratings & Research said that the NSO projections for GDP growth in FY 21 means that the size of the Indian economy is expected to shrink to Rs. 134.40 lakh crore in FY 21 as against Rs.145.66 lakh crore in FY 2020. However, according to IHS Markit, Indian economy is likely to rebound with an 8.9% growth in the fiscal year 2021.



China's economy grows 2.3% in 2020, the slowest growth in the last 44 years. China will, however likely to be the major economy to have avoided a contraction in a pandemic hit year. China's economy contracted 6.8% in the first quarter, recovered to grow 3.2% in the second quarter, 4.3% in the third and 6.5 % in the last quarter of 2020. According to China's National Bureau of Statistics, the economy had also crossed the land mark of 100 trillion Yuan (\$ 15.4 trillion) for the first time in 2020. A range of stimulus measures, largely led by spending on infrastructure projects, was the main driver of growth in 2020 along with a rebound in exports, which grew 10.9% in December compared to 4% last year. The post-pandemic government support measures helped create 11.86 million new urban jobs, beating the 9 million target and marking a turn around after the first quarter's massive job losses.



According to the German Federal Employment Agency report, the official unemployment figures for December 2020 increased by 2.7 million, more than 4,80,000 in the same month last year, registering a 21.6% increase. The unemployment rate of Germany has increased from 4.9% to 5.9% in a single year. However, according to one assessment, the statistics does not include high number of workers working on reduced working hours. According to one data, nearly 2 million people were on the reduced working hours in October 2020, and when the lock down was announced in April, nearly 6 million people had reduced work time. At the end of December 2019, in Berlin, the capital of Germany,



the unemployment rate was 7.7%, but it rose to 10.1% in 2020. The number of unemployed in Berlin had risen by 52,238 registering an increase of 35%. Among young and migrant people, unemployment rose by as much as 40%.



The United Nation has warned that the rise in Global food prices could spark social unrest. December 2020 saw global food prices

reach a six-year high, with analysts expecting prices to continue to rise in 2021, fuelling inflation and adding to the pressure on families as hunger surges throughout the world. The United Nations Food and Agriculture Organisation's (FAO) food price index has risen to 18% since May 2020. The world grows enough food to feed more than 9 billion people, far more than the current population of 7.6 billion, although up to one-third is wasted through harvesting, distribution, storage and transportation. While the UN had predicted hunger rising to 841 million people by 2030, which is expected to be closer to 909 million in the wake of the pandemic. Last year has seen a huge increase in global food insecurity, affecting the poorest and most vulnerable households in almost every country, including the richest. Feeding America, the United States largest hunger – relief organisation, estimated that more than 50 million people could experience food insecurity, or one in six Americans and one in four children – nearly a 50 % increase from 2019 – by the end of 2020.



In UK, the wealthiest one percent owns 23% or almost one quarter of the country's aggregate wealth, rather than 18% (less than one-fifth) reported by the Office for National Statistics. This was highlighted by the Resolution Foundation research, which highlighted a huge 800 billion pounds, or five percent of aggregate wealth in the UK missed by the latest ONS figures. The Research Foundation notes that " aggregate wealth in UK has risen fast over the past few decades – from around three times national income in the 1970s to over seven times the national income today". The wealthiest 1% of families has around 5 million pound in net wealth – more than 60 times of the average adult. In Britain, 14.3 million people are living in poverty in 2019. This year it is predicted that 40% of children in UK will be living in poverty.



For our FIELD FORCES

■ Arivukkadal, Thanjavur

Best year: LIC is on course to register its best year in terms of profits made from equity market as it has already booked net profit of Rs.33,085 crore on sale of equities in the first 9 months of this year as compared to Rs.18,371.47 crore profit in the entire previous fiscal.

Penal premium: IRDAI is considering to add “Traffic Violation Premium” to motor insurance premium. The Insurance Information Bureau of India (IIB) will coordinate with various States’ Traffic Police and National Informatics Centre to capture the traffic violation data, calculate violation points of each violating vehicle and make this information available to all general insurers through IT system integration with insurers.

Standard Plans: (1)Fire: IRDAI has issued guidelines to insurers to offer three standard products covering the risk of fire and allied perils from April 1. (2)Travel: IRDAI has proposed a standard travel insurance policy, to be launched by 1 April 2021, with common coverage and policy wordings. One of the reasons for low penetration could be the fact that different travel insurance products have different features that may be difficult to understand.

New competitors: >>IRDAI is in talks with the petroleum ministry to see if fuel pumps and cooking gas agencies can be used for selling simple insurance products. >>BSE’s joint venture BSE Ebix Insurance Broking has announced the beta launch of term Insurance of ICICI Prudential Life Insurance Co. With this launch, BSE Ebix now can handle insurance sales across both Term and Endowment policy in Life Insurance segment using its omnichannel digital presence supplemented by the “Phygital” pan India physical presence of BSE Ebix’s thousands of Point of sale Persons (POSPs). >>WhatsApp had recently announced that it is going live with its payment offering after receiving approval from the National Payments Corporation of India (NPCI), is now offering insurance, pension for as many as 34 crore Indian users.

Price index: Online insurance marketplace PolicyX has launched India’s first insurance price index that allows users to observe shifts and trends in the premium prices. The index on a quarterly basis will track prices of health insurance and term insurance plans from leading insurance companies and provide analysis and trends via data analytics.

Go cashless: IRDAI has asked companies to give

more emphasis to cashless insurance claims settlement. And in order to do so, these companies will have to register with 32,000-hospital network—ROHINI, claimed sources. Registry of Hospitals in Network of Insurance (ROHINI) is a registry of unique hospitals in the Health Insurers and Third Party Administrators (TPAs) network in India. IRDAI has also suggested the insurance companies to include robotic surgeries in

their health insurance cover.

Benefit Illustration: Now insurers will be required to disclose benefit/premium illustration, for all health insurance policies issued on individual and floater basis, to the policyholders. In respect of every health insurance product offering individual and family floater options, the benefit illustration with the indicative ages/sum insured will have to be provided by the insurer.

Instant insurance: PhonePe joined hands with ICICI Prudential Life Insurance to unveil a new term insurance policy. The premium starts from as low as ¹ 149 per annum. The policy insures the users for a sum ranging from ¹ 1 lakh to ¹ 20 lakh, depending on the premium amount. Customers can avail the insurance policy instantly on the PhonePe application without any health check-ups.

Penalty: IRDAI has imposed a total penalty of Rs.15 lakhs on Bharti AXA General Insurance Company in two different cases for violation of various provisions concerning motor insurance.

Name change: The IDBI Federal Life Insurance Company has been renamed as Ageas Federal Life Insurance Company after Belgian multinational insurer Ageas Insurance International (Ageas) bought 23% holding.

Acquisition: Flipkart co-founder, Sachin Bansal’s financial service company, Navi Technologies is seeking to acquire Aviva Life Insurance Company. The start-up has reportedly acquired Mumbai-based DHFL General Insurance for USD 14 million, early this year.

Pathetic policyholders: IRDAI in a recent order pronounced the promoter entities of Sahara Life Insurance not ‘fit and proper’. Subsequently, IRDAI also ordered the transfer of the shareholding of Sahara Life Insurance’s promoter entities to any other “fit and proper” promoters within a period of 6 months. Around 3.54 lakh policyholders of Sahara Life Insurance have found themselves in the midst of this legal battle for more than 3 years.

ICPA BANGALORE HELPS SEVA TRUST



The Insurance Corporation Pensioners' Association, Bangalore decided to observe the Pensioners Day in a meaningful manner. It had decided to visit a centre run by Ashraya Seva Trust for the old persons belonging to all religions and castes and provide some help with a few necessary articles on 17th December. But due to covid related issues, this program could not be carried out on that day. However, on January 5, 2021, a delegation led by Com Bhaskar Somayaji, Jt. Secretary, AIIPA consisting of office bearers and activists of ICPA, Bangalore went to the said old age home and hand over the Groceries, Microwave, Iron Box, and boxes of apples.

The inmates were met and enquired about their well-being. Com. Bhaskar Somayaji, Joint Secretary, AIIPA, spoke about the Pensioners Organisation AIIPA/ICPA and its concern for the people. Smt. Rani, Founder of this Trust, spoke and thanked the ICPA for its timely help and spoke about the plight of the inmates there. Since this is a pandemic situation, it was consciously decided not to gather all inmates at a particular place and instead the delegation reached out to all the inmates in their respective floor, maintaining social distance. It was a very successful program and the delegation was overwhelmed by the gratitude of the inmates and the administration of Seva Trust.

DONATIONS

Cuttack Divison Insurance Employees Association	Rs.10000
Com. Lingam, Retd Employee, ICPA Bangalore	2000
Com. D.Manavalan, Vellore D.O. On his retirement	5000
Com. Vijay Malajpure, Jabalpur D.O, on his retirem	2100
Com. T.M.Kumudini,Tumkur -1, Bangalore D.o,on her retirement	2000
Com. K.Ramachandra,HGA,D.O. UDUPI on his retirement	2000
Com. V.V.ASOKAN, Jt.Secretary, Thrissur DO	5000
Com. K.V.Ramana Murthy, Vizag DO	2000
Com. G.Gowri Shankar Rao , Vizag DO	1000
Com,L Uma Maheswari Rao Vizag DO	2500
Com. P Subba Rao Vizag DO	1000
Com. M.Sarada Vizag DO	1000
Com. K.Satyanarayana Vizag DO	1000
Com. GSS.Prasad, vizag DO	1116
Insurance Worker heartily thanks these comrases for their love and affection	

CONSUMER PRICE INDEX

Month	Base 2016	Base 2001	Base 1960
April		329	7509.72
May		330	7532.55
June		332	7578.20
July		336	7669.50
August		338	7715.15
Sept	118.1	340.13	7763.73
October	119.5	344.16	7855.76
November	119.9	345.31	7882.06

Base1960=Base2001x22.8259;

Base 2001=Base 2016x 2.88



CENTRAL ZONE INSURANCE EMPLOYEES' ASSOCIATION

SALUTES

THE GLORIOUS STRUGGLE
OF THE FARMERS
AND EXTENDS SOLIDARITY &
REVOLUTIONARY GREETINGS



2 साल

बाल है अभिमान के
उत्तीसगढ़िया
स्वाभिमान छै

न्याय के साथ आय

- राजीव गांधी किसान न्याय योजना के अंतर्गत 19 लाख किसानों को 5750 करोड़ रु
- 'गोधन न्याय योजना' के अंतर्गत पशुपालकों से गोबर खरीदने वाला देश का पहला राज्य, हर माह औसतन 15 करोड़ रु का भुगतान

समृद्ध किसान, उन्नत खेती

- किसानों का 9000 करोड़ रु का अल्पकालिक ऋण माफ
- बस्तर के लोहंडीगुड़ा में इस्पात संयंत्र के लिए अधिग्रहित 4200 एकड़ कृषि भूमि किसानों को वापस

21 वीं सदी का ढंग, शिक्षा के नए रंग

- स्वामी आत्मानंद इंग्लिश मीडियम स्कूल योजना के अंतर्गत 53 स्कूलों की स्थापना
- माओवादी हिंसा प्रभावित क्षेत्रों में एक दशक से अधिक समय से बंद पड़े स्कूल फिर से शुरू

धरोहरों की सुरक्षा, पर्यटन का विकास

- राम वन-गमन परिपथ का निर्माण
- सिरपुर बौद्ध आस्था केन्द्र का विकास
- सांस्कृतिक एवं ऐतिहासिक केन्द्र के तौर पर देवगुड़ी की पुनर्स्थापना

न्याय के दो वर्ष हर तरफ उन्नति हर चेहरे पर हर्ष

वन आश्रितों को वनाधिकार देने में अद्वल

- अब तक 51 लाख एकड़ भूमि के वनाधिकार पत्रों का वितरण
- वनोपज खरीद में अद्वल, देश में सर्वाधिक तैय्यता संग्रहण पारिश्रमिक, 52 लघु वनोपजों की MSP पर खरीद

औद्योगिक विकास में अद्वल

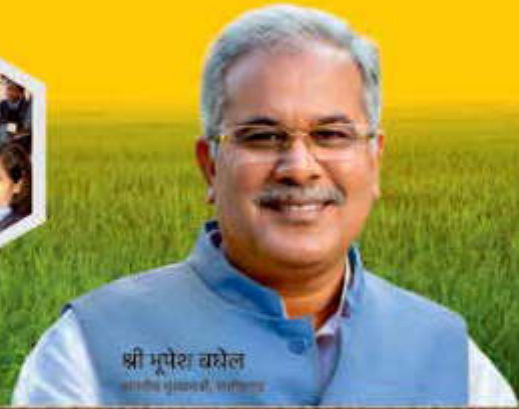
- लॉकडाउन के दौरान आर्थिक गतिविधियाँ जारी रखने में अद्वल
- 858 नए उद्योग तथा रु. 15000 करोड़ रु का निवेश

स्वस्थ नागरिक, बेहतर इलाज

- 'डॉ स्कंधद द्यौल स्वास्थ्य सहायता योजना' के तहत प्राथमिकता एवं अंत्योदय राशन कार्डधारी परिवारों को 05 लाख रु तक तथा अन्य राशन कार्ड धारी परिवारों को 50 हजार रु तक के इलाज की सुविधा
- विशेष जकरतों पर 'मुख्यमंत्री विशेष स्वास्थ्य सहायता योजना' के तहत 20 लाख रु तक की सहायता

सबका स्वास्थ्य, सबको पोषण, सब तरफ स्वच्छता

- 'मलेरिया मुक्त बस्तर अभियान' के तहत एक ही साल में मलेरिया के मामलों में 65% से अधिक की कमी दर्ज
- कुपोषण निवारण में अद्वल - लगभग 15.65 % कमी दर्ज, 77 हजार बच्चों कुपोषण से मुक्त
- 56.32 लाख परिवारों को निःशुल्क साक्षात्
- स्वच्छता सर्वेक्षण 2020 - देश में सबसे स्वच्छ राज्य का खिताब



श्री भूपेश बघेल

उत्तर प्रदेश कृषि, पशुधन