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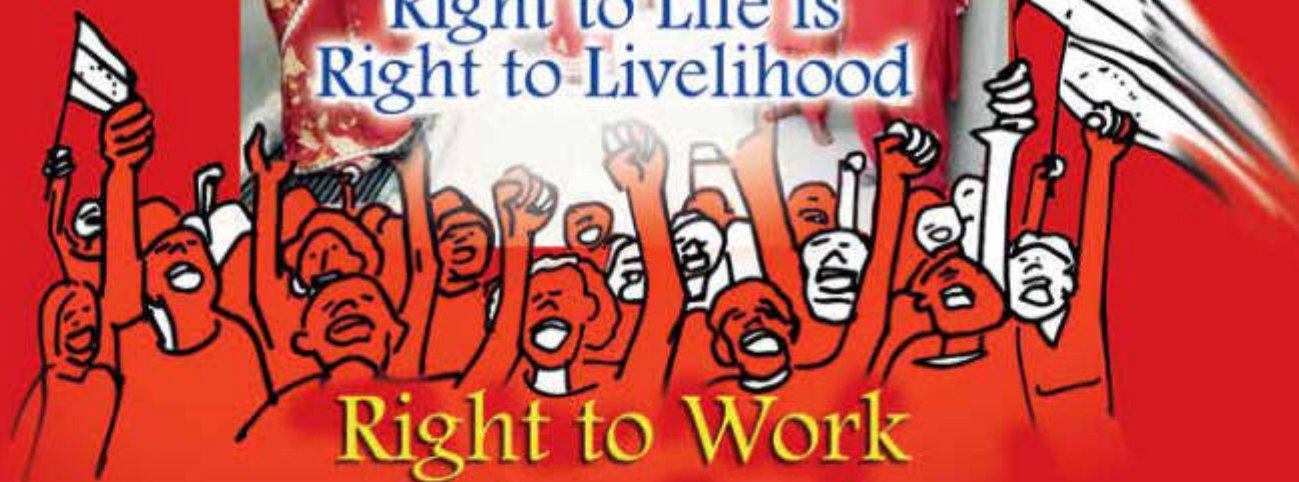
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ECONOMY IN A TAILSPIN WORKERS ARE RESISTING



Right to Life is
Right to Livelihood



Right to Work
must be incorporated as a
Fundamental Right



70th Foundation Day of AIIEA



Com. Sunil Moitra



Com R.P. Manchanda



Com Saroj Chaudhuri



Com R. Govindarajan



Com N.M. Sundaram

We Remember Them
With Gratitude



ECONOMY IN A TAILSPIN -WORKERS ARE RESISTING

The worst fears on economy have come true. The fourth quarter of the financial year 2019-20 recorded a growth of 3.1% pulling down the entire year's growth to 4.2%. This is the worst performance in the last 11 years. Many eminent economists doubt even these growth figures as they feel that the final quarter's figures are overestimated by at least one percent. This decline was seen coming with downward slide in industrial production, low private consumption and practically no new investments. It is clear that economy is yet to come out of the self inflicted injuries of demonetisation and an ill-planned GST regime. The lockdown and Covid 19 would have had marginal impact as it affected only around last 10 days of the financial year.

However the full impact of the lockdown is bound to be felt in the current financial year and many more years to follow. There are different projections on economy for current year by different rating and international agencies. But there is a total consensus that the Indian economy will shrink very badly. It is clear that the country will experience the worst economic contraction in the recent history with fall in tax revenues, slowdown in consumption, lack of investments and exports turning negative. The only saving grace is a relatively better performance by agriculture.

The worst impact of this crisis will fall on the workers and the marginalised sections. It is estimated that more than 120 million workers lost jobs as a result of the lockdown. The plight of the migrant workers is too painful for words to capture. The insensitivity of the State to the sufferings of these workers was baffling. Nowhere in the world, tens of thousands of young, old, women and children were seen walking bare foot, hungry, tired and exhausted on roads to reach their villages. Those who were forced to remain confined to the cities were denied dignity. They were forced to stand waiting for food in long queues for hours. The unimaginable sufferings of these workers who are responsible for building the nation clearly showed the total collapse of all constitutional entities including the judiciary.

This situation demanded a serious intervention from the government to help the most affected sections of the population and for some help to the small and medium enterprises which employ overwhelming numbers of workers. The trade unions demanded that the State must help the vulnerable during this grave crisis. They suggested a direct cash transfer of Rs.7500 per month for next six months to all non income tax paying households

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including unorganised labour registered or unregistered. The Unions also demanded free ration to all working people for six months, strengthening of the MGNREG Scheme and supporting the small and medium business units. The Unions also demanded that the government should ensure that no worker is retrenched, laid off or fired. These were reasonable and just demands in the face of a grave crisis.

The government chose not to consider these demands. Instead the Prime Minister announced to the nation a grand stimulus package of Rs.20 lakh crore amounting to around 10% of GDP without disclosing the details. Finally when the Finance Minister came out with details, it came to light that this much advertised package in reality is a package of loans, liquidity measures and structural reforms to privatise the economy. The package had very little to benefit the poor and vulnerable and an estimated government spending of just around 1 percent of GDP. The Prime Minister claims that this package will revive the economy, take the GDP to the path of growth and make the country Atmanirbhar. These claims sound absolutely hollow.

The government is using the present crisis to push forward its neoliberal agenda when events have clearly proved that neo-liberalism is a failed project. There is a massive attack on the rights of the workers and labour laws are so changed to condemn the workers to slavery of capital. The government has also laid down the agenda for privatising all the public sector enterprises and opening the economy to full blast of both the domestic and foreign capital. Important sectors of the economy like financial sector, ports, mines, space, defence etc are being opened fully for the exploitation of the private capital. The government which speaks of Atmanirbhar Bharat has become critically dependent on foreign capital. Growth has been made a hostage to foreign capital.

These measures are bound to further increase the miseries of the people. We have always held the view that GDP is an imperfect barometer to determine the well being of the people. Many countries have given up the GDP as a measure of well being of their citizens and are attaching more importance to human development indices. Despite the claims of continuous growth since the onset of neo-liberalism, the country today has over 270 million living below poverty levels. The lockdown and the crisis brought about by

Covid-19 would push many more millions into deep poverty. The heavily privatised economy today stands totally exposed in the face of health crisis brought about by Covid-19. The country is paying a very heavy price in terms of sufferings and loss of life in the absence of a strong public health system. In such a situation the measures to open up the entire economy to the private capital would only not hurt the poor, workers and marginalised but national interests as a whole.

The push towards privatisation will have a devastating effect on the insurance industry. The government has already taken measures to privatise public sector general insurance industry by divesting its shareholding in GIC-RE and New India. The consolidation of the three remaining companies in general insurance and their being taken to the capital markets is at an advance stage of preparation. The Government has decided to list LIC to raise the much needed

अर्थव्यवस्था को लेकर सबसे बुरी आशंका सच साबित हुई है। वित्तवर्ष 2019-20 की चौथी तिमाही में 3.1 प्रतिशत की वृद्धि दर्ज की गई जो पूरे वर्ष की विकास गति को 4.2 प्रतिशत पर ले गई। पिछले 11 वर्षों में यह सबसे खराब प्रदर्शन है। कई प्रतिष्ठित अर्थशास्त्री इन वृद्धि के आंकड़ों पर भी संदेह कर रहे हैं, उन्हें लगता है कि अंतिम तिमाही के आंकड़ों का आकलन कमसे कम एक प्रतिशत अधिक किया गया है। यह गिरावट नीचे की तरफ जाते औद्योगिक उत्पादन, कम निजी खपत और व्यावहारिक रूपसे कोई नया निवेश नहीं होने की वजह से दिखाई देती है। यह स्पष्ट है कि अर्थव्यवस्था अभी तक अपने आपको खुदसे पहुंचाई गई नोटबंदी और खराब-नियोजित जीएसटी की चोटों से उबार नहीं पाई है। लॉकडाउन और कोविड 19 का तो इसपर मामूली प्रभाव पड़ा होगा क्योंकि यह वित्तीय वर्ष के लगभग अंतिम 10 दिनों के लिए ही प्रभावित हुआ था।

हालांकि लॉकडाउन का पूरा प्रभाव चालू वित्तवर्ष में महसूस किया जाना है और इसके बादके कई वर्षों तक इसका असर होना तय है। विभिन्न रेटिंग और अंतर्राष्ट्रीय एजेंसियाँ द्वारा वर्तमान वर्ष के लिए अर्थव्यवस्था के अलग-अलग अनुमान हैं। लेकिन कुल मिलाकर सभी की आम सहमति है कि भारतीय अर्थव्यवस्था बहुत बुरी तरह से सिकुड़ जाएगी। यह स्पष्ट है कि देश हालके इतिहास में कर राजस्व में गिरावट, खपत में सुस्ती, निवेश में कमी और निर्यात में नकारात्मकता के साथ सबसे खराब आर्थिक संकुचन का अनुभव करेगा। एकमात्र राहतकी बात कृषि द्वारा अपेक्षाकृत बेहतर प्रदर्शन है।

इस संकट का सबसे बुरा प्रभाव मजदूरों और हाशिये पर पड़े वर्गों पर पड़ेगा। अनुमान है कि

resources to fund the fiscal deficit. Therefore, there is a need to understand the disastrous consequences of these economic policies and make determined efforts to defeat them.

Struggles today are developing in every sector. The restrictions placed to stop the spread of coronavirus and the lockdown conditions have not deterred the workers from waging struggles through innovative methods. It was these struggles that compelled the governments of Uttar Pradesh and Karnataka to withdraw notifications enhancing the working hours. The Electricity Workers have decided to launch serious struggles. The workers in the Coal industry have decided on a three day strike to protest against privatising of coal mines. There are reports of brave struggles by the Asha and Anganwadi workers. The doctors are protesting. Lawyers are agitating. This situation provides an opportunity for bringing together all the sectoral struggles to

build a gigantic common struggle. We shall surely see efforts towards that end in the coming days.

The emerging struggles of the workers should not be limited to just protest actions but present to the people a concrete alternative model of economic development. This economic model must enhance the life standards by attacking concentration of wealth in few hands and work for its proper redistribution. This economic model must make it clear that Right to life is a Right to livelihood as well and therefore the Right to Work must be incorporated as a fundamental right. This economic model while ensuring dignity of life must also respect the nature. It should address the environmental and ecological concerns to save planet Earth. The present economic and health crisis presents an opportunity to frame a new direction for the economy and politics of the country. The working class must not let lose this opportunity.

अर्थव्यवस्था भंवर में—श्रमिक संघर्ष में

लॉकडाउन के परिणामस्वरूप 12 करोड़ से अधिक श्रमिकों ने नौकरियां खो दीं। प्रवासी श्रमिकों की दुर्दशा इतनी दर्दनाक है कि शब्दों में वयां नहीं की जा सकती। इन श्रमिकों की पीड़ा के प्रति राज्य की असंवेदनशीलता चकित करने वाली थी। कहीं भी दुनिया में इस तरह लाखों युवा, बूढ़े, महिलाओं और बच्चों को अपने गाँवों तक पहुँचने के लिए सड़कों पर नंगे पैर, भूखे, थके हुए और चकनाचूर चलते देखा गया। जिन लोगों को शहरों में जबरदस्ती रुके रहने के लिए मजबूर किया गया था, उन्हें गरिमा से वंचित कर दिया गया था। उन्हें घंटों कतार में खड़े होकर भोजन के लिए इंतजार करने के लिए मजबूर होना पड़ा। राष्ट्रनिर्माण के लिए जिम्मेदार इन श्रमिकों की अकल्पनीय पीड़ाएं, न्यायपालिका सहित सभी संवैधानिक संस्थाओं के कुलपतन को उजागर कर देती हैं।

इस स्थिति ने सरकार से एक गंभीर हस्तक्षेप की मांग की ताकि आबादी के सबसे अधिक प्रभावित वर्गों की मदद की जा सके और कुछ छोटे और मझोले उद्यमों को मदद दी जाए जो श्रमिकों की भारी संख्या को रोजगार देते हैं। ट्रेड यूनियनों ने मांग की कि राज्य को इस गंभीर संकट के दौरान कमजोर लोगों की मदद करनी चाहिए। उन्होंने असंगठित क्षेत्र के पंजीकृत या अपंजीकृत श्रमिकों सहित सभी गैर आयकर देने वाले परिवारों को अगले छह महीने के लिए प्रतिमाह 7500 रुपये का प्रत्यक्ष नकद हस्तांतरण का सुझाव दिया। यूनियनों ने सभी कामकाजी लोगों को छह महीने के लिए मुफ्त राशन देने, मनरेगा योजना को मजबूत करने और लघु और मध्यम व्यापार इकाइयों की सहायता करने की भी मांग की। यूनियनों ने यह भी मांग की

कि सरकार यह सुनिश्चित करे कि किसी भी कर्मचारी—मजदूर की छंटनी, बर्खास्तगी या नौकरी से बाहर न हो। इस गंभीर संकट का सामना करने के लिए ये उचित और न्यायपूर्ण मांग थीं।

सरकार ने इन मांगों पर विचार नहीं करने का फैसला किया। इसके बजाय प्रधानमंत्री ने राष्ट्र को विवरण का खुलासा किए बिना सकल घरेलू उत्पाद के दस प्रतिशत के आसपास की 20 लाख करोड़ रुपये के एक भव्य प्रोत्साहन पैकेज देने की घोषणा की। अंत में जब वित्तमंत्री विवरण के साथ बाहर आईं, तो यह पता चला कि वास्तविकता में यह बहुप्रचारित पैकेज अर्थव्यवस्था का निजीकरण करने के लिए ऋण, तरलता उपायों और संरचनात्मक सुधारों का एक पैकेज मात्र है। जीडीपी के लगभग 1 प्रतिशत के अनुमानित सरकारी खर्च के इस पैकेज से गरीब और कमजोर वर्ग के लोगों को कोई बड़ा लाभ नहीं मिलने जा रहा है। प्रधानमंत्री का दावा है कि यह पैकेज अर्थव्यवस्था को पुनर्जीवित करेगा, जीडीपी को विकास के पथ पर ले जाएगा और देश को आत्मनिर्भर बनाएगा। ये दावा बिल्कुल खोखला लगता है।

सरकार वर्तमान संकट का उपयोग अपने नवउदारवादी एजेंडे को आगे बढ़ाने के लिए कर रही है जबकि घटनाक्रम ने स्पष्ट रूप से साबित कर दिया है कि नवउदारवाद एक असफल परियोजना है। श्रमिकों के अधिकारों पर बड़े पैमाने पर हमला होता है और श्रमकानूनों को मजदूरों को पूंजी की गुलामी को मजबूर करने के लिए बदल दिया जाता है। सरकार ने सभी सार्वजनिक क्षेत्र के उद्यमों के निजीकरण और घरेलू और विदेशी पूंजी दोनों के लिए पूरी धमक के साथ सम्पूर्ण अर्थव्यवस्था को खोलने के लिए एजेंडा रखा

है। अर्थव्यवस्था के महत्वपूर्ण क्षेत्रों जैसे वित्तीय क्षेत्र, बंदरगाहों, खानों, अंतरिक्ष, रक्षा आदिको पूरी तरहसे निजी पूंजी के शोषण के लिए खोला जा रहा है। सरकार जो आत्मनिर्भर भारत की बात करती है, वह गंभीर रूपसे विदेशी पूंजी पर निर्भर होगई है। विकास को विदेशी पूंजी का बंधक बना दिया गया है। इन उपायों से तो लोगोंके दुखोंको और बढ़ानेका काम होगा। हमने हमेशा यह विचार रखा है कि लोगोंकी कुशल त्तेमको मापने के लिए जीडीपी एक अपूर्ण बैरोमीटर है। कई देशोंने जीडीपी को अपने नागरिकोंकी सलामती के आकलन के उपाय के रूपमें छोड़ दिया है और मानव विकास सूचकांकों को अधिक महत्व दे रहे हैं। नवउदारवाद की शुरुआत के बाद से निरंतर विकासके दावोंके बावजूद, देशमें आज गरीबीके स्तरसे नीचे 27 करोड़से अधिक लोग जीवित रहते हैं। लॉकडाउन और कोविड -19 द्वारा पैदा हुआ यह संकट और दसियों लाख लोगोंको गहरी गरीबीमें धकेल देगा। घनघोर निजीकरणवाली अर्थव्यवस्था आज कोविड 19 द्वारा लाए गए स्वास्थ्य संकटके सामने पूरी तरहसे अनावृत खड़ी है। देश एक मजबूत सार्वजनिक स्वास्थ्य प्रणाली की अनुपस्थितिमें पीड़ितों और जीवनकी हानि के मामलेमें बहुत भारी कीमत चुका रहा है। ऐसी स्थितिमें पूरी अर्थव्यवस्थाको निजी पूंजी हेतु खोलनेके उपायोंसे न केवल गरीबों, श्रमिकों और हाशिए के लोगोंका ही नहीं बल्कि राष्ट्रीय हितों को भी नुकसान होगा।

निजीकरण की ओर धकेलने से बीमा उद्योग कू विनाशकारी प्रभाव पड़ेगा। सरकारने पहले ही जीआईसी-री और न्यूइंडिया एश्योरेंस में अपनी हिस्सेदारी को विभाजित कर के सार्वजनिक क्षेत्र के सामान्य बीमा उद्योग के निजीकरण का काम कर लिया है। सामान्य बीमा में तीन शेष कंपनियों और उनके पूंजी बाजार में ले जाने का समेकन तैयारी के एक अग्रिम चरणमें है। सरकार ने राजकोषीय घाटेको निधि देने के लिए आवश्यक संसाधनों को जुटाने के लिए एलआईसी को सूचीबद्ध करने का निर्णय लिया है। इसलिए इन आर्थिक नीतियों के विनाशकारी परिणामों

को समझने और उन्हें हराने के लिए दृढ़ प्रयास करने की आवश्यकता है।

आज हर क्षेत्रमें आंदोलन विकसित हो रहा है। कोरोना वायरस के प्रसार को रोकने के लिए लगाए गए प्रतिबंध और लॉकडाउन की स्थितियां भी श्रमिकों को नवीन तरीकों के माध्यम से संघर्ष के रास्ते तलाशने से नहीं रोक पाई हैं। ये वही संघर्ष थे जिसने उत्तरप्रदेश और कर्नाटक की सरकारों को कामके घंटे बढ़ाने के लिए अधिसूचना वापस लेने के लिए मजबूर किया। बिजली कर्मचारियों ने गहन संघर्ष शुरू करने का फैसला किया है। कोयला खदानों के निजीकरण के विरोध में कोयला उद्योग के कर्मचारियों ने तीन दिन की हड़ताल का फैसला किया है। आशा और आंगनवाड़ी कार्यकर्ताओं द्वारा बहादुरी से संघर्ष करने की खबरें हैं। डॉक्टर विरोध कर रहे हैं। वकील आंदोलन कर रहे हैं। यह स्थिति सभी क्षेत्रीय संघर्षोंको साथ लाकर एक विशाल आम संघर्ष के निर्माण का अवसर प्रदान करती है। हम निश्चित रूपसे आनेवाले दिनों में इस दिशामें प्रयास होते हुए देखेंगे। श्रमिकों के उभरते संघर्षों को केवल विरोध कार्यों तक सीमित नहीं किया जाना चाहिए, बल्कि लोगों के सामने आर्थिक विकास का एक ठोस वैकल्पिक मॉडल होना चाहिए। इस आर्थिक मॉडल को कुछ हाथों में धनके एकीकरण पर हमला करके आम जीवन स्तरको सुधारना होगा और इसके उचित पुनर्वितरण के लिए काम करना होगा। इस आर्थिक मॉडल को यह स्पष्ट करना चाहिए कि जीवन का अधिकार एक आजीविका का अधिकार भी है और इसलिए कामके अधिकार को मौलिक अधिकार के रूपमें शामिल किया जाना चाहिए। जीवन की गरिमा सुनिश्चित करते हुए इस आर्थिक मॉडल को भी प्रकृति का सम्मान करना चाहिए। इसे पृथ्वी को बचाने के लिए पर्यावरण और पारिस्थितिक चिंताओं को संबोधित करना चाहिए। वर्तमान आर्थिक और स्वास्थ्य संकट देशकी अर्थव्यवस्था और राजनीति के लिए एक नई दिशा तैयार करने का अवसर प्रस्तुत करता है। मजदूर वर्ग को इस अवसर को खोने नहीं देना चाहिए।



तनाव में कमी की जरूरत

भारत चीन सीमा पर तनाव बढ़ रहा है। 15 जून की रात लद्दाख की गलवान घाटी में हिंसक झड़पों के कारण हुए एक दुर्भाग्यपूर्ण विवादमें, भारतने अपने बीस बहादुर सैनिकों को खो दिया। स्वाभाविक रूपसे राष्ट्र गुस्से में है। बताया गया है कि चीनी पक्षको भी कई हताहतों का सामना करना पड़ा है।

पिछले कई महीनों से लद्दाख में चार अलग-अलग बिंदुओं पर तनाव बढ़ रहा था, जिसमें गलवान नदी, गोगरा और हॉटस्प्रिंग शामिल हैं। पहली झड़प 5 मईको और दूसरी 9 मई को हुई। तनाव को कम करने के लिए, दोनों पक्षों के वरिष्ठ सैन्य कमांडरों की एक

बैठक 6 जूनको हुई। ऐसा प्रतीत हुआ कि यह बैठक शुरुआतमें कुछ समझौते तक पहुंचने में सफल रही जिसमें तनाव और झड़प की स्थिति कम करना तय हुआ कि तभी यह दुर्भाग्यपूर्ण घटना हो गई।

यह चिंताजनक है कि पिछले कुछ वर्षोंमें कुछ सीमाविवादों को लेकर दो सबसे अधिक आबादीवाले देशोंके बीच तनाव बढ़ गया है। दो सालसे भी कम समय पहले, चीन और भारतीय सेनाएं डोकलाममें अभूतपूर्व गतिरोधमें उलझी हुई थीं। सौभाग्यसे, स्थितिको परिपक्व राजनीतिक तरीके से संभाल कर नियंत्रणमें लाया गया। भारत और चीन लगभग 3480

NEED TO DE-ESCALATE THE TENSIONS

The India China border tensions are increasing. In an unfortunate dispute leading to violent clashes on the night of June 15 in Galwan Valley in Ladakh, India lost twenty of its brave soldiers. Naturally the nation is enraged. It is reported that the Chinese side have also suffered a number of casualties.

For the past several months tensions were building at four distinct points in Ladakh including Galwan River, Gogra and Hot spring. The first clash occurred on May 5 and another on May 9. In order to de-escalate tensions, a meeting of Senior Military Commanders from both sides took place on June 6. It appeared that this meeting succeeded in reaching some agreement leading to the beginning of reduction of tensions and disengagements when this unfortunate incident took place.

It is alarming that in the last few years tensions between the two most populous countries have increased over some border disputes. Less than two years ago, China and Indian forces were engaged in an unprecedented stand-off at Doklam. Fortunately, with mature political handling the situation was then brought under control. India and China share a boundary of nearly 3480 kilometres of which there are around 14 points which are under contest leading to repeated rising of tensions.

The last two days have seen intense diplomatic and military efforts to de-escalate the tensions. It is reported that the Foreign Ministers of both the countries held discussions in which their respective country's concerns were expressed. They also said that both the countries believe in peaceful resolution of disputes and are not interested in escalating tensions. The Military Commanders of Indian Army and China's PLA have also had discussions and it is reported that it was agreed to honour the agreement reached on June 9 leading to disengagement.

The rising border tension when both the countries are grappling to meet the Covid 19 threat and the resultant adverse consequences on their economies is really unfortunate. The existing border disputes cannot be resolved soon. It would require years of painstaking political and diplomatic efforts to bring about a workable solution. In the meantime every effort must be taken to ensure that such bloody incidents do not occur again.

The All India Insurance Employees' Association pays it respectful homage to the brave soldiers of Indian Army who laid down their lives in the line of duty and our thoughts are with the families who lost their most loved ones. The Indian people will stand unitedly against any foreign aggression and to defend our territorial integrity.

किलो मीटरकी सीमा साझा करतेहै जिसमें सेलगभग 14 बिंदु हैं जहांपर बार-बार तनातनी होने से तनाव बढ़ता है।

पिछले दो दिनों में तनाव को कम करने के लिए गहन कूटनीतिक और सैन्य प्रयास हुए हैं। यह बताया गया है कि दोनों देशों के विदेश मंत्रियोंन विचार-विमर्श किया जिसमें उनके संबंधित देश की चिंताओंका व्यक्त किया गया था। उन्होंने यह भी कहा कि दोनो देश विवादों के शांतिपूर्ण समाधानमें विश्वास करते हैं और तनावको बढ़ाने में रुचि नहीं रखते हैं। भारतीय सेना और चीनके पीएलए के सैन्य कमांडरो ने भी चर्चा की है और बताया गया है कि 9 जून को जिस समझौते पर बात समाप्त हुई थी उस समझौते को ही पूरा सम्मान देने पर सहमति व्यक्त की गई।

जब दोनो देश कोविड 19 के खतरे और उसकी वजह से अर्थव्यवस्थाओं पर पड़ रहे प्रतिकूल

परिणामोंसे पार पाने के लिए जूझ रहेहैं, इस प्रकार के सीमाविवाद वास्तवमें दुर्भाग्यपूर्ण हैं। मौजूदा सीमाविवादों को जल्दीमें हल नहीं किया जा सकता। इसके लिए लगातार वर्षों तक श्रमसाध्य राजनीतिक और कूटनीतिक प्रयासोंसे कारगर समाधान की आवश्यकता होगी। इस दौरान यह सुनिश्चित करने के लिए हरसंभव प्रयास किया जाना चाहिए कि ऐसी खूनी घटनाएं दोबारा न हों।

ऑल इंडिय इन्श्योरेंस एम्प्लॉईज एसोसिएशन भारतीय सेना के बहादुर सैनिकों को सम्मानजनक श्रद्धांजलि देता है, जिन्होंने अपना जीवन कर्तव्य निभाते हुए बलिदान कर दिया और हमारी भावनाएं उन परिवारों के साथ हैं जिन्होंने अपने सबसे प्रिय लोगों को खो दिया। भारतीय लोग किसी भी विदेशी आक्रामकता के खिलाफ एकजुट होंगे और हमारी क्षेत्रीय अखंडता की रक्षा करेंगे।

Central Trade Unions call for 3rd July as Nation Wide Protest

Prepare for Countrywide Struggle of Non Cooperation and Defiance

The Central Trade Unions (CTUs) in their meeting on 3rd June 2020 congratulated the workers for responding enthusiastically to the nationwide protest call demanding immediate halt to changes in labour laws, abrogating the rights won over after a struggle of 150 years among other demands. The meeting took serious note of the continuous aggressive attack on the workers' rights ignoring all the joint representations to the Government on the matter including the nationwide protest on 22nd May 2020.

The Government not only failed in getting its own orders and advisories implemented in regard to payment of wages to workers, no retrenchments to be carried during lockdown period. Instead, it withdrew its own decision in the face of the case in Supreme Court by the employers of some companies. The Government did not heed to the demand of cash transfer of Rs. 7500/- to all non income tax paying households including unorganised labour (registered or unregistered) for the months of April, May, June, neither the demand for Government support to pay the wages of workers of MSMEs for these three months. The ration to all working people for at least six months to be made available universally also did not find favour with the Government. Neither our demand for workers safe journey home paid attention to.

We re-iterate that the Central Government chose the cover of COVID-19 lockdown to push through its agenda of disinvestment and wholesale privatisation of Public Sector Enterprises, 100 percent FDI in core sectors - Indian railways, Defence, Port and Dock, Coal, Air India, Banks, Insurance etc., steps in favour Corporates of Indian & Foreign brands to usurp natural resources and business of the country while mouthing behind the slogan of Aatma-Nirbhar Bharat. The earlier decisions and those taken during COVID-19 lockdown on privatization/corporatization/commercialization in Defense, Coal, Space science, Atomic energy, Insurance, Banks and most of the PSUs are being pursued with vigour and arrogance. The decision of DA freeze of 48 lakh Central Government Employees and DR freeze of 68 lakh pensioners, which is

also having impact on the state government employees, is not withdrawn despite vehement opposition from Government employees and CTUs. In this background workers from different sectors including Electricity and Asha workers have taken to the path of agitation.

We cannot accept lying down the designs for imposition of slavery on workers through total nullification of all labour laws; nor can we remain onlooker to the Govt project of wholesale privatization of our PSUs through multipronged routes; we cannot silently accept the aggressive structural changes in the agricultural economy in favour of corporate-landlord lobby putting already distressed majority of the agricultural populace in deeper miseries besides endangering food security for the entire people. Trade union movement cannot endorse or cooperate with this process; we have to totally non-cooperate, defy and resist through united struggles such disastrous anti-people, anti-worker and anti-national designs being imposed on the society taking advantage of the lockdown situation in an unscrupulous manner. The Central Government has defied its constitutional obligation.

Hence we the Central Trade Unions, independent Federations and Associations in this back ground have jointly decided to observe Nationwide Protest Day on 3rd July 2020, by the workers and employees of formal & informal sector and service establishments, maintaining physical distancing and other precautions. This programme is in preparation and prelude to further united struggle of prolonged Non-Cooperation and Defiance of the anti-people, anti-national policies of the Govt and in defence of our rights and basic entitlements. Preceding the nationwide protest, to generate awareness about the changes being made in labour laws and other policy issues, the state level joint meeting/seminars/conventions may be held.

We demand upon the Government to immediately hold the long overdue Indian Labour Conference to dwell upon the 12 point Charter of Demands, the labour and trade union rights, issues of job losses, wages, job security, the migrant workers' issues including their journey to home

and return journey to those who desire to join back their work, instead of frequently meeting only the employers and corporates organisations.

We call upon the working class and trade unions of all affiliations to make the programme of Nationwide Protest Day on 3rd July 2020 a massive success throughout the country, in all workplaces and centres in preparation to countrywide united struggles of Non-Cooperation and Defiance to anti-worker, anti-farmer, anti-

people and anti-national policies of the Govt for at least six-months period to defend the rights of the people and save and defend the national economy. The concrete form of Non Cooperation and Defiance including nationwide general strike will be decided by the joint platform of Central Trade Unions and independent Federations and Associations at appropriate time in the next phase after the observance of the Nationwide Protest Day. □

ILO expresses 'deep concern' over labour law changes, appeals to PM Narendra Modi

Prashant K. Nanda (Livemint 25/5/2020)

The International Labour Organization (ILO) has expressed "deep concern" over the labour law amendments and exemptions initiated by several Indian states, and has appealed to Prime Minister Narendra Modi to intervene and give a clear message to states on international commitments.

On 14 May, 10 central trade unions wrote to the Geneva-based ILO highlighting the plight of workers and the violation of ILO convention No 144. They sought its intervention. India is a signatory of ILO convention 144, which calls for tripartite consultations among government, employers and workers.

"Please allow me to assure you that the ILO director general has immediately intervened, expressing his deep concern at these recent events and appealing to the prime minister to send a clear message to central and state governments to uphold the country's international commitments and encourage engagement in effective social dialogue," said the ILO letter addressed to the trade unions. Mint has seen a copy of the letter.

The letter issued by Kiren Curtis, chief, freedom of association branch at the International Labour Standards Department of ILO, said the organization has received a copy of the Indian trade unions' complaints, in which they have requested the ILO "to intervene with the Indian authorities to urge necessary action for the protection of workers' right in light of measures being taken by a number of state governments to undermine labour legislations and international labour standards".

Curtis said ILO will "inform of any observations or comments that may be made by the Indian authorities on the matters that you have raised".

The development assumes significance with states such as Uttar Pradesh, Madhya Pradesh and Gujarat announcing sweeping amendments or exemptions to laws for three years, while others, including Haryana, Himachal Pradesh, Rajasthan, Assam and Odisha increasing working hours to 12 hours per day for three months. Rajasthan has now withdrawn the order on extended working hours, limiting it to eight hours a day.

This is the initial stage of ILO's response, but if the matter escalates further, it may hamper Indian trade in the global market because of violation of the rights of workers. Trade unions said they will escalate the matter and are readying to send another letter to ILO on the issue.

"We, trade unions, have written to the Prime Minister as well and hope he takes note and asks states to protect workers' rights. We are collecting our information on the problems faced by workers all over the country and will share this with ILO in a second complaint letter soon," said Amarjeet Kaur, secretary general, All India Trade Union Congress.

The central unions had written to the ILO that the "government of India supports the blanket exemptions to all establishments from the employers' obligation under all substantive labour laws for a period of three years by the state governments through amendments by executive order or ordinance...empowering the employers to hire and fire workers at their convenience, freezing collective bargaining rights... during the said period."

Indian industries, however, have maintained that the amendments to the laws are required to facilitate the ease of doing business and will promote more investments □

Selling LIC Equity is Anti--National: Letter to FM

The Government has initiated the process of selling a part of its share holding in LIC. It has invited bids to appoint Pre-Transaction Advisor for Initial Public Offering. The All India Insurance Employees' Association, Federation of LIC Class I Officers' Associations and National Federation of Insurance Field Workers of India have strongly protested against this move. Through a letter written to the Finance Minister on June 20, 2020 they have called for withdrawal of invitation and reconsidering of the decision to sell LIC stake. The text of the said letter is as hereunder:

"We are deeply disturbed with reports in some leading newspapers today that the Government has initiated the process of selling part of its stake in the Life Insurance Corporation of India. The Department of Investment and Public Asset Management (DIPAM) under the Finance Ministry is reported to have issued a Request for Proposal (RFP) regarding engagement of pre-Transaction Advisors for assisting DIPAM in the processes related to the IPO of LIC. The workforce of LIC which has made enormous contribution to create the finest financial institution has been opposing the proposed sale of a portion of government holding in LIC for valid and justifiable reasons. We had through our earlier letters to you had contested the reasons given for equity sale in LIC. Our arguments against the equity sale are not on any partisan interests but are based on the interests of the national economy and the Indian society. We had hoped that the government would give a serious look at our arguments and would give us an opportunity to present our case considering the fact that the employees are one of the most important stakeholders in the institution. We are disappointed that no such initiative came from your side.

You aware of the important role LIC has played in industrialisation of the country and continue to play in the nation building activities. Therefore, we do not intend to burden you with details on the glorious performance of our great institution. We would like to mention that the growth of LIC, its expansion and emergence as the largest insurer in the world in terms of number of policyholders and claim settlement has been done entirely through generating internal resources. The government did not make any additional contribution to the initial capital of Rs 5 crore made in 1956 which was enhanced to 100 crore in 2011 due to regulatory issues. On this meagre capital base, LIC today is managing assets in excess of Rs.32 lakh crore. Since this expansion has taken place through funds collected from the policyholders, LIC has functioned more like a mutual benefit society. This is an important fact that has been overlooked while deciding to sell a portion of the stake in LIC.

The objectives of nationalisation of life insurance business by taking over 245 private insurers were to mobilise small savings and convert them into capital for long term investment in infrastructure while at the same time giving total security to the policyholders and ensuring decent returns. The LIC has admirably lived up to these objectives. The equity sale by the government which may ultimately lead to privatisation kills these very objectives. The concept of 'Peoples Money for Peoples' Welfare' will give way to maximisation of profits for the shareholders. This is not in the interests of LIC's 40 crore policyholders or the national economy. It is widely acknowledged that domestic savings play a very important role in the national economies and many economists worldwide hold the view that foreign capital is a poor substitute for domestic savings. In a situation where the country needs huge resources for development, it is necessary the government should exercise control over the domestic and more importantly the household savings. The Prime Minister has called for an Atmanirbhar Bharat and this vision can be successful only when an institution which generates enormous investible surplus every year must remain hundred percent under government control.

We would like to stress again that the move to sell the equity of LIC will severely impact the economy and vulnerable sections of the Indian people. The social objective of providing insurance cover to the weaker sections will receive a set-back. The aim to expand insurance in the unprofitable rural areas too will suffer. Therefore, disturbing the character of LIC will harm the interests of the national economy and the poorer sections of the Indian population.

In the circumstances, we request you to withdraw invitation of bids for appointing pre-Transaction advisors for LIC's IPO and reconsider the decision of disinvestment in LIC. We would be very happy if you can give us an opportunity to meet you personally to present our case.

We assure you of our commitment to LIC and its huge clientele."

Classification of Absence during Lockdown due to Covid-19

The AIIEA, NFIFWI and LIC Class I Officers' Associations have written to the Chairman, LIC on the above subject. The letter of 28/5/2020 is as hereunder:

"The instruction issued by LIC dated 26th May 2020, on the captioned subject matter has given rise to consternation and resentment amongst all sections of the Employees. It takes away much of the goodwill and bonhomie that the initial response of the LIC had generated. We are constrained to observe that the compassion and empathy which informed LIC's instructions in the early period of the lockdown are conspicuous by their absence in this instruction. These instructions have not even taken into consideration the existing provisions on issues relating to Quarantine and Curfew.

The extraordinary situation prevailing in the country due to the Covid-19 pandemic does not seem to have been factored in while classifying absence during the lockdown. We also feel that the all-pervasive sense of foreboding that gripped an entire nation in the run-up to the announcement of the lockdown has not been given due consideration while issuing this Circular. The said Circular makes a blanket provision that absence of all those who left headquarters for personal reasons but could not come back will be treated as Privilege Leave. There were many categories of absence.

For example, there were employees on sanctioned leave prior to the issue of lockdown orders (dated 25.03.2020) and their leave ended during the lockdown period,

there were employees on sanctioned leave prior to the issue of lockdown orders and their leave ended on 21.03.2020 but could not join duty because lockdowns were already in place in some States by that time,

there were also employees who left office on week end on 21st March (22nd March being a Sunday and the day of the much publicised Janata Curfew) but could not come back because some States had already declared lockdown and Public Transport had stopped plying and even Metro and Sub Urban Trains

had stopped running w.e.f. 22nd March 2020; midnight.

One has to appreciate that many States had declared the lockdown much before the announcement of the national level lockdown on 24th of March 2020. It is also to be noted that many of the Employees did not come to the Office on 23rd/24th March 2020, because the LIC had already issued instructions dated 22nd March 2020 asking employees of 75 locked down Districts to work from home.

It must be appreciated that the definition of headquarters has changed over a period of time due to rapid urbanisation and agglomeration and this fact is recognised in determining the service conditions. We can take the instance of our Employees and Officers working in New Delhi. While they work in the NCT of Delhi, most of them reside in the NCR Region. The National Capital Region (NCR) of Delhi, as we all know, covers 24 Districts of three neighbouring States of Haryana, Uttar Pradesh and Rajasthan along with the whole of NCT of Delhi. The Noida, Gurugram and Faridabad, for example, have today become synonymous with Delhi. At a time when even Doctors (medical Practitioners) were not allowed to commute between Delhi and Gurugram because of the restrictions in place, one can imagine the plight of LIC employees. One has to appreciate that there were not only inter State restrictions on movements, there were inter District restrictions, as well. We can take the example of Bhilai and Raipur in Central Zone. These cities are hardly 25.0 kms apart, but Bhilai is in Durg District while Raipur is in Raipur District. The Employees working in our LIC Offices in Raipur but staying in Bhilai could not attend office on 23rd/24th of March 2020 because of restrictions on inter District movements. It is common knowledge that many of our Employees and Officers in Mumbai commute daily from nearby areas like Navi Mumbai, Thane, Kalyan etc. The local

train services, the veritable lifeline of Mumbai stopped plying from 22nd March 2020; midnight. It was, therefore well-nigh impossible for them to attend Office on 23rd March 2020. The same was the position in all the metro cities and countless other centres in different parts of the Country. It would be totally unfair to treat them as absent from headquarters. Many State governments and public institutions while deciding these issues have clearly said that if any employee could not attend Office due to reasons beyond his/her control, that employee should be treated as on work from home.

The absence from headquarters should not be viewed in isolation. The context should also be taken into account. One can imagine the chaos, confusion and utter helplessness caused by the sudden announcement of a complete lockdown. No less an authority than the Honourable Prime Minister of the Country said that the lock down was not a de jure curfew but de facto; it most certainly was. The Officers and Employees of LIC, basically the probationers and trainees, were left high and dry. Without any proper accommodation and bereft of any assured supply of food due to closure of hotels and restaurants, they had no other choice than to somehow scamper home. Therefore, there is a need to treat these cases with more empathy. The future of the young boys and girls who have joined LIC in different cadres by aligning their future with that of the Life Insurance Corporation of India should not be allowed to be blighted by a casual interpretation of the rules.

It is also strange that the Circular issued on 26th of May 2020 directs Employees on suggested quarantine by the Office to seek Privilege Leave. The blanket provisions to direct employees to seek Privilege Leave seem to fly in the face of LIC's long standing and established procedures.

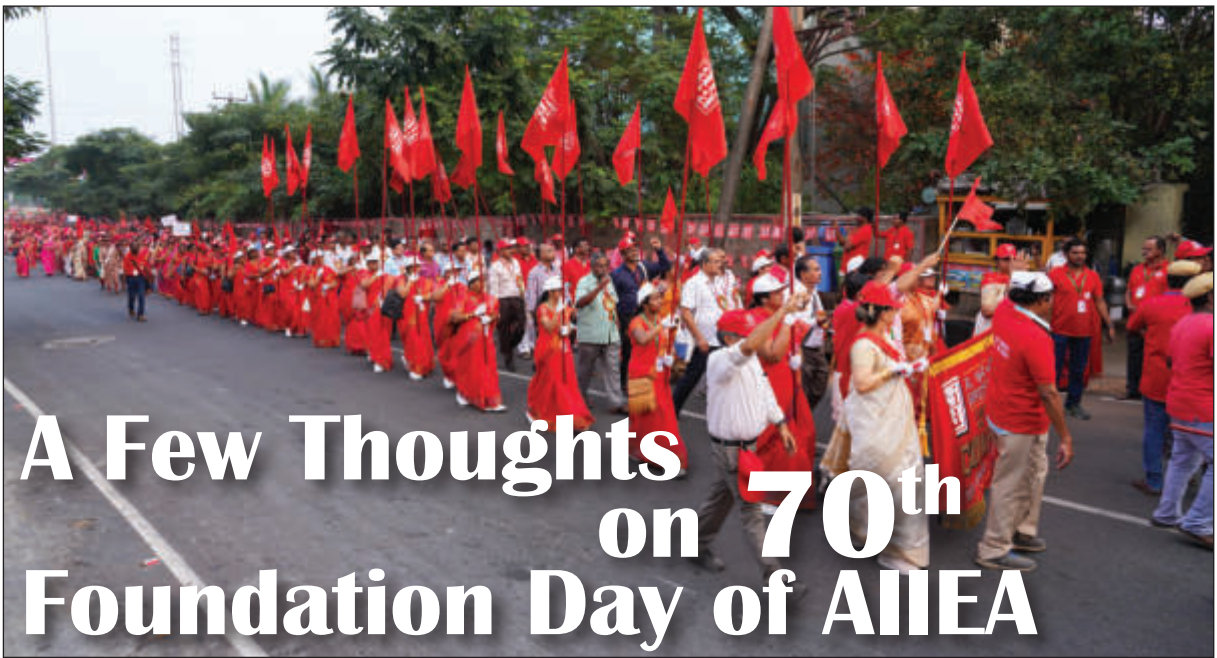
There are clear provisions of Quarantine Leave in our Staff Regulations.

Regulation 68 of the Staff Regulations defines "Quarantine leave is absence from duty necessitated by orders not to attend Office in consequence of the presence of infectious diseases in the household of a Corporation Employee. Such leave may be granted by the competent authority on the certificate of a Medical or Public Health Officer for a period not exceeding

21 days or in exceptional circumstances, 30 days." Going further, the Leave Rules in our OS Manual vide clause VI (g) (i) mentions that once the employee informs the Office of an infectious disease in the household and submits a certificate from a doctor, all the Privilege Leave that was sanctioned to him prior to this date of information will be cancelled and Quarantine Leave will be sanctioned in lieu thereof. This considerate and empathetic provision in our own Manual seems to have been ignored in the Circular issued on 26th of May 2020. A pandemic is surely thousand times more dangerous than an infectious disease in the household. Here, 'orders not to attend Office' is not accompanied by a mere medical certificate. A national level lockdown, as we have all seen and experienced for the first time ever in our lifetime, is much more than 'order not to attend office'. Any violation of this 'order not to attend office', as clearly mentioned in so many of our own Circulars during the period, also meant attracting the penal provisions of Section 51 to 60 of the Disaster Management Act, 2005 and Section 188 of the IPC. Therefore, there is a need to view the entire gamut of issues in line with our extant provisions, particularly Regulation 67 and 68 of the Staff Regulations Act 1960.

Today we are living in extraordinary situations that call for responses of extraordinary nature. The workforce of the LIC cutting across class and cadre barriers, have displayed extraordinary commitment to make sure that the LIC continues to maintain its leadership position in the market. They have shown this exemplary commitment during the period of lockdown also. Employees have unquestioningly co-operated even when the sanitisation and other preventive measures were virtually absent. We have closed our books with a glorious performance in the most trying situations. The Employees will once again take up their assigned tasks with renewed vigour once the situation stabilises. What is needed in the meanwhile; is an extraordinarily sympathetic and considerate treatment to the issues mentioned here.

In the circumstances, we request you to kindly treat all the involuntary absence during the lockdown either as Quarantine Leave or Special Leave."



A Few Thoughts on 70th Foundation Day of AIIEA

Amanulla Khan

We have built a marvellous organisation.....succeeded in sensitising the membership to relate to the sufferings of the marginalised. The magnificent work done by the units of AIIEA in helping the migrant workers in the last two months can make any trade union proud. This is not the first occasion when AIIEA was called to perform its social responsibilities as the past is full of such rich actions of solidarity. There is no denying the fact that a strong organisation with political maturity is the only weapon to defend our gains and fight for our rights.

Yet another eventful year is added to the glorious history of AIIEA. As the AIIEA steps into the 70th year of its magnificent journey, we look back with great satisfaction over the successes achieved against difficult and at times impossible situations. The successes achieved are due to unity of the employees and the unity built on the political beliefs the organisation holds so dear. During this long and arduous journey of 69 years, AIIEA never compromised on the interests of the employees and the political beliefs of the organisation however big the odds were. The founding fathers of the organisation were master masons who laid the first stones of not just a great trade union but also a great legacy of philosophical, economic and humanist thoughts. Remaining loyal to these ideals, the AIIEA today has become a great trade union commanding respect from both the Indian and the international working class. The AIIEA is aware that as it enters the 70th year, enormous challenges await its path. But it is supremely confident of overcoming these challenges with unity within its ranks and through

building up massive networks of working class solidarity.

The 25th General Conference of AIIEA held at Visakhapatnam from 27th to 30th January this year not just laid the path organisation needs to traverse but also signalled a generational change in the leadership of the organisation. The smooth transition in the leadership may surprise other trade unions but not the AIIEA as it is built on the support of the cadre and works through a collective leadership. The 25th General Conference entrusted leadership to the fourth generation of cadres. This youthful leadership has abundance of talent and a mature political understanding necessary to steer the organisation on the correct path. Therefore there is absolutely no doubt that this young leadership will live upto the tasks and noble traditions of the organisation.

Every generation had to confront the challenges of their times and achieve the goals set by the organisation. The founders of the AIIEA had the experience of both the anti-colonial struggle and the post independence

exploitation of the workers by the Indian ruling classes. Therefore, they were clear in their understanding that freedom from colonial rule will not automatically result in freedom from hunger, destitution and exploitation. Therefore, the task of a trade union is not just to secure decent working conditions but also to develop into a broader movement for constructing a society that is fair, equal and just for its entire people. Succeeding in building a great trade union, this leadership passed on the baton in the 1988 Conference at Jaipur to the generation that joined the industry as employees of LIC and groomed in gigantic struggles post nationalisation including the heroic struggle against automation. The 2003 Raipur Conference witnessed yet another change with the leadership passed on to the third generation which was baptised in struggles against split of AIEA, lockout in LIC and the Internal Emergency declared in 1975. No challenge was ever easy but all challenges were successfully met because of the unity in ranks and the correct political understanding. The generation which has now been called to shoulder the responsibility this year have the experience of mass mobilisation of public opinion and halting the privatisation policy of the government for over two decades. Therefore, there is no doubt that the current leadership which is immensely talented will continue to take the organisation to greater heights.

Economic growth must enhance life standards

The challenges the organisation has to confront in its 70th year are economic and political as well as cultural. The primary task of any economic activity is to enhance the life standards of the entire society. But the way economy is run today is to place profits over people and this has made Indian society one of the most unequal societies in the world with vast sections of our people totally left untouched by the economic development. This neoliberal economic philosophy is totally retrograde and hostile to the concept of distributive justice. It demands the State to act as a facilitator to the market for profit maximisation and open up the entire economy for the greed of capitalism. This is the philosophy that demands privatisation of all public assets. The decision to list LIC in the capital markets has to be seen and understood in this context. There is no justification to list LIC and finally privatise it as there were no justification for having such heavily privatised education and health

care systems. We are paying heavy price today as Covid 19 pandemic has struck mercilessly and India struggles to cope up with the disaster with a shattered and debilitated public health system. Therefore, the struggle against privatisation of LIC and public sector general insurance companies cannot be seen in isolation from what is happening to the other sectors of the economy that were earlier benefitted by the presence of public sector. In the circumstances, it becomes clear that while we defend our institutions through struggles, we also need to expose the inequalities in the society and the unfair treatment given to the marginalised. Our campaign against listing of LIC should be converted into a campaign for alternative sustainable economic development model that enhances the life experiences of all citizens respecting the nature at the same time. This requires broadening of struggle by involving all those who have become victims of this path of development and challenge the neoliberal regime for its disastrous economic policies.

Divisive politics weakens class unity

It is difficult to separate economics from politics or vice-versa. Both are closely connected. Whoever controls the economy will also control the politics. Unfortunately today the world is in the grip of authoritarian and autocratic regimes. This is the result of the deep economic crisis globally as also the inability of the working class and progressive sections to present a credible alternative. In the past few years, India has also seen a significant rightward shift in its politics. This rightwing politics is built on prejudices and imaginary victimisation and is sustained on the basis of hate. The polarisation of society on the basis of politics of hate carries with it the potential to disrupt the unity of the working class. The working class which is up against the might of the State which today is under the control of the rightwing cannot win its battle unless it challenges the project that politically mobilises communalism and casteism to strengthen its hold over the State. Today democracy is subverted, all institutions are compromised and there is scant respect for the fundamental rights of the people. If these rights are denied today to a section of the population, there is every danger that everybody loses these rights in due course. These rights are essential for the struggle of the working class for a decent and dignified existence.

But fighting these divisive politics is not easy

as substantial sections of the working class have become victims of the divisive propaganda. It would require enormous efforts to educate and convince the workers that it is necessary to fight the politics of hate in order to protect the class unity and build struggles against class exploitation. The organisation needs to take urgent steps in this direction.

We have full faith in the youth

The next one decade will see large number of employees on roll today going out of books due to retirements. The resultant vacancies are to be filled by a generation which is born in the post liberalisation period. This generation has to give the future leadership to the organisation. In the past year 8000 Assistants have been recruited in LIC and there is a possibility of many more recruited in the coming years. Considerable numbers of young employees have joined our ranks in the General Insurance. This generation has been brought up on the values that define neoliberal project. This project is based on individualism, uncaring towards society and cultural degradation. The neoliberal project also considers organised trade union movement as an obstacle for economic development and unhealthy for society. However, we are confident that the actual life experiences will disabuse the minds of this generation and they will become great soldiers in the army of the working class. They will realise that but for the working class movement the life of the worker would have been much worse and democratic rights would have vanished. The youth is our hope and we are confident they will live upto our expectations. Today if we look around the country, it was the students who led the battles for democracy and protection of fundamental rights. The struggles to protect the religious, linguistic and cultural plurality and the constitution were waged in the campuses. Therefore, we must have immense faith in the young generation and take proper steps to inculcate in them the glorious traditions and noble values of the working class movement.

Tasks relating to our Institutions

Apart from the challenges of privatisation of public sector general insurance companies and listing of LIC, there are many other issues relating to the institutions that the organisation has to take note. The consolidation of the private sector through mergers and acquisitions would challenge the market dominance of our

institutions. Retaining the market domination would require both innovative ideas from the managements and our cadres spreading our political beliefs and understanding of the public sector to the people of our country. With the rapid growth of technology, there is potential to replace labour by adopting higher technology. This danger is real for the service industry. The experiences under Covid 19 have demonstrated that the work pattern itself can undergo a change. This demands vigilance and ability to draw out a correct balance between the job security and the technological need of the institutions. There is also a need to launch a struggle on the demand for respecting industrial democracy by recognising the representative character of the unions.

Look to the future with confidence

We can claim legitimate pride that we have built a marvellous organisation. We have succeeded in sensitising the membership to relate to the sufferings of the marginalised. The magnificent work done by the units of AIEA in helping the migrant workers in the last two months can make any trade union proud. This is not the first occasion when AIEA was called to perform its social responsibilities as the past is full of such rich actions of solidarity. There is no denying the fact that a strong organisation with political maturity is the only weapon to defend our gains and fight for our rights. Today the government is bent upon delegitimizing the trade unions and de-unionisation of workers. The actions it is taking will make functioning of genuine trade unions extremely difficult. But then, there is no choice other than confronting these challenges and winning battles through class unity. The AIEA believes that a genuine trade union cannot rest on its achievements; it must continuously march towards the final destination it has set for itself. That destination is the construction of a society that is equal, just and fair. Yes, it may take years or decades to reach that destination but there is absolutely no doubt that ultimately the working class would succeed in constructing such a society. I would like conclude with a beautiful couplet from a famous poet.

मंज़िल मुझे मिले न मिले इसका गम नहीं
मंज़िल की ज़ुस्तज़ू में मेरा कारवां तो है

*Destination I reach or not
matters does not much
Towards that destination
my caravan continues to march*



PANDEMIC & WOMEN

If we look at the impact of Corona purely as a physical illness, it appears to affect women less severely. But it has devastating social and economic consequences for women and children. For getting through this pandemic together, to recover faster and to build a better future for everyone, gender equality and women's rights are essential. While the Government takes steps for recovery of the economy, there is a need to formulate gender sensitive policies.

M Girija

Covid-19 pandemic affects different groups of people differently. In fact, the pandemic deepens and magnifies all existing inequalities. Early data indicated that mortality rates from Covid-19 may be higher for men. If we look at the USA, twice as many men have been dying from the virus as women. According to data from China, the overall death rate is 4.7% in men whereas it is 2.8% in women. In India also, data pertaining to May 2020 show that 64% of patients were male. If we look at the impact of Corona purely as a physical illness, it appears to affect women less severely. But it has devastating social and economic consequences for women and children. A report of UN shows that this pandemic could reverse the limited progress that has been made on gender equality and women's rights. Therefore, there is a need to understand the social and economic crisis of Covid-19 through the lens of gender. Let us have a look at these impacts in domestic front and economic front.

1) Domestic front

Even in normal times, women face extra burdens as they shoulder a greater portion of household chores. Globally, women's timeshare for domestic work is thrice compared to that of men. According to NITI Aayog 2017 data, even before the pandemic, the unpaid care burden on

women in India is 9.8 times more than that of men. A study of Aliya Hamid Rao, a sociology professor at Singapore Management University shows that even when men were unemployed and their female partners were the ones working full time, men still would not shoulder a greater portion of household chores. This disparity in timeshare for domestic work tends to foster a culture steeped in gender discrimination and patriarchal norms. According to a recent survey carried out for the New York Times during the April lockdown amongst 2,200 Americans, 70% of women said that they are now either solely or mostly responsible for household chores and 66% said they are handling childcare. In such a situation, the efforts taken by the respective Governments to flatten the curve have increased manifold the burden on women for managing and completing domestic chores. For example, even in normal times, women in Mumbai who lack access to a household water connection, spend nearly two hours of their morning standing in line for water at a dripping community water taps. Now, owing to high summer temperatures, all family members being at home and the emphasis on frequent hand-washing, the household water needs have swelled. Because of this, women are forced to spend much more time in collecting water for the family. These women are forced to step out in the

wee hours of the morning to buy water and they often face sexual and verbal harassment. The drone cameras deployed by the police personnel in Tamilnadu to ensure maintenance of the social distancing, pose a big challenge to the women who don't have toilet facilities in their houses as they could not find out some private place to attend to the nature's call.

The pandemic has also led to a horrifying increase in violence against women. Frustrated, unemployed, struggling to access tobacco and alcohol, several men are unloading their anger through physical, verbal and sexual assault. The surge of violence is affecting millions of women who belong to all classes in the society. The British Charity Women's Aid says that social distancing and self-isolation will be used as a tool of coercive and controlling behaviour by perpetrators. The experience shows that domestic, sexual and gender-based violence increases during crisis and disasters. During the 2014-16 Ebola and 2015-16 Zika epidemics, this has happened and now during the Covid-19 pandemic also, this is happening. Nearly one in five women worldwide has experienced violence in the past year. Many of these women are now trapped at home with their abusers. Cohabitation with the abuser and his family is a very big risk for these women and children. When the Tamilnadu State Committee of All India Democratic Women's Association posted "Helpline Numbers" in its Facebook wall, within 48 hours 13 calls were received and on an average 7 calls were being received per day during the lockdown period. This shows how terribly the domestic violence has increased during this period. Pandemic threat has deserted and emptied many of the streets, and this puts a

concern on the safety and security of women. Apart from this, a data reveals that there has been 70 lakh unplanned pregnancies during this period. This also increases the pressure on the women.

2) Economic front

Women are economically more vulnerable. Globally, women's financial position is weaker than men's and their position in the labour market is also less secured. There is going to be an increased and stark gender gap in the livelihoods of the women during and post pandemic. As far as the unorganised sector is concerned, women will bear the brunt of job loss and economic downturn in various ways. Nearly 60% of women around the world work in the unorganised sector, earning less, saving less and at a greater risk of falling into poverty. It is expected that the already existing wide gender pay gap in India (33% in 2018) will further worsen during the post covid-19 period as the markets fall and businesses close. According to a joint report by Bain & Company and Google published on 2nd March 2020, the already one of the world's lowest labour force participation rate among women in India, was on a downward slide. And now, this will continue to slide further with the pandemic, as many aspects of economic fallout are likely to reduce job prospects for women. Due to this, the position of women in families and society is going to get damaged.

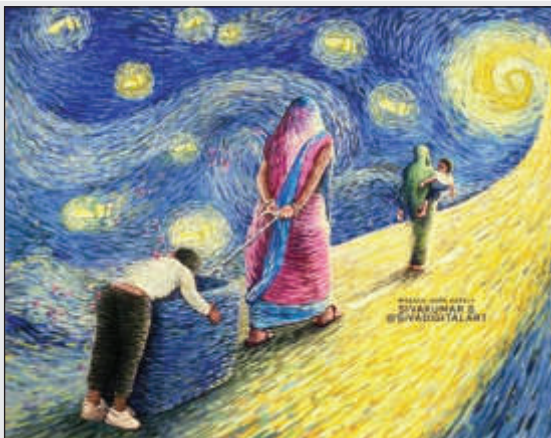
The Covid-19 outbreak is going to have a long term economic and sociological consequences. For getting through this pandemic together, to recover faster and to build a better future for everyone, gender equality and women's rights are essential. We are all aware that gender-equal

On the domestic front the measures taken by the Governments to flatten the curve have increased manifold the burden on women for managing and completing domestic chores. The experience shows that domestic, sexual and gender-based violence increases during crisis and disasters. On the economic front also, the already world's lowest labour force participation rate among women in India, will continue to slide further with the pandemic, as many aspects of economic fallout are likely to reduce job prospects for women.



societies are more prosperous and sustainable than those with deep gender disparities. While the Government takes steps for recovery of the economy, there is a need to formulate gender sensitive policies. In short, the policy response must be structured around rebuilding economies and societies in such a way that empower women to lead safe, productive and fulfilling lives. For this, there is a need to urge upon the Central and State Governments to give gender equality a top priority and undertake the following steps.

- 1) At a personal level, there is a need to realise that home is a place for everyone and so are the responsibilities related to maintaining and managing it. It is to be ensured that family members share domestic chores along with the women.
- 2) Government should ensure that there is adequate vigilance in the streets for safety of the women.
- 3) Government should ensure that domestic violence survivors get safe shelter, counselling and legal aid by allocating sufficient funds.
- 4) The Labour Department of the Government should ensure that no retrenchment in any form is implemented by the employers. And also ensure that all employers provide adequate protective gears, viz., masks, sanitisers, etc., for their workers.
- 5) During this pandemic period and post pandemic period, women's timely access to necessary and comprehensive sexual and reproductive health services such as maternal health services, safe abortions, contraceptives, etc., needs to be ensured.
- 6) Financial assistance to be extended to those women who have lost their livelihood.
- 7) Distribute Loan amount to women through self-help groups.



Courtesy: Sivakumar, Sivadigitalart

The appearance of the COVID-19 pandemic has turned our familiar world upside down within a span of barely a few months. As governments the world over struggle to contain it, unemployment is shooting up, supply chains of food and essentials have been disrupted, and we see dark clouds of economic recession. Amidst such misery, it is natural to feel despair. But at the same time, we must realise that this is a critical moment for reflection, for re-examining our way of life, and striving to emerge from this with hope.

People have many reasons for disappointment. The world over, several political leaders have flip-flopped over policy, causing uncalled for surges in infection rates and mortality. In many countries, the disease continues to spread, and we live in the shadow of a second wave.

As Indian citizens we are especially concerned about the fact that in India, not only has the incidence of COVID-19 continued to surge, our workers, the migrants, and millions of small, self-employed individuals, have been hit by an unprecedented economic crisis. While the visible cost of the pandemic in terms of the lives lost are being counted by the day, the invisible cost of hunger and impoverishment of the most vulnerable sections of our society is yet to be effectively addressed. The way we treated our workers, the poor and the migrants, particularly women, is tragic. Many of them had travelled great distances, driven by abject poverty, to find work. The compulsion to leave one's own land, village and home to barely make ends meet is sad. The fact that with the sudden lockdown, we left them stranded without work and pay, and let them walk hundreds of miles to get to their families and homes, with many of them collapsing on the way, will go down as a low point in our nation's history. This is a matter of collective shame for all of us.

This is not the time for politics. It is a time for us to come together and marshal the best ideas and actions to build a safety net for the most vulnerable people in society, and to transform the structures of our economy so that, when we come out of the pandemic, our economy can grow and prosper for all.

The pandemic came at one of the worst possible times. India's economy has been in deep trouble since 2016. In 2019-20, even before the pandemic happened, our GDP growth had dropped to 4.2 per cent, the lowest growth seen



A TIME FOR EMPATHY

Crisis also brings opportunity for building a nurturing economy. Our economic and political policies must not be ends in themselves, but instruments for building a society that is secular, inclusive and nurturing, where people of all religions, caste, race and gender feel wanted and at home.

Kaushik Basu , Ela R. Bhatt (Courtesy: Indian Express June 19, 2020)

in the last 11 years. With oil prices at a historic low, this should never have happened. By December 2019, the growth of non-food bank credit, which is a good indicator of overall economic robustness, had dropped to below 7 per cent, the lowest India has seen in the last 50 years.

After the pandemic arrived, matters, of course, got worse. In March, \$16 billion of foreign capital exited the country, which is an all-time record for India. After the lockdown, India's unemployment rate shot up to a record high of 23.8 per cent in April. In the same month, Indian exports dropped by 60 per cent, one of the biggest drops seen in any emerging market economy in the world. There is a genuine risk that this year our growth will plummet to an all-time low since India's Independence, beating the record plunge of 1979-80.

We write this article to remind ourselves that a time of crisis is time for empathy. In the words of Mahatma Gandhi, this is time to "recall the face of the poorest and weakest man you have

seen and ask yourself if this step you contemplate is going to be any use to him." This is a principle that has made its way into modern philosophy via the work of John Rawls. Clearly, the way we acted in protecting ourselves and our friends, as the pandemic broke, leaving the working class to fend for itself, took us far away from Gandhiji's principle.

We write this article with the hope of building a nurturing economy. Our economic and political policies must not be ends in themselves, but instruments for building a society that is secular, inclusive and nurturing, where people of all religions, caste, race and gender feel wanted and at home. None of us would be here if we were not nurtured in our infancy and childhood. Yet, so often we forget this and are blatantly exploitative in our interactions with society, impoverishing others to enrich ourselves and creating our own economic wealth at the cost of the ecosystem's wealth. The outcome of such behaviour is a threefold crisis which describes India's current

predicament — rising poverty and unemployment despite abundance, rising intolerance and violence, and environmental catastrophe.

We have hope for India's future. There is a lot in the nation's culture and wisdom that we can draw on and try to lead a life that nurtures the soil and creates an environment which sustains future generations. We should strive to create a society that respects knowledge, science and technology, and culture. We must try to live life by Immanuel Kant's Categorical Imperative: Act only according to that maxim whereby you can, at the same time, will that it should become a universal law.

We are ambitious for India. But our ambition is not to make India the richest nation in the world. We want India to be an example of an equitable society, where people are not abandoned without income and work, where no one feels the insecurity of being a minority, and of being discriminated against. We are aware that there have been injustices in history, injustices of one group against another. But it would be a tragedy if we remained forever victims of history, extorting an eye for an eye. Let us hope that through the suffering and pain of this pandemic, from amidst the despair of our current times, will emerge such a nurturing world.

Basu is Professor of Economics and Carl Marks Professor at Cornell University. He was formerly Chief Economic Adviser to the Government of India, and Chief Economist of the World Bank. Bhatt is the Founder of Self-Employed Women's Association (SEWA), Chancellor of Gujarat Vidyapith

Courtesy: Mir Suhail



On May 28, during the hearing, in the Supreme Court heard in the *Suo Moto* case regarding the plight of migrant labourers stranded in different parts of the country due to the lockdown, the Solicitor General (SG) Tushar Mehta argued that the Centre is doing a lot but there are “Prophets of Doom” who spread negativity. He also said that these “armchair intellectuals” do not recognize the nation’s effort.

The SG then went on to narrate the story of the vulture and the child photographed by Pulitzer prize-winning journalist Kevin Carter during the famine in Sudan — “There was a photographer who went to Sudan in 1983. There was a panic-stricken child. A vulture was waiting for the child to die. He photographed it and the photo was published in NYT and the photographer was awarded the Pulitzer Prize. He committed suicide after 4 months. A journalist had asked him – what happened to the child? He said I don’t know, I had to return home. Then the reporter asked him – how many vultures were there? He said one. The reporter said – no. There were two. One was holding the camera...”

It turns out that the story narrated by the Solicitor General was doing the rounds on WhatsApp among supporters of Prime Minister Modi since at least a week before. In an attempt to silence any criticism of the government, the message draws parallels with Kevin Carter’s story and compares those highlighting the misery of the migrant workers to vultures. Tushar Mehta got the year of the famine wrong but narrated the rest of the story almost verbatim.

The photograph of the starving child and the vulture is regarded as one of the most iconic images that came out of the 1993 famine in Sudan. Kevin Carter, the South African photojournalist, had committed suicide a few months after being awarded the Pulitzer prize for the image.

The photograph first appeared in the New York Times on March 26, 1993. believed he did not help the

Contd on Page 20

Beyond the legal counsel's predicament

The 'vulture' remark is only a distillation of cultivated impatience with structures of accountability. A cultivated mindset is at work. It seeks legitimacy for itself from the paraphernalia of an elective democracy but uses the democratic mandate to chisel away at the core of democratic arrangement. It is simply loathe to give answers or explanations of any kind to anyone.

Harish Khare



(Courtesy: The Hindu JUNE 06, 2020)

Rather unfairly, **Solicitor-General of India Tushar Mehta** has been hauled over the coals for his recent performance — or, 'outburst' as legal correspondents chose to call it — when the Supreme Court had, on May 26, **decided to take suo motu note** of the migrants' pitiable plight in the wake of the nation-wide lockdown. Tushar Mehta is a combative lawyer; he is not a jurist who needs to summon gravitas or scholarship; he is not a Fali Nariman nor is he a Soli Sorabjee. Nonetheless, he has earned the reputation of a skilful adversary who does not flinch back from a scrap in the court room. He does his professional best for his client.

A political appointee

And, his client is none other than the Modi regime. It is necessary to remind ourselves that a Solicitor-General is a political appointee; which means that whereas Article 76 of the Constitution of India places the Attorney-General of India decidedly on an elevated perch, the Solicitor-General gets to play a nickel-and-dime role. He becomes very much a part of the ruling establishment's inner clique, and cannot escape being sucked into the regime's daily fights and fancies. He cannot have a role or personality outside the preferences and predispositions of the government of the day. Solicitor-General Mehta's critics are perhaps not being fair to him when they accuse him of being disagreeably aggressive or needlessly arrogant; after all, he is only reflecting his client's temperament, his impulses and inclinations to the best of his ability. He is simply an instrument, a sharp and sometimes blunt instrument.

Many have indignantly found Mr. Mehta's invocation of 'vulture' metaphor as particularly unacceptable and offensive slur on the entire journalistic fraternity. It did perhaps border on

blasphemy because it was uttered in the nation's highest judicial forum. Mr. Mehta has subsequently tried to clarify [in an interview with *The Times of India* of June 1, 2020] that his 'vulture' imprecation was not directed at journalists; he is entitled to a benefit of the doubt. And though it can be no consolation, it is sobering to recall that equally invidious insults and innuendoes have been hurled at the media by the ruling establishment. Mr. Mehta's aspersion pales in comparison to **Gen. (ret'd) V.K. Singh's 'pressstitute' disparagement**. Yet, again, it is not the personal inclination of a law officer or a cabinet minister that should detain us for too long; rather, it is the collective sentiment of the regime he represents that needs to be scrutinised by every democratic soul.

Let there be no mistake. A cultivated mindset is at work. It seeks legitimacy for itself from the paraphernalia of an elective democracy but uses the democratic mandate to chisel away at the core of democratic arrangement. It is simply loathe to give answers or explanations of any kind to anyone.

Blunted institutions

It is hardly a secret that these last six years, the Modi regime has quietly but diligently and systematically made dysfunctional — without dismantling — all the established institutions designed to prevent abuse of authority. Offices such as the Central Vigilance Commission, the Lokpal, the Central Information Commission, the National Human Rights Commission, India, the Election Commission of India, etc. have been rendered less than paper tigers. With considerable finesse and with admirable street-smartness, the regime has seen to it that no Vinod Rai would be allowed to strike out on his/her own.

The Modi crowd believes, sincerely and righteously, in the correctness of its chosen path;

it mesmerises itself with the notions of integrity and commitment of its personnel and leaders and their infinite wisdom. It resents democratic opposition. Not surprisingly, such a regime sees no need to lend an ear to the 'vultures' in the media or the non-governmental organisations.

The migrant issue

In its determined preference to strike continuously a pose of decisiveness and bold leadership, the incumbent regime not only failed to anticipate the consequences of its sudden, abrupt and panicky lockdown decision; it also refused to see the millions of half-starved citizens trekking back to the safety and security of their villages. It was perhaps with a clear conscience that the Solicitor General could tell the top court that the government had the migrant issue well under its competent hands.

Here is a law officer who had secured from the apex court a kind of *carte blanche* for his client to carry on with its confused nostrums. Perhaps the Court had felt that given the enormity of the COVID-19 challenge, the government was entitled to make its mistakes and blunders as also to its insensitivity and cynicism. Thanks to persuasive arguments from the Solicitor-General, the Hon'ble judges probably felt that it was not their business to take note of immense hardship inflicted on millions of our own citizens. Mr. Mehta had secured for his client a free hand to carry on with its hit and trial experimentations.

A tragedy could easily be foretold. A regime which has chosen to deprive itself of genuine sources of information finds itself left high and dry when human misery on an unprecedented scale grips vast swathes of our citizens. Because the regime has developed a considered contempt for the free and independent media, it simply refused to see the images of millions and millions of hapless citizens migrating back to their villages. Confronted with an unexpected crisis of unknown dimensions, the regime righteously resented anyone who pointed out the limits of its sloganised approach to governance.

When the Court acted

Then, much to the regime's consternation, suddenly the Supreme Court had allowed itself to be goaded to seek answers from the government for its bureaucratic insensitivity, for its political arrogance, for its policy confusion and its administrative clumsiness. It was this *volte-face* that probably produced the Solicitor General's famous outburst. It is possible to suggest that Mr. Mehta's anger was directed not so much against the vultures among the journalists as it was an expression of impatience with the highest court.

Unspoken resentment was that the Supreme Court was seeking an explanation from the government after lending its ear to those who have no knowledge of the 'ground situation'. But the government would not share information about the 'ground' with anyone. The other day, three professional associations of epidemiologists, public health practitioners and social medicine experts have **called out the clumsy and confused decision-making** practised by the Leader-driven power structure. Millions have paid a heavy price for the regime's arrogance and incompetence.

Yet, the government would not countenance any discussion of its mistakes and missteps. Over the years the regime has used a heavy-handed approach to put its critics in their place. It has brought to bear overwhelming resources, power, prestige and skills to fix its critics, however small or scattered. Neither a Sudha Bhardwaj nor a Gautam Navlakha nor the Pinjra Tod activists in northeast Delhi will be allowed to mobilise dissent and disagreement against the regime.

It is this groupthink of intolerance and impatience that was on display in the Supreme Court on May 26. Unlike in the vastly popular Hindi TV-serial, *Taarak Mehta Ka Ooltah Chashmah*, Solicitor-General Mehta can be very much said to be using a custom-made pair of spectacles, prescribed by the regime's in-house optometrists.

(Harish Khare is a senior journalist based in Delhi)



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child and shot a photograph instead.. A profile on his life and death in TIME magazine said that the Pulitzer attracted "the critical focus that comes with fame." Some journalists in South Africa called his prize a "fluke," alleging that he had somehow set up the tableau, said the article which has no mention of a conversation between another journalist and Carter where he was called a vulture.However, in another article on the most iconic photos in the world, TIME magazine wrote, "As he took the child's picture, a plump vulture landed nearby. Carter had reportedly been advised not to touch the victims because of disease, so instead of helping, he spent 20 minutes waiting in the hope that the stalking bird would open its wings. It did not. Carter scared the creature away and watched as the child continued toward the center. He then lit a cigarette, talked to God and wept."

Therefore, as it seems, Carter chased away the scavenger to help the child. He could not lift the child because journalists were advised to not touch victims of famine because of disease.

There is no literature claiming that the vulture and the child photograph was the reason for his death.

(from Solicitor General Tushar Mehta quotes false WhatsApp forward in Supreme Court
by Sam Jawed, Courtesy: Alt Nnews, 30th May 2020)



A Stock Market Boom amidst a Real Economy Crisis

Myth of Stock Market being a barometer for real economy has finally busted. Opposing any fiscal stimulus, finance capital forces an exclusive reliance on monetary policy of maintaining high stock prices through monetary policy even when the real economy continues to languish and this will now become a general one across the capitalist world.

What will, however, prevent such a policy-stance from getting ensconced either in the US, or anywhere else including India, is the resistance of the working people. A situation where monetary policy is devoted exclusively to protecting the corporate-financial interests while the working people continue to suffer from high unemployment and acute distress will be resisted by them.

Prabhat Patnaik , Courtesy; Macroscan, June 22, 2020

SOMETHING very odd is happening in the United States. The coronavirus toll keeps rising with no end in sight. The economy has virtually collapsed with more than 40 million people filing for unemployment. Thousands are out on the streets protesting against the rampant racism that marks that society. Relations with China have reached a nadir. Altogether, as philosopher Cornel West put it, the US is showing every sign of being a "failed social experiment". And yet there is a veritable boom in the US stock market. The stock market index Nasdaq has increased by more than 40 per cent since March 23 and is now "within striking distance of all time highs" as one commentator put it.

The myth of the stock market being a barometer for the real economy has finally busted. Some would contest this with the argument that the divergence between the two is

only temporary, and that unless the real economy recovers the stock market "bubble" will burst. This however fails to take into account the specificity of a neoliberal economy whose central feature is the hegemony of finance.

In such an economy fiscal deficits are kept restricted, and so are taxes on capitalists, with even the earlier corporate tax-rates being reduced. Fiscal policy therefore is ruled out as an instrument for overcoming recessions, and the entire onus falls on monetary policy. And monetary policy is itself meant to work in an altogether novel way.

The usual textbook understanding of monetary policy is that its various instruments ultimately work by reducing the cost of borrowing by firms. This makes investment projects that would have been otherwise unprofitable, worthwhile, and hence increase the level of investment,

which includes equipment and construction. Likewise a lowering of the cost of borrowing also increases the consumption of durable consumer goods. Altogether therefore it raises the level of aggregate demand, and hence output and employment.

This usual channel however scarcely works under neoliberal capitalism. Even for the earlier period it can be argued that while the availability of credit enlarged the effect on total output of an initial increase in demand (ie, the value of what is called the "multiplier"), it hardly played much of a role in bringing about the initial increase in demand itself, ie, in breaking the grip of recession. This is because investment is governed by the expected growth of the market and is little affected by the cost of credit; and even consumer expenditure does not increase through a lowering of the cost of credit in the midst of pervasive unemployment, when people are very uncertain about their future incomes.

The text-book explanation therefore lacks substance. Not only does monetary policy operate altogether differently, if at all, in a neoliberal economy; it is also expected by the central banks nowadays to operate differently. And this is by stimulating asset price bubbles. It operates in other words not by directly affecting flows as text-books talk about, but by affecting the prices of stocks, and through that route influencing if possible the magnitude of flows.

When Alan Greenspan was the chairman of the US Federal Reserve Board, he reduced interest rates after the collapse of the "dot-com bubble", and this had the effect, whether intended or not, of stimulating the "housing bubble", and thereby starting a new boom. Since then it has become standard practice; and monetary policy now directly and consciously intervenes in various ways for propping up the stock market. This is of course a means of promoting the interests of finance by dissociating its profitability from the state of the real economy, and preventing any collapse in

financial markets because of the travails of the real economy; in addition however it is the only means available within a neoliberal regime to stimulate the real economy, when fiscal means of doing so are ruled out.

It represents in other words the supreme triumph of finance capital. Opposing any fiscal stimulus, it forces an exclusive reliance on monetary policy to revive the economy; and the only way that monetary policy can work at all in such an economy is by generating an asset-price bubble which is brought about by satisfying in every possible way the thirst for gains by finance capital.

This has now become the official policy of the Fed in the US which has brought down interest rates close to zero; expressed its intention to buy not just government bonds but all private liabilities ("quantitative easing" without limit), and that too from the market not just from banks; shown its willingness to give loans directly to corporates even for their debt-servicing; and virtually announced its desire to intervene in the market to prevent any price-crash of stocks. In other words, it is now willing to sustain boom conditions in the stock market ad infinitum. If anyone can borrow at virtually zero rate to buy stocks whose price is more or less guaranteed not to fall below a certain level, then why shouldn't such a person do so? The Fed's policy amounts to a total detachment of stock prices from the real economy: even if the real economy languishes, this would not mean a collapse of stock prices, because the Fed's policy puts a floor below which stock prices will not fall.

This has several implications. First, engineering a stock market boom in the current juncture will hardly have any effect by way of stimulating the real economy. Investment as we have seen is hamstrung by a shortage of aggregate demand, and cheap, almost free, money will do little to induce firms to add to capacity; besides, if firms borrow for debt-servicing, thus escalating their debt, then such heavily-indebted firms are hardly

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on P.35



In the US and elsewhere, people are already on the streets demanding equality; it is only a matter of time before the working people take to the streets in India as well. The present government will be living in a fool's paradise if it believes that it can coddle corporate-financial interests for long at the expense of the people.

Cartoon courtesy: Satish Acharya, Sify.com

It is necessary to understand that the CPSEs which are slated for privatisation under 'atma nirbharata' are not burdens on the nation, but the wheels of nation's progress. Further, we, in LIC, should understand that all PSUs are linked together and are LICs secure sources of investment. Also this privatisation is being pushed through in corona times in the guise of 'atma nirbharata' just to mute opposition. So we have to decide whether we can accept the non-sense being perpetrated in the name of 'atma nirbharata'?



आत्मनिर्भरता के नाम पर आत्मनिर्भरता ही बेच देने का खेल

गीता शांत

अब ज़्यादा समय नहीं है जो देख सके देख ले, जो समझ सके समझ ले, देश का आत्मनिर्भरता अभियान वित्त मंत्री द्वारा बैंकों को दिये गए इस आदेश के साथ शुरू हो चुका है कि लोन देते समय अब बैंकों को CBI, CAG, CVC से डरने की कोई ज़रूरत नहीं है अर्थात्... !! बैंकों से लोन लेकर अर्थात् जनता का धन लेकर ही वे सार्वजनिक क्षेत्र खरीदे जायेंगे जिनके निजीकरण का एलान आत्मनिर्भरता अभियान की पाँचवीं प्रेस वार्ता में वित्त मंत्री द्वारा इस तरह किया गया मानो ये क्षेत्र देश की आत्मनिर्भरता में बाधक हैं.

सरकारों व कॉर्पोरेट मीडिया द्वारा सार्वजनिक क्षेत्रों के बारे में स्थापित मिथकों से इतर इन क्षेत्रों पर एक नज़र खुद डाल लेना बेहतर होगा ताकि कल यह अफ़सोस ना रहे कि हमें पता ही नहीं था कि आत्मनिर्भरता के सुन्दर शब्द के नाम पर क्या मिटा दिया गया है.

सबसे पहले तो यह जान लेना ज़रूरी है कि केवल कुछ प्रचलित नाम ही समस्त सार्वजनिक क्षेत्र नहीं हैं इठदउ का विस्तार देश में अंतरिक्ष यानों, उपग्रहों, सैन्य सामग्री, ऊर्जा, खनिज, वित्त यातायात, संचार, खाद्य सुरक्षा, विद्युत, आयात निर्यात आदि जैसे बड़े बड़े क्षेत्रों से होता हुआ उर्वरक, बीज, कपास व जूट की खेती, पशुपालन, सिंचाई आदि जैसे बेहद ज़मीनी क्षेत्रों तक फैला हुआ है अर्थात् CPSE ने देश की हर छोटी बड़ी ज़रूरत को अपने दायरे में सम्पूर्णता में समेट रखा है इन पर सरकार का नियंत्रण देश को आश्वस्त करता कि किसी भी परिस्थिति में देश का पूरा तंत्र सरकार संभाल सकती है, कोई भी शक्ति देश को bargain नहीं कर सकती.

—यदि भाषा के अर्थ का अनर्थ ना कर दिया जाए तो देश की आत्मनिर्भरता यहीं प्रतिनिधित्व होती है—

यह जानना भी बेहद ज़रूरी है कि आत्मनिर्भरता के नाम पर जिन CPSE को बेचा जाना तय किया गया है क्या वह देश पर बोझ हैं या वे देश को चला रहे हैं वर्तमान में इनके पिछले एक वर्ष की वित्तीय शक्ति पर नज़र डालते हैं स्रोत (department of heavy industries and public enterprises):

- 1) 31 मार्च 2019 को देश में कुल 348 CPSE थे जिनमें 249 चालू 86 Under construction व 13 बंद थे.
- 2) वर्ष 2018-19 में इठदउ के लाभों में 2017-18 के

लाभों से 1लाख 43 हज़ार करोड़ रुपये (15.52%) की वृद्धि हुई

- 3) केवल 70 CPSE में पिछले एक वर्ष में मात्र 31 हज़ार 635 करोड़ रुपये की हानि दर्ज की गयी
- 4) इठदउ की कुल आय इस वर्ष 24.40 लाख करोड़ थी जोकि 2017-18 में 20.32 लाख करोड़ रुपये थी (लगभग 20% की वृद्धि)
- 5) CPSE का राजस्व इस वर्ष 25 लाख 43 हज़ार 370 करोड़ रुपये हो गया जो पिछले वर्ष 21 लाख 59 हज़ार 774 करोड़ रुपये था अर्थात् 18.03% की वृद्धि
- 6) वस्तु एवं सेवा के निर्यात के क्षेत्र में कार्यरत 79 इठदउ ने इस वर्ष 1 लाख 43 हज़ार करोड़ रुपये की आय करी जो 2017-18 में 98 हज़ार 714 करोड़ रुपये थी अर्थात् 45.24% की वृद्धि
- 7) CPSE की Net worth को 2018-19 में 12.08 लाख करोड़ रुपये दर्ज किया गया जो 2017-18 में 11.15 लाख करोड़ रुपये था अर्थात् 8.3% की वृद्धि
- 8) Excise and custom duty, GST, Interest on government loan, dividends आदि द्वारा वर्ष 2018-19 में 3 लाख 68 हज़ार करोड़ रुपये का योगदान दिया गया जो पिछले वर्ष से 4.67% अधिक है
- 9) CPSE की total paid up capital 2018-19 में 2 लाख 75 हज़ार करोड़ रुपये है जो 2017-18 से 8.55% अधिक है
- 10) CPSE द्वारा 2018-19 में 16 लाख 40 हज़ार करोड़ रुपये का वित्तीय निवेश किया गया जो 2017-18 में 14 लाख 31 हज़ार करोड़ रुपये था अर्थात् 14.65% की वृद्धि
- 11) CPSE का रिज़र्व व सरप्लस 2018-19 में 7.17 % की वृद्धि के साथ 9 लाख 93 हज़ार करोड़ रुपये है

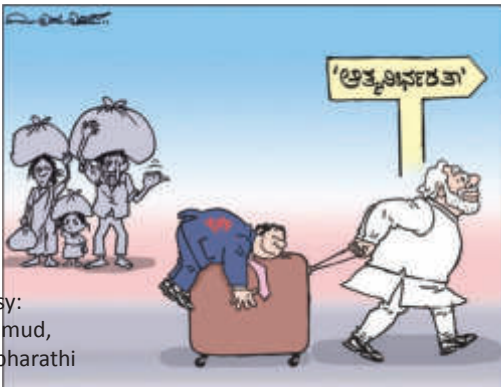
CPSE द्वारा राष्ट्र को लाभ या योगदान देने के ये आंकड़े 1या 2 वर्ष की बात नहीं हैं बल्कि अपनी स्थापनाओं से लेकर आज तक की स्थायी परंपरा है वहीं आत्मनिर्भरता के नाम पर जिस निजी क्षेत्र का गुणगान व महिमा मंडन करके सब सौंपा जा रहा है

उसे पिछले एक वर्ष में लगभग 6 लाख करोड़ रुपये की टैक्स रियायतें दी गयी व हजारों करोड़ रुपये के बैंक loan माफ़ / write off किये गये क्या इस विपुल धनराशि को निजी क्षेत्र द्वारा की गयी राष्ट्र की हानि के रूप में दर्ज नहीं किया जाना चाहिए? इन हानियों की भी स्थायी परंपरा है.

रोज़गार के नाम पर सत्ता ने एक लोकप्रिय लगने वाला प्रपंच रच रखा है कि निजी क्षेत्र को सलूहियते देना इसलिए ज़रूरी है क्योंकि ये लोगों को बड़ी संख्या में रोज़गार देकर मानो परोपकार करता है लेकिन सार्वजनिक क्षेत्रों में सरकार द्वारा लगाई गयी चुटकी भर पूंजी से लाखों लोगों की 3 पीढ़िया सम्मानित, स्थायी व सम्पूर्ण सामाजिक सुरक्षाओं सहित रोज़गार पा चुकी हैं मसलन L.I.C ही मात्र 5 करोड़ रुपये से गठित संस्था अब तक जितने लाख लोगों को व जिस कोटि का रोज़गार दे चुकी है क्या कोई निजी क्षेत्र इस पूंजी के अनुपात में इस रोज़गार क्षमता व गुणवत्ता का मुकाबला कर सकता है? रोज़गार के नाम पर लोगों की कमज़ोर नस को दबा कर निजी क्षेत्रों पर देश के संसाधनों को लुटाना देश के प्रति घोर अपराध के सिवा कुछ नहीं कहा जा सकता.

हम L.I.C के साथियों को यह भी समझना होगा कि सभी P.S.U एक दूसरे से chain की कड़ियों की तरह जुड़े हुए हैं. जिन CPSE के निजीकरण की तैयारी कर ली गयी है वे सभी L.I.C के सुरक्षित निवेश के साधन हैं इन्ही के दम पर हम गारंटी शुदा भुगतान करके अपनी साख कायम रखे हुए हैं. कल यदि ये CPSE नहीं होंगे तब L.I.C अपने निवेश कहाँ करेगी? यह एक यत्न प्रश्न है.

हमें सोचना नहीं अब तय करना है कि क्या हम आत्मनिर्भरता के नाम पर इस अनर्थ को स्वीकार करने को तैयार हैं? निश्चित ही नहीं, तो कमर कस कर तैयार हो जाइये. यह तो सब समझ ही चुके हैं कि कोरोना संकट के समय यह सब इसलिए हो रहा है ताकि आपदा प्रबंधन अधिनियम के तहत सारे जनतांत्रिक अधिकार स्थगित करके अर्थात हमारे हाथ पैर मुँह सब बाँध कर हमें निहत्था करके जंग जीत ली जाए... मगर शायद इतिहास प्रतीक्षा कर रहा है एक और उस इतिहास की जब हम बंधे और निहत्थे लोग भी नयी तरह से लड़ना सीखेंगे, लड़ेंगे और जीतेंगे क्योंकि लड़ाईया ज़रूरत होती हैं वे सहूलियतों की मोहताज नहीं होती.



Courtesy:
P.Mahamud,
Varthabharathi

Towards 'atma nirbharata'

The world's most powerful nation's President was forced to refuge in a bunker underneath one of the most famous residences in the world, the White House. This was no external or terrorist threat. This one unbelievable fact is just enough to understand the intensity and scale of social upheaval that sprang up instantaneously in the aftermath of the heinous crime that happened on 25th May 2020.

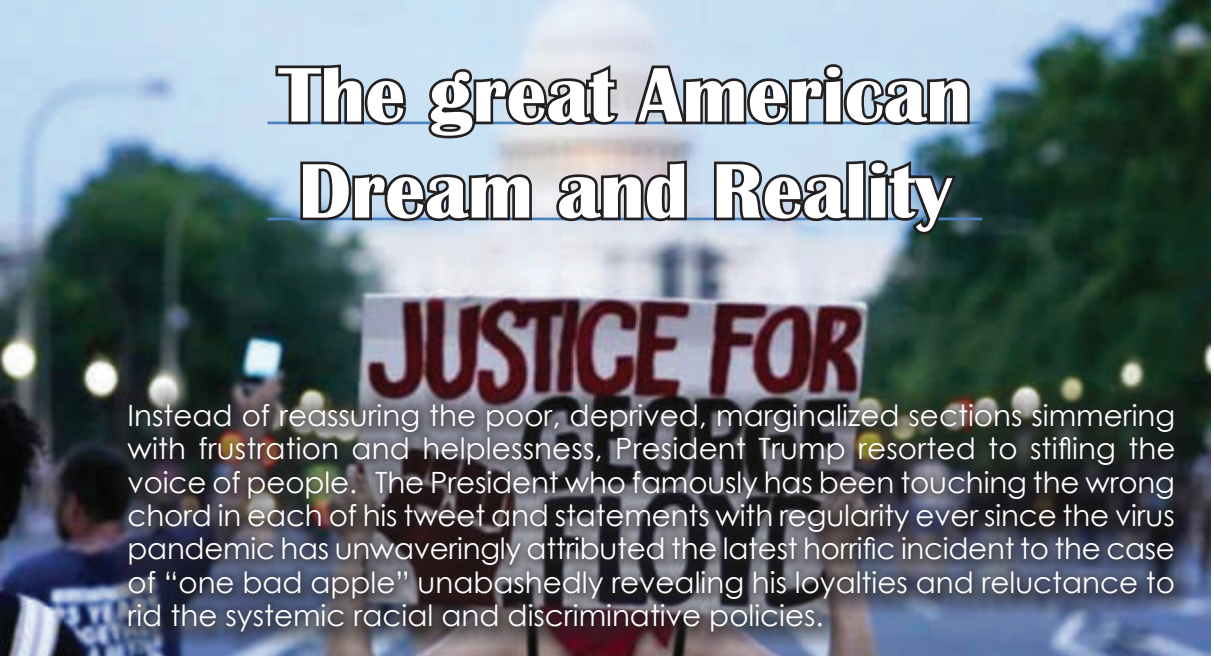
No one in the world could forget the cruelty with which 46 year African American George Floyd suffocated to death after Policeman Derek Chauvin kneeled firmly over his neck while being held to the ground for nearly nine minutes after having been arrested over suspicion of having tendered a 20 dollar counterfeit bill in a supermarket. All the while, there were bystanders pleading each second to the three other policemen pointing out to a life being taken away so violently. His agonizing cries 'I can't breath' would not easily fade from public memory. The brutal behavior of the policemen brings to light the ugly social system that lets such act happen in that country.

What happened on that fateful day in Minneapolis, Minnesota is the latest in the string of killing of African American men and women by police. Rodney King (1991) Eric Garner (2014) Corey Jones (2015)...none of us would have forgotten these acts of brutal aggression perpetrated out of sheer racial discrimination. But the ruling elites allow these inhumane acts of racism to be let off as aberrations of police excesses.

The continuing violent acts of state repression that takes away black lives with impunity points to a pattern of systemic prevalence of inhuman practice of racism and discrimination. The system of indifference, the innumerable forms of discrimination perpetrated against the black minorities, Hispanics and the marginalized in the American society has been so repetitive that it is now well documented. The slogan 'Black lives matter' sums up it all.

American history reveals why Black lives haven't mattered. June 19 commemorates the US abolition of slavery by President Abraham Lincoln emancipation proclamation which was belatedly announced in Texas on June 19 1865 after the end of the civil war. But laws as we know remain in statute books. It requires enormous political will and strong backing of the powers that influence the society to translate those into practice. But that does not happen when the tiers of administration, jurisprudence, law enforcing machinery, the strong media and the corridors of political power are decorated with interests prejudicial to all that statute books seek to

The great American Dream and Reality



Instead of reassuring the poor, deprived, marginalized sections simmering with frustration and helplessness, President Trump resorted to stifling the voice of people. The President who famously has been touching the wrong chord in each of his tweet and statements with regularity ever since the virus pandemic has unwaveringly attributed the latest horrific incident to the case of "one bad apple" unabashedly revealing his loyalties and reluctance to rid the systemic racial and discriminative policies.

N Sekar

protect. That is why even after six decades after the Civil Rights Movement we still have the world shouting in unison 'Black lives matter'.

The period of Civil Rights Movement is a cornerstone in the American society's history. Each small stride in history had sacrifice writ large and stains of blood ingrained in it.

The Second World War compulsions had made President Roosevelt open up the defense and government jobs to all Americans in 1941. Till then, the black were permitted only to menial jobs, denied equal rights in every sphere of life, segregation and cruel forms of racial discrimination prevailed in the society. Sporadic assertions for rights were met with harsh force of state repression. The society was strongly polarized with the vast majority of the white population unrelenting to any progress towards equity, fairness, liberty or justice. Innumerable acts of lynching of blacks took place. The southern states of the country strongly resisted federal attempts to grant rights to the Black people. The infamous Jim Crow laws enacted in the Southern States of USA meant that Black people never received equal rights, in public spaces, schools, interracial marriages were declared illegal and even voting rights were restricted. No wonder the southern states had more Black people in their population than the rest of the country.

The Civil Rights Movement is a strong valiant struggle that took place in the early 1950 and 1960s. It was a movement that gathered momentum over a period of several years of suffering and constant fight back. The civil rights

movement owes its origins to the iron resolve of Lady Rosa Park. On 01 December 1955 she refused to vacate her seat in the "colored section" in the bus to make way for a white man, despite her being seated already in a place segregated and meant only for black people. Her arrest for defiance sparked a moment much beyond the precincts of its origin and paved way for Montgomery Bus Boycott that followed.

In 1956, the Supreme Court of the United States declared the Montgomery Bus System unconstitutional and the segregation in public schools as illegal. The year 1957 saw the Little Rock Nine erupting into a public outcry and eventually the President Dwight D. Eisenhower had to send in federal troops to ensure nine black students to attend Central High School in Little Rock, in the state of Arkansas as its Governor Orval Faubus had called in Arkansas National Guard to block the black students' entry into the high school. In 1961, Freedom Riders, a 400 strong group of civil rights activists, who included whites, rode buses into several southern states to assert the Supreme Court verdict rendering segregation in buses, toilets and water fountains in bus stations unconstitutional. It met with intimidation, mob violence throughout the journey.

The civil rights movement reached a crescendo with the 'March on Washington' organized on August 28 1963 where Martin Luther King made his famous "I have a dream" speech. The tumultuous turn of events resulted in the enactment of the Civil Rights Act of 1964. Right to Vote was granted to the blacks in the year

1965. And in the aftermath of the assassination of Martin Luther King Jr in 1968, the Fair Housing Act of 1968 was the last of the Civil Rights era statute bills passed to remove discrimination in housing owing to race, sex, national origin and religion.

The horrific crime on May 25, 2020 just stoked the fire. Around the same time, the deaths in the US due to the Covid-19 pandemic were touching a lakh. Over 38 million people had filed for unemployment benefits. The virus pandemic has laid threadbare the hard hitting facts lying beneath the decorated upper crest of the US society and economy. The mask camouflaging the miseries has given away. Symbolic of a nation whose President is obviously shy of appearing with a mask.

The virus has virtually exposed the glaring inadequacies of the health care model of the super power. USA spends nearly 3 trillion (225 lakh crores) on healthcare, almost 11,000 dollars (8,25,000 rupees) per citizen. Yet, nearly 10 percent of the poor are left to fend for themselves without access to healthcare.

Medical treatment costs in the US are the costliest in the world. Till recently, the country had a system of even penalizing those who were not part of any health care plan. Despite the existence of a federal "Medicare" for the aged, and the "Medicaid" health care plan for the poor with income below a threshold level, the healthcare delivery model pre-dominantly in the private sector has miserably failed in ensuring universal health care.

The US healthcare model has a peculiar health insurance driven structure that makes compulsory for the beneficiary to share the cost of treatment at each stage. The beneficiary's share increases progressively in case of higher medical treatments reaches a stage prohibiting poor and marginalized people of any chance of availing such treatments. It is not uncommon to hear of immovable assets like houses being held in lien or being attached by Court for pending medical dues. Individuals under duress declare insolvency petitions to extricate themselves from exorbitant medical dues. The poor and marginalized sections of the society, the Black, Latin, and Hispanic are bearing the brunt of the unfair and unjust system. The present crisis has disproportionately devastated the minority communities in the United States of America. Nearly three crore Americans are without insurance of any kind and are worst affected. Moreover, loss of

jobs means loss of crucial medical insurance and being thrown open to the vagaries of market driven corporate hospital system.

Not surprising that the vehement protest and the firm voice of outrage poured into the streets of more than 75 large cities simultaneously. Importantly the loud voice "black lives matter" reverberated around all parts of the country. Many white majority townships and colonies stood up with their brethren in the movement seeking fairness and equality in numbers unseen hitherto. The huge surge of crowd and unabated protests points to the simmering discontent spread all over the overwhelming majority of the society. It is obvious that it has much more to do about the system in its entirety and much beyond the well entrenched systematic racist discrimination.

The agitations have found reflections worldwide against injustice, discrimination and racism. Massive uprising in several parts of the world have also dismantled many infamous colonial symbols of cruelty, slavery and oppression of past from public space.

Instead of reassuring the poor, deprived, marginalized sections simmering with frustration and helplessness, President Trump resorted to stifling the voice of people. The President who famously has been touching the wrong chord in each of his tweet and statements with regularity ever since the virus pandemic has unwaveringly attributed the latest horrific incident to the case of "one bad apple" unabashedly revealing his loyalties and reluctance to rid the systemic racial and discriminative policies.

American history and agitations also reinforce the often reiterated slogan of the working class. Nothing is extended or surrendered out of moral awakening of the ruling elite; each right has to be snatched from unwilling hands.

The great American dream still remains a dream for many...

(Writer is a Divisional EC Member,
ICEU, Salem Division)



Courtesy: Subhani,
Deccan Chronicle



Where's our George Floyd?

Be it plight of migrants or minorities, their failure to strike wider chord tells truths about us. How does India's democracy afford to victimise large sections and manage to ensure that victims will remain docile? This docility of India's democracy needs to become a subject of introspection and examination. In contrast to the legacy of the freedom movement, democracy and popular participation are seen, both theoretically and legally, as inconsistent with, and often even opposed to, an orderly society.

Suhas Palshikar (Courtesy: Indian Express 11/6/20)

For the past two months, all media is abuzz with images of the suffering of migrant workers... There was no public outcry over this human tragedy and the victims themselves chose to mostly suffer in silence.

Will there be a George Floyd moment in India's public life? Surely, it is not merely about outrage over an act of injustice. It is about comprehending the urgency of aligning with the victim; it is about realising systemic bias against the marginalised; it is about crossing the threshold of "we" and "them". Above all, it is a moment of citizen initiative. Of late, India seems to have lost that urge to consistently relate to injustice as an assault on democracy.

For the past two months, all media is abuzz with images of the suffering of migrant workers. Two things about this suffering have been striking. There was no public outcry over this human tragedy and the victims themselves chose to mostly suffer in silence. They may have grumbled, or cursed under their breath, but our democracy does not seem to have encouraged them to really assert or demand their rights. Not just migrants, minorities too have been subjected to the untold misery of being excluded from the idea of the public. And more routinely, women,

rural poor, Dalits and Adivasis have been objects of humiliation.

This begs the question: How does India's democracy afford to victimise large sections and manage to ensure that victims will remain docile? This docility of India's democracy needs to become a subject of introspection and examination. Three sets of answers can be imagined — answers that are generic about democracy; answers that are historical about the nature of the Indian state and answers that take us to the contemporary moment.

The practice of democracy has the notorious tendency to become paradoxical. It begins in the name of the "demos" but goes on to construct the demos rather narrowly; oftentimes, sections of the population manage to ensconce themselves as "the people", they count as the public, their ideas masquerade as the people's ideas. This inevitably produces a layered citizenry. Democracy also starts off by investing agency in the individuals but sooner or later divests them of that agency as interference by the ignorant. Democracy inspires ideas of rights but allows the taming of rights for purposes of order. In short, it is these tensions between the elite and the masses, between active citizens and obedient

citizens, between rights and order, that mark the life of democracies. This is not merely about the distance between theory and practice, between concept and its concrete life. It is about imagining that the course of democracy is predetermined. Democratic politics needs to be carved out with effort, rather than believing that adopting formal democracy automatically ensures vibrant democratic practice.

The approach of the Indian state to citizen participation has always been based on arrogance. It is also informed by overemphasis on the rhetoric of law and order. The former leads the state to believe that citizens are not, and should not be, active agents. This means that citizens must wait for leaders to mobilise them and guide and supervise their actions. Similarly, citizens must depend on the largesse of the state in deciding what is good for them. This gives rise to the syndrome of government as caretaker/parent and leaders as political chaperons. The Indian state also privileges the idea of law and order. If a parental state negates the idea that people have agency, the emphasis on law and order legitimises that negation. Thus, the discourse of rights and individual dignity becomes permissible only if it is subservient to the statist idea of "order".

Legislative imagination, judicial interpretation and public perception are all stacked against the idea of the citizen as protestor. In contrast to the legacy of the freedom movement, democracy and popular participation are seen, both theoretically and legally, as inconsistent with, and often even opposed to, an orderly society. Whether it be the AK Gopalan case (1950) or the many legal monuments against individual liberty such as the currently infamous UAPA, the emphasis has been twofold: That the state knows, the state is right, the state must be privileged, and that citizen action is suspect, potentially disruptive and liable to punishment.

It is in the backdrop of this subdued rights discourse and de-legitimised agency of the people that the current moment has unfolded wherein criticism is almost seditious, claiming rights for marginalised sections can be termed as waging war against the state and empathising with victims of social injustice is ridiculed or forbidden. The current regime has converted the penchant for sub-democratic state action into a fearsome art.

Since we are discussing this in the month of June, one cannot but forget the somewhat amateurish takeover of the entire state apparatus by the government in 1975. A much more

concerted and systematic mechanism of silencing citizens is underway today. But it is not the repressive aspect of the state apparatus unleashed on protesting citizens that adequately answers why citizens choose to remain quiet in moments of acute injustice to "someone else".

This might appear ironic, but in spite of a comparatively higher degree of repression, the lack of popular protest is more because of the success of the regime in constructing and popularising a narrative that not just delegitimises but simply denies the existence of suffering, injustice and victimhood. This is the narrative of subverting reality into its opposite.

In this world of alternative reality, the victim is the offender (as in case of Muslims), suffering is sacrifice if not ill-informed exaggeration (as in the case of migrants' plight) and marginalisation or exclusion are outcomes of past politics (as in the case of Dalits or Adivasis). This narrative posits two contrasting social camps. One is the nation. It represents unity, progress and a possible millennium. All else is fragmentary and divisive. So any voice speaking of a particular group's suffering becomes a hurdle in the march of the nation; any coalition of the marginalised by definition assumes an anti-national tenor.

Such is the power of the narrative that the facts of suffering, humiliation or injustice lose their evocative potential; they cease to scandalise, they are unable to evoke a moral response. Democracy can thus afford the co-existence of multiple injustices and a quiet citizenry when such narratives are able to reconstruct facts and convince the masses of the validity of that reconstruction. The silence today is a result of the popular acceptance of reconstructed reality and adherence to an alternative morality.

When US president Donald Trump says that George Floyd "is looking down" and saying (decline in unemployment) "is a great thing... happening to our country", he represents the subversion of the fate of Floyd, he is rewriting the grammar of democracy. Not the killing of Floyd but the small decline of unemployment is the significant fact of the moment; Floyd would not be angry at his murderer, he would be angry at the economy; what needs to be fixed therefore, is not institutional bias against a community but the dishonour caused by the protests.

A careful reading of this response should tell us that India is truly living in its own Floyd moment. *(The writer, based in Pune, taught political science and is currently chief editor of Studies in Indian Politics)*



MELODY WITHIN

Bade Ghulam Ali Khan singing Hamsadhvani at a Rama Navami concert in Bangalore's Fort High School in 1956 brings and blends together many languages, religions, regions, political regimes, musical traditions, and architectural styles. It is a glorious tribute to the cultural diversity of our country and our civilization.

Ramachandra Guha (Courtesy: Telegraph 6/6/2020)

Most evenings, I knock off from work and listen to Indian classical music for an hour or so before dinner. In the past, I would play CDs or cassettes I had collected over the years; now, I forage through the capacious repository that is YouTube. Sometimes I select an artist or a particular *raga*; at other times, I go with the algorithm that is given to me (based I presume on my past record). A few weeks ago, YouTube threw up, at the top of its list, a rendering of the Raga Hamsadhvani by Ustad Bade Ghulam Ali Khan. I obediently followed the orders issued to me, and listened to the rendition. And then I listened to it again. And again.

Bade Ghulam Ali Khan was born in 1902 in Kasur, in west Punjab. His father, Ali Baksh, was a singer of the Patiala *gharana*, patronized by the Sikh maharajas of that princely state. After Partition, Bade Ghulam chose to move to Pakistan, but, finding the audience for classical music limited (in all senses of the word), wished to return to the Indian side of the border. In the 1950s, it was much easier to travel between these two countries than it is now. So Bade Ghulam made a trip to Mumbai, where someone brought his predicament to the attention of Morarji Desai, then the chief minister of the undivided Bombay State. Morarji bhai arranged

for a government house for the maestro, while the Central government, headed at the time by Jawaharlal Nehru, smoothed the way for this Muslim from Pakistan to become a citizen of India.

Hamsadhvani is a lovely, melodious, *raga* in the Carnatic tradition, said to have been originally composed by Ramaswamy Dikshitar in the 18th century. There are many songs set in this *raga*, such as "Vatapi Ganapathim", a hugely popular item in the repertoire of (among others) M.S. Subbulakshmi and M.L. Vasanthakumari. At some stage the *raga* was also adapted by Hindustani musicians for their own use.

I myself listen much more to Hindustani than to Carnatic music. I had heard, many times, Hamsadhvani as rendered by the vocalists, Amir Khan and Kishori Amonkar, and by the flautist, Panna Lal Ghosh. But this was the first time I had heard it sung by Bade Ghulam Ali Khan, whom I had previously known (and loved) for his renditions of Pahadi and Behag. I checked with a more learned friend, and found that my hunch was correct; that Bade Ghulam rarely sang Hamsadhvani, and this was therefore a very special recording.

Digging deeper into YouTube, I discovered, to my great delight, that this particular rendition of Hamsadhvani was from a concert that Bade

Ghulam Ali Khan had given in my home town, Bangalore, in 1956. The concert was part of the Rama Navami festival, then (as now) an important part of the city's musical calendar, and held always in the capacious grounds of the Fort High School in Chamarajpet.

The 'Fort', after which this High School is named, was originally a mud structure, built by Kempegowda in the 16th century. It was later rebuilt in stone by Hyder Ali, and further embellished by Hyder's son, Tipu, in the 18th century. However, the school itself dates to the early 20th century, and its building, a very handsome one, is constructed in the British colonial style.

These further details enchanted me. For, in recent years, I have sometimes attended concerts at the Rama Navami festival myself. I was not born in 1956; but it is entirely likely that among those who heard Bade Ghulam sing there that year were people I was to later come to know, such the celebrated Bangalore rasikas, Shivaram and Lalitha Ubhayaker. I like to think (or hope) that also in the audience that day was the legendary physicist, C.V. Raman, who had a keen interest in classical music. Perhaps some uncles and aunts of mine who lived in Chamarajpet were in attendance too.

So here was Bade Ghulam Ali Khan, singing Hamsadhvani at the Ram Navami festival, held annually at the Fort High School in Bangalore. A Muslim musician in India, born in what is now Pakistan. An acclaimed *ustad* of a *gharana* of Hindustani music patronized by Sikh maharajas. Singing a *raga* of the Carnatic style, in a festival named after the greatest of Hindu deities, held in the grounds of a school built in British times but named after a fort that dated to the 16th century and whose present form owed itself to both Hindu and Muslim rulers.

Notably, the year of the concert is also significant. For it was in 1956 that the Kannada-speaking regions of South India were brought together in a single political unit. When the British ruled India, Kannada speakers had lived in large numbers in the princely states of Mysore and Hyderabad, and in the Madras and Bombay Presidencies. After Independence, a popular movement for the unification of these territories had enabled the creation of a single consolidated state of Kannada speakers in 1956.

The celebrated Kannada writer, Kota

Shivarama Karanth, once remarked that it was impossible to "to talk of 'Indian culture' as if it is a monolithic object". In Karanth's opinion, "Indian culture today is so varied as to be called 'cultures'. The roots of this culture go back to ancient times: and it has developed through contact with many races and peoples. Hence, among its many ingredients, it is impossible to say surely what is native and what is alien, what is borrowed out of love and what has been imposed by force. If we view Indian culture thus, we realise that there is no place for chauvinism."

To this quote from Karanth let me append one by Rabindranath Tagore. Speaking of our inherited and shared diversity, Tagore once remarked: "No one knows at whose call so many streams of men flowed in restless tides from places unknown and were lost in one sea: here Aryan and non-Aryan, Dravidian, Chinese, the bands of Saka and the Hunas and Pathan and Mogul, have become combined in one body."

The pluralism and cultural heterogeneity that Karanth and Tagore highlighted mark most spheres of Indian life. And perhaps (as they knew so well themselves) our classical music above all. Whether it be instrument or *raga* or genre or performer, we cannot say what is Hindu and what is Muslim, which part is native and which alien. Now, I do not know if our prime minister is a fan of *shastriya sangeet*. Even if he is not, I would urge him, and every other supporter of *Hindutva*, to spend half-an-hour on YouTube listening to the composition I have profiled in this column. They then might reconsider their narrow-minded, dogmatic, understanding of India, of what it means to be an Indian. For the act of Bade Ghulam Ali Khan singing Hamsadhvani at a Rama Navami concert in Bangalore's Fort High School in 1956 brings and blends together many languages, religions, regions, political regimes, musical traditions, and architectural styles. It is a glorious tribute to the cultural diversity of our country and our civilization. And incidentally a gorgeous piece of music too.



Webinar on 'Contribution of LIC to India's growth' **LISTING OF LIC IS A BAD IDEA**

People First is a group of social activists, Economists and former civil servants. The People First along with the trade unions in Banking, Insurance etc has been conducting educative campaigns against the neo-liberal economic policies of the government as also the politics of hate that is seeking to polarise the society. On 13th June 2020, a webinar was held on the topic *'Contribution of LIC to India's growth'*. Com. Shreekanth Mishra, General Secretary, AIEA delivered the lecture and the webinar was presided by Shri Sasikanth Senthil, IAS (resigned). Com. Thomas Franco former President, AIBOC delivered the opening address.

Sri Sasikanth Senthil, Ex.IAS began by stating the importance of PSU's in the economic life of the country and the glorious role it has played in industrialising a backward country. He said today the public sector is under attack by the neo-liberal regime which believes that the market is the knower of all and the job of the government is restricted to ensure the unhindered functioning of the market. Wondering as to why the government is intent on privatising LIC, he said with 33 crore families connected with LIC, anything concerning LIC will impact all those families. Therefore, everybody needs to stay united and fight the disinvestment of LIC. He reiterated that democracies cannot survive without questions and there is a need to question and work for saving rights in the present scenario. To do so, we must understand and connect our networks since we all fight for a common cause. He expressed his wish to see networked protest where there would be a situation of more red flags in a protest against NRC and more Dalits protesting to safeguard LIC.

Taking it further, Shri M.G. Devasahayam, IAS (Retd) stated that this country belongs to all of us, and not just to those sitting in Delhi. Pointing out to Article 38 and Article 39 of our Constitution, he explained that our economic policies at the time of independence were for pushing the public sector to establish a welfare state that provides for the basic necessities of the citizen. With every citizen being taxed, they must get back quality service in every form. He was critical of the moves to list LIC in the stock market.

Com. Shreekanth Mishra started by questioning the idea of self-reliance amid selling off PSEs and acknowledging what the other speakers stated. He said that the financial sector plays the most important role in any economy and therefore a country which has the task to lift huge sections of the population from poverty must have total

control over the domestic savings and financial resources. The LIC plays a unique role. It mobilises small savings through protection against risk to life and convert these savings into capital for long term investment in infrastructure and social sector. He said the life insurance business was nationalised in 1956 by taking over 245 private companies to help the rapid industrialisation of the country. For the last 64 years, LIC has been performing this task admirably well. It has invested more than 30 lakh crore in the Indian economy. Its investments are predominantly in the government securities with the objective of peoples' money for peoples' welfare. Being the single largest investor, it has invested in every key sector of the economy. The LIC is a success story and it is a model as to how a public sector enterprise should work.

Com Shreekanth said the government decision to list LIC is totally unwarranted. The reasons given for listing are unsound. The real reason is that a government which is bankrupt due to its wrong economic policies need huge funds to meet the fiscal needs. It intends to raise nearly 1 lakh crore through divesting a portion of its holding in LIC. The second reason is the ideological belief of the government that "it is not the business of the government to be in business". From this belief comes the hostility towards the public sector. He asserted that his organisation, AIEA is determined to fight this offensive through mobilisation of public opinion. Pointing out to the slanderous campaign on LIC's investment, he said that LIC makes prudent decisions and therefore, its investments are safe. He appealed to the progressive sections of the Indian society to help the AIEA in this struggle.

Com. S. Rajkumar*, General Secretary, Federation of LIC Class-I Officers Associations stated that the different unions are partners in a common fight against the totalitarian regime. LIC is too important an institution for the national development and therefore it is imprudent and unwarranted to tinker with its public sector character. He said that the hidden agenda behind the intent to list LIC is to help the foreign and domestic capital to profit. He concluded by stating Elie Wiesel's quote, "There may be times when we are powerless to prevent injustice, but there must never be a time when we fail to protest."

There was an interesting interactive session. Lot of questions and concerns were raised over the economic policies of the government and the need to protect and defend the public sector enterprises. Com Shreekanth Mishra satisfactorily

answered to the questions raised.

In his concluding remarks Shri Sashikant Senthil stressed the importance of bringing various civil society networks together to fight the government policies. He said that the trade unions must actively get involved in the struggle against divisive policies and the social oppression against the Dalits. The minorities and the Dalits must be mobilised to come forward to support LIC and other public sector enterprises.

The Webinar concluded with Com. T. Senthil Kumar*, General Secretary, SZIEF proposing the vote of thanks.

The webinar lasted for about 2 hours and a total 300 comrades took part through Zoom and about more than 250 comrades connected via Facebook live. AIEA's veteran leader Com. Chandrasekara Bose and Com. Amanullah Khan participated in this program. Several other trade union comrades and leaders also joined.

(On the basis of the Report sent by Com T.Senthil Kumar) ●

Com . Kamalakar Harwate retires from LIC



Com. Kamalakar Harwate, the General Secretary of IEA Thane and Vice President of WZIEA , retired on 31.05.2020, after 37 years of service to the Corporation. He joined LIC in the year 1983 as 'ASSISTANT' and was posted in then CCCC of Mumbai Division. After transfer to the newly carved "Thane Division" from Mumbai Division, in the year 1987, he shouldered the responsibilities of '**Insurance Employees' Association, Thane**' under the able leadership of Com. Nagrajan , Balgi, Pillay, Vilson , Godhwani and A.P. Deshmukh. He was motivated by the work of Com. A.S.Deo, Chaubal, Damle, Sopariwala, H.I.Bhatt , Nalawade and the All India leadership viz, Com. N.M.Sunderam, Venugopal and Amanulla Khan. He served the unit as 'Asst. Treasurer', 'Joint secretary' and subsequently as 'Gen. Secretary'. He was also elected as Joint Secretary of WZIEA in 2010. Due to his hard work, dedication and loyalty towards the Union he has taken the Thane Divisional unit to a great height of confidence among the members and also maintained the Divisional unit as one of the strongest unit of Western Zone. He is retired from the Corporation but will continue to be the frontline soldier of AIEA forever.

EZGIEA PROVIDES RELIEF TO AMPHAN VICTIMS

The announcement of unplanned country wide lock down has resulted in unprecedented humanitarian crisis. In the middle of the pandemic suddenly AMPHAN, a super cyclone, hit various districts of West Bengal. Particularly North & South 24 Prgs and even City of joy have been ravaged. The velocity of the wind that felled lakhs of homes, public buildings, innumerable trees, poles and towers, will never be forgotten. Now millions of people have to pass their days under the open sky without drinking water and food other necessities. Hectare after hectare of cultivated land have been flooded resulting in huge loss of livelihoods.

In such miserable situation AIEA rushed to offer whatever relief it can to the cyclone effected people as usual. As primary effort EZGIEA has sent a team to Sundarban Area under the leadership of Com. Shyamal Das, Jt. Secretary, EZGIEA to explore the possibility of relief work. On 29th May EZGIEA organised a camp at Jharkhali in Sundarban Area, South 24 Paraganas District. The team handed over tents and food kits to 250 distressed families. This is the initial work and more relief is planned in the coming days.



EZIEA IN RELIEF WORK TO AMPHAN VICTIMS

In the midst of a grim struggle for survival combating Covid pandemic, the people of West Bengal faced the impact of another disaster caused by cyclone Amphan on 20th May, 2020. Devastating damages took place in 8 districts of West Bengal. The people of coastal areas are the worst victims. In many areas the severe cyclone uprooted thousands of trees, electric poles and snapped power lines. The fallen trees remained entangled in electric, telephone and television cables across the areas. Crops grown on over one lakh hectares have been lost. Hundreds of poorly built 'Katcha' houses were badly damaged and thousands of people became shelter less. Till date they are facing acute scarcity of food and even drinking water. The number of deaths as reported so far has reached around hundred. EZIEA, from its social commitment and taking into consideration the present adverse political situation of West Bengal had decided to engage the organization in relief works jointly with the like minded organizations. People's Relief Committee (PRC), West Bengal is a voluntary and social welfare organization which has been serving the distressed people for long including providing medical assistances. Com. Jayanta Mukherjee General Secretary of EZIEA along with Com. Subrata Bose, Jt. Secretary and Com. Amitesh Sarkar, Asstt. Secretary, EZIEA handed over a cheque of rupees one lakh on 2nd June, 2020 to Dr. Fuad Halim, the General Secretary of PRC, West Bengal for relief work to the Amphan affected people.



In another relief activity Com. Jayanta Mukherjee General Secretary, Pradip Gargari Joint Secretary, Subhendu Chattopadhyay and Amitesh Sarkar Asst. Secretaries, Amitava Ghosh Treasurer of EZIEA handed over relief materials to the Amphan affected distressed people today. They distributed 158 tarpaulins. Comrades of CITU accompanied them.

As per the decision to engage the organization in relief works jointly with the like minded organizations EZIEA set up community kitchen for lockdown affected unorganized sector workers and their families at Kasba (66 ward of K.M.C.) for four days (250 meals each day) on and from 06.06.2020 to 09.06.2020. Com. Jayanta Mukherjee General Secretary alongwith Com. Amitesh Sarkar Asst. Secretary and Com. Amitava Ghosh Treasurer, EZIEA have involved themselves in distribution of meals along with comrades of CITU.



SZIEF MAKES DONATION TO CANCER HOSPITAL

The management of Adyar Cancer Institute Hospital requested the SZIEF for some financial assistance to treat the poor patients in these trying times. Appreciating their need, SZIEF decided to make a small donation of Rs. one lakh to the hospital. A delegation of SZIEF visited the hospital on 7th June 2020 and handed over the donation cheque to Dr Shantha of Adyar Cancer Institute Hospital. The hospital appreciated our gesture and gratefully accepted the donation.



HAZARIBAG DIVISION HANDS OVER RELIEF CHEQUE TO JHARKHAND CM

Insurance Employees' Association, Hazaribag experienced overwhelming response to the call of AIEA for help and support to the fight against Covid 19. IEAHD collected an amount of Rs.964305/- by giving a call among its members to donate atleast 'one day gross salary' towards CM'S Relief Fund to support state Govt. fighting Covid-19 Pandemic. The divisional leadership Com.Sumit Sinha, Jt.sec and M.K.Pathak ,Assistant Secretary met Sri Hemant Soren, CM, Jharkhand on 10/6/2020 and presented a cheque of Rs.714305/- and Thermal Scanners worth Rs.250000/- as the contribution of LIC employees to the relief. The CM showed his gratitude towards all the employees of LIC,



Hazaribag Division and thanked Insurance Employees' Association Hazaribag Division for showing solidarity with the toiling mass of Jharkhand.

Udaipur handing over cheque to Rajasthan CMDRF to Divisional Commissioner

IEU Udupi hands over a cheque of Rs.150000 to DC towards Karnataka CMDRF



3 days Strike of Coal Workers : AIEA extends full support

The Unions and Federations in Coal Industry have decided on a three day strike from 2nd to 4th July 2020 against the policy of the government to throw open mines for private sector and privatise the strategic coal industry. The AIEA joins the Central Trade Unions to extend full support to the Strike. The Unions/Federations have served the strike notice on 18th June 2020. We congratulate them for organizing the protest simultaneously while serving the strike notice on 18th June to the respective managements.

The two day protest on 10th and 11th June 2020 by the Coal workers did not deter the Government to review its decision of commercial mining, privatization and decision to de-link CMPDI from CIL among other demands. Rather Prime Minister himself came forward to launch the process of auction on 18th June, which was announced on 11th June, hence the decision of unions to choose this day to protest and give strike notice.

The fact of the matter is that even the earlier

auctioned and allotted coal blocks could not be started as per schedule period which need to be cancelled immediately.

The unions have raised five demands through this strike:

1. Withdraw the decision of Commercial Mining in Coal Industry
2. Stop all steps towards weakening or privatization of CIL or SCCL
3. Withdraw decision to De-link CMPDI from CIL
4. Enforce HPC/CIL enhanced wages to contract workers in CIL and SCCL
5. Implement the clause 9.3.0, 9.4.0 and 9.5.0 of National Coal Wage Agreement

The Coal unions and the CTUs have been opposing the Government policy of 100 percent FDI in Coal sector. The AIEA extend its solidarity to this agitation to defend this core public sector in the national interest and for our nation's self reliance.

A Stock Market Boom amidst a Real Economy Crisis

from Page 22

going to borrow even more for undertaking investment.

Likewise households which are already indebted are hardly likely to spend more on consumption through borrowing. The maintenance of high stock prices may at best make them maintain reasonably high consumption levels despite high unemployment, but not consume larger and larger amounts. The real economy therefore will continue to languish despite the high stock prices.

There is, in other words, no alternative to a policy of boosting aggregate demand through fiscal means for overcoming the high unemployment rate (even if there is some recovery from the current abysmal levels when the effect of Covid-19 has passed). True, some fiscal expansion has occurred because of the pandemic; but this will have to continue, even when the pandemic has passed, for economic revival.

Secondly, such a policy stance, of maintaining high stock prices through monetary policy even when the real economy continues to languish, will now become a general one across the capitalist world. Since it is not a quirk of the Fed but one immanent to the regime of the hegemony of finance, other central banks too will emulate the Fed in pledging to prevent any collapse in stock-

market prices. Third world countries like India will be under compulsion to do so because any collapse in the Indian stock-market will give rise to an outflow of finance capital which will make the management of the balance of payments that much more difficult. In other words, even in countries like India, central bank intervention, instead of being limited to the foreign exchange market in the event of an outflow of finance, will now also encompass the stock market.

What will however prevent such a policy-stance from getting ensconced either in the US, or anywhere else including India, is the resistance of the working people. A situation where monetary policy is devoted exclusively to protecting the corporate-financial interests while the working people continue to suffer from high unemployment and acute distress will be resisted by them. The demand for State intervention through fiscal means, particularly through larger welfare state expenditures to increase aggregate demand, and hence employment, will become ever more powerful and pervasive.

In the US and elsewhere, people are already on the streets demanding equality; it is only a matter of time before the working people take to the streets in India as well. The present government will be living in a fool's paradise if it believes that it can coddle corporate-financial interests for long at the expense of the people.

Insurance News in brief

■ A.M.KHAN, DHARWAD

- Among the 17 clauses that IRDA has asked the insurers to standardize in new health products from October 01, 2020 and in existing policies from April 01, 2021 is the clause that insurers cannot contest claims by clients who have persisted with their policies for eight years in a row, citing non-disclosure. The eight year period has been referred to as the moratorium period.
- ICICI Lombard General Insurance has introduced special features in its health insurance policies for the benefit of the customers in the present coronavirus pandemic situation. It has cut down the waiting period to 15 days from 30 days for Covid-19 in-patient claims. It has decided to maintain the 'no-claim bonus' benefit even if the customer has a hospitalisation claim for Covid-19. For the cases where the advice is for self-isolation at home, a home healthcare benefit to honour claims has been introduced.
- As on June 06, 2020, the General Insurance Council data shows that over 9,700 claims amounting to Rs.150 crore due to Covid-19 have been received by General insurers. It would seem a small figure but when the fact that the country has low penetration of health insurance and free treatment given at government hospitals in several states like Kerala, Karnataka and Telangana is considered the industry feels the number is quite big more so when the number of cases on the anvil are on the increase.
- As the spread of Novel Coronavirus COVID-19 continues unabated even after the nationwide lockdown got over, premium collection of life insurance companies has taken a big dip. One reason is also that the insurers are reluctant to take higher risks because deaths due to COVID-19 are covered under the life insurance policies despite its global pandemic status and the long gestation period makes COVID-19 a highly infectious disease, which puts even healthy applicants of insurance policies at high risk of getting infected after issuance of a new policy.
- The IRDA's draft for a standard individual Covid-19 health insurance cover states that the maximum sum insured for this product would be Rs. 5 lakh and minimum would Rs.50000/- The insurers are working out the premium, which is estimated would be in the range of Rs.2,000

to Rs.3,000 for a sum insured of Rs.5 lakh. The standard benefit-based product will offer a lump sum benefit — equal to 100 per cent of the sum insured — to be paid by insurers if the client tests positive, resulting in hospitalisation.

The diagnosis has to be confirmed by authorised centres as declared by the Ministry of Health and Family Welfare.

- The IRDA after reviewing the performance of the long term package covers in the motor segment, offering third-party and own-damage insurance for three and five years to new two wheelers and four wheelers, has decided to withdraw it with effect from August 1, 2020 on grounds that it is creating issues for insurers and also making it unaffordable for some section of vehicle owners.
- For the second consecutive month in the Financial year 2020-2021, new business premium of life insurance companies have recorded negative growth, mainly due to Covid-related disruptions. As at 31st May this year, the life insurance companies collected Rs.20,466.76 crore new business premium recording a 27.92 per cent less than the collection made during the same period last year. While 23 private life insurers recorded 30.71 per cent drop LIC recorded a 26.29 per cent in new business premium collection
- The insured losses from the widespread destructions in west Bengal and Odisha caused by the cyclone Amphan, mostly property and motor claims, is estimated to be in the range from Rs.800 crore to Rs.1,000 crore.
- The working group formed by the IRDA to suggest changes in trade credit insurance guidelines has proposed that banks, factoring companies, and financial entities should be allowed to avail credit insurance to cover trade related transactions and loan default of sellers. Trade credit insurance covers a seller against the risk of non-payment by its customers arising due to wilful default or insolvency. The repaying capability of the customer depends on various macro and micro economic factors.
- The Future Generali India Insurance Company Ltd has been slapped with a fine of One crore rupees for violating product filing guidelines in terms of giving discount outside the range of rates filed and unprincipled rate cutting without filing for pricing revision.
- LIC retains its second position in the Brand Finance's list of 100 country's most valued brands.

Working Class Struggles

S.SRIDHARA, MYSORE ■

- PHILADELPHIA PUBLIC WORKERS PROTEST POOR WORKING CONDITIONS AND POLICE VIOLENCE:** On 10th June, thousands of Philadelphian public-school teachers marched downtown to the PSD headquarters in Centre City to demand an end to austerity budgets, discrimination at schools and unhealthy work conditions. For teachers, sanitation workers and other sections of workers and youth, the brutal condition of day-to-day existence at their jobs and schools have intersected with mass opposition to police brutality and social inequality, which was erupted over the past few weeks. The teacher's protests came a day after hundreds of Philadelphian sanitation workers rallies in 'Love Park' outside the city hall, demanding hazard pay and Personal Protective Equipment (PPE).
- BANGLADESH GARMENT WORKERS DEMAND REINSTATEMENT OF 700 EMPLOYEES:** Hundreds of garment workers from Cassiopea Fashion Plant and the Cassiopea Apparel Factory, part of the Elegant Group in Gazaijur demonstrated in the capital of Dhaka on 8th June to oppose the retrenchment of 700 workers. Management says that was due to lack of work orders.
- PAKISTANI STEEL WORKERS FIGHT PRIVATISATION:** Thousands of workers from the government-owned Pakistan Steel Mills in Karachi began protest action from 4th June to oppose mass sackings and privatisation. The government has sacked 9,350 workers for restructuring the company and to sell off the business to private investors.
- PHILIPPINE'S TEACHERS PROTEST OVER REMOTE LEARNING:** Hundreds of teachers led by the alliance of concerned teachers, demonstrated outside the Central office of the Educational department in Manila, capital of Philippines, on 9th June. They were protesting against the government's decision to continue remote learning introduced during the COVID-19 lockdown throughout the 2020-21 school year. Teachers claim that the decision is disadvantageous for poor students and the government has no proper plan and is not providing resources to students.
- QUEENSLAND PUBLIC HOSPITAL WORKERS STRIKE OVER PAY CUTS (AUSTRALIA):** Thousands of non-medical healthcare workers at public hospitals throughout Australia's North-Eastern state of Queensland walked off their jobs on June 5th to protest against the government's proposed 12-month pay freeze. Most of these workers who are on the frontline in hospitals during the COVID-19 pandemic, have not had pay increase for 2 years.
- BRAZILIAN DELIVERY WORKERS STRIKE IN DEFENSE OF THEIR LIVES:** On 11th June, delivery workers at the delivery Aploggi entered their 3rd day on strike against the terrible condition of work and the low payments which has been aggravated since the beginning of the COVID-19 pandemic. The strike was taken up throughout Brazil. Workers also held protests over safety of delivery workers. Brazil experienced a second weekend in a row of demonstration against police violence. Tens of thousands of workers, mostly young, took to the streets in every region and practically every state in the country.
- NISSAN CONFIRMS JOB CUTS AS STRIKE AGAINST SPANISH PLANT CLOSURES CONTINUE:** Thousands of Nissan workers, their families and sympathisers are striking, protesting and blocking roads to protest against the Japanese automaker's decision to shut down its Barcelona plant by December 2020. 25,000 workers are to be directly or indirectly affected by the closure of Nissan's plant in Spain. Nissan worker's fight against the closure is arousing enormous sympathy and solidarity throughout Spain.
- AIRPORT WORKERS PROTEST IN AUSTRALIAN CITIES:** Laid off aviation workers demonstrated at all Australian major cities on 11th June to demand unpaid wages and COVID-19 welfare payments. Over 5,000 workers affected by unpaid wages according to estimates nearly 40% of the workforce in aviation sector has no income since April 2020.
- BANGLADESH:** Dhaka workers demonstrate against extended working hours. Thousands of factory workers across Dhaka, capital city of Bangladesh demonstrated on 10th June against lay-offs and extended working hours but without any extra pay. On 7th June, workers block the Dhaka- Sylhet highway in protest against government's decision that they work an extra 150 hours without pay.
- GERMANY – LUFTHANSA:** Germany's national carrier is exploiting the COVID-19 pandemic to push through major restructuring. It is using it as an excuse to cut wages and massive job cuts. It is estimated around 20,000 jobs will be at stake.
- CAMBODIAN GARMENT WORKERS DEMAND OUTSTANDING WAGES:** Hundreds of workers demonstrated outside the Shuttered Quality Textile Factory in Cambodia on 9th June to demand their April 2020 wages. The company had failed to pay these wages on 25th May as promised. Hundreds of factories in Cambodia have suspended production or closed, thereby workers are losing their jobs across Cambodia.

Economic Tid Bits

■ J.SURESH, MYSORE

- * With the steep hike in excise duty in the past two months, an average consumer of petrol now pays over 275% in taxes to Centre and State on a litre of the fuel. It was 107% in February. The base price of Petrol is just about Rs.18/-. The taxes are close to Rs.50/- and the pump price is over Rs.72/-. On diesel, the cumulative taxes by center and states, makes a consumer pay over 225%. The base price of diesel is about 18.50 a litre. On petrol the excise duty revived is closed to Rs.33/- a litre, while on diesel it is around Rs.32/- per litre. The VAT is levied at over Rs.16/- on petrol and diesel. Together, both the taxes are over Rs.49/-. While the pump price of petrol is an average Rs.72/- a litre, the two taxes are above 69% of the pump price of petrol and diesel.
- * India's economic growth story has suffered yet another huge knock. Officially the government has admitted that the fiscal deficit last year was as large as 4.6% of GDP, much higher than the 3.8% provided in the Budget presented earlier this year. The provisional estimate released recently showed that the rate of growth in India's GDP fell steeply to 4.2% in 2019-20 from 6.1% in 2018-19. Looking it at another way, the rate of growth for India's GDP has more than halved in just three years – from 8.2% recorded in 2016-17, the year of demonetisation. There was no respite in 2017-18 either when the GDP grew by 7%. The fall in growth rate in 2019-20 would have seen sharper, but for rebound in agriculture and government expenditure. Agriculture growth bounced back at 4%, almost double the rate in 2018-19, and public administration, defence and other services saw double-digit growth of 10% compared with 9.4% in 2018-19. Manufacturing and construction showed poor growth number, at 0.3% and 1.3% respectively – down from much higher numbers of 5.7% and 6.1% in the year ago period. Gross fixed capital formation (GFCF), which indicates the level of investment activity in the economy, was down to less than 30% of real GDP. Compared to 2018-19, GFCF saw a contraction of 2.8% highlighting the deeper problem undelaying the slowdown. Even private final consumption expenditure grew at a lower rate of 5.3% in 2019-20 against 7.3% previous year.
- * According to a survey conducted by the New Zealand government's commission for financial capability, 34% of New Zealand population is in "financial difficulty" and a further 40% were "at risk of tipping into hardship". The survey was part of a study involving eight countries. New Zealand ranked worse than the UK and Norway, where 28% and 8% of respondents were in "financial difficulty". The findings reflect the dramatic fall in living standards due to the global economic crisis due to Covid-19. The survey found that another 40% of households were not in financial difficulty yet but were at risk of financial difficulty if they lose any more income. Only 26% of population is financially secure with enough savings to meet the future financial shocks. One in five children live in poverty and child poverty is around 40%. The unemployment rate of New Zealand is more than 7%, highest level in a decade and is expected to go well above 10%.
- * According to a latest report by the OECD, the Covid-19 has led to the most severe contraction in world economy since the Great Depression of 1930s and that its effect will be long lasting. The economic activity has collapsed across the OECD during shutdown by as much as 20 to 30% in some countries, an extra ordinary shock. The report says that the economic outlook is "exceptionally uncertain". In a "double-hit" scenario, global GDP is projected to decline by 7.1% this year, while in a "single-hit", the contraction will be 6% this year, returning to almost pre-crisis levels by the end of 2021. Investment spending, one of the crucial drivers for economic growth over the long term, has fallen sharply. Production of Capital goods in the major advanced economies fell by around 12% in the first quarter of 2020. The global trade is now contracting sharply with a fall of almost 4% in the first three months of 2020. The OECD forecasts that the global trade will fall by 11.5% in 2020 under a double-hit scenario and 9.5% if there is a single hit.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

Longterm TP withdrawn: IRDAI has withdrawn long term motor third party insurance package of three years and five years for four-wheelers and two-wheelers, with effect from 1 August, 2020. IRDAI said distribution of long term third party policies is challenging as it is unaffordable for vehicle owners.

New Guidelines: Health insurance companies will not be allowed to contest claims once the premium has been paid for a continuous period of eight years, regulator Irdai said in a fresh set of guidelines. This period of eight years is called as moratorium period. The policies will, however be subject to all limits, sub-limits, co-payments, deductibles as per the policy contract. On claim settlement, Irdai said the insurance company should settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document. On portability, the guidelines said the insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family.

Covid-19 insurance: Early in June, Irdai sent draft guidelines for a standard covid-19 health insurance product to all general and stand-alone health insurance companies. Then it withdrew that draft and proposed a benefit-based product to address the insurance needs relating to the coronavirus infection. The policy will provide a lumpsum payment but failed to address the practical issues. And also the IRDAI has left the pricing to the insurers.

Telemedicine: IRDAI has asked insurers to allow telemedicine as part of the claim settlement wherever regular medical consultation is allowed, in the terms and conditions of medical insurance policies.

BSE Sells health insurance: BSE Ebix Insurance Broking, a joint venture of BSE and Ebix Fincorp Exchange has announced the launch of health insurance on its platform by enrolling Religare Health Insurance Company.

Flipkart Insurance: Flipkart has joined hands with Bajaj Allianz General Insurance Company to offer motor insurance for its customers on the digital platform flipkart.com.

Penalty: A penalty of Rs.1 Crore has been levied by IRDAI on Future Generali General Insurance Company for offering illegal discounts on motor insurance products.

Future Exits: Future Group is planning to exit both its general and life insurance businesses by selling off its controlling stakes in the two JVs it has with Generali Participations Netherlands N.V.

No insurance: Only 4% of people getting admitted have health insurance, as per data being submitted to the Union finance and health ministry. The life insurance industry has also been reporting claims to the ministry and so far has reported just 2% of total deaths.

Time for us: There is a lot of bad news surrounding the novel coronavirus. However, there is one good thing that has happened due to the pandemic. Prior to this pandemic, even educated elites had been procrastinating the purchase of life insurance. And even when they purchased, the insurance cover had always been grossly inadequate. This mindset is probably changing now and customers are now looking for protection products.

LIC Agent and King: T.N.S. Murugadoss Theerthapathy, an agent of LIC has passed away at the age of 89, during this May. He was the crowned King (Zamindar) of Singampatti and the last crowned ruler in India. Even though zamindari system was abolished in 1950, he received the respect of a king in the temple festivals, till his death!

LIC holds more: Reliance Industries Ltd CMD Mukesh Ambani has got 5.52 lakh shares of the company in the rights issue, taking his holding to 0.12% of the company. LIC, which has the biggest non-promoter shareholding in the company got 2.47 crore shares in the rights issue. Now it holds 6% stake in the company. (Note it. LIC is holding more than Mukesh Ambani in RIL, though the promoter group collectively holds 50.29%)

Reduce stake: RBI has asked Housing Development Finance Corporation (HDFC) to pare stake in its insurance subsidiaries to 50 % or below. HDFC owns majority stake (more than 50%) in both HDFC Life Insurance and HDFC Ergo General Insurance.

Private Closure: Private Life Insurance companies are planning to save on costs by reducing branch presence. Sources in the insurance industry said that by mid FY22, about 6-8% of the 11,600 branches could be cut down in a bid to save money.

WE CONDOLE THEIR UNFORTUNATE DEATHS

The coronavirus has not spared the insurance employees either. A number of our comrades and their family members are infected. Fortunately most of them have recovered or on the path of recovery. Unfortunately one of an active cadre of AIIEA has succumbed to this virus.

It is a matter of utmost grief and sadness that an active comrade of Bhopal Division Insurance Employees Union (BDIEU), Com Ashok Batham, working as HGA in Ganjbasoda branch, unfortunately expired with Covid-19 and co-morbid conditions on 5th June 2020 after being admitted to Hamidia Hospital, Bhopal, The tertiary Govt Hospital of Bhopal. His death coming immediately after the sad demise of Com Sarvar Ansari, former General Secretary of BDIEU due to prolonged illness is a huge set back to the organisation.

Com Harish Malhotra, Cashier, 327 Branch in Delhi DO 2 also succumbed to Covid 19 on 12/6/2020.

Insurance Worker condoles their unfortunate deaths and shares the grief with the bereaved families.

RESPONSES

We got many lessons from this pandemic .Though millions of toiling migrant workers bore the brunt of the sufferings yet it's laudible that they have shown a unique resilience to overcome all odds. It is unfortunate that the government did not think about hardships before declaring the lockdown and the mainstream media with some honourable exceptions remained insensitive to their plight. The pandemic has brought to sharp focus the need to build a strong public health system as the much acclaimed private sector has totally failed. It is unfortunate that even in times of a national disaster, the government is pushing with haste all anti-labour legislations.

Satyajit Chakraborty HGA, Falakata Branch
Jalpaiguri Division



DONATIONS

Com.Vatsala, Rajajinagar Branch, Bangalore DO-1 Rs. 5000
Com.B.R.Nagaraja, Bangalore DO-2 / OS Dept 5000
Com. Tamil Selvan, Komarapalyam, Salem DO 1000
Com.K.Thangaraj, Salem North BO, Salem DO 1000
Com.Arthanari, Salem North BO, Salem DO 1000
Com. Narayanan Nambissan,LICEU Kozhikode DO 10000
Com.T.Srinivasan,Jt.Sec. HRGIEA,Ull DO-6 Hyderabad 5000
Com.Subash Chand, HGA,Palampur Branch NZIEA 2100
Insurance worker heartily thanks these comrades for their love and affection

Com D.V.Teli



Com D.V.Teli, General Secretary, Insurance Employees' Association, Mumbai Division 3 passed away on 14/6/2020. He was suffering from chronic kidney disease and was unwell for quite sometime. Despite his sickness, he continued to discharge his responsibilities as the General Secretary of IEA, Mumbai 3. He was a dedicated, committed and valiant soldier of the AIIEA. Insurance Worker deeply condoles his unfortunate death and shares the grief with the bereaved family.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
July	319	7281.46
August	320	7304.29
September	322	7349.94
October	325	7418.42
November	328	7486.90
December	330	7532.55
January 2020	330	7532.55
February	328	7486.90
March	326	7441.24
April	329	7509.72

Base1960=Base2001x22.8259

70th Foundation Day of AIIEA



Com. Chandrasekar Bose



Com. Amanulla Khan



Com. K.Venu Gopal

They continue
to guide us

They are shouldering
the responsibility of
leading the organisation
in the 70th Year of AIIEA



Com. V.Ramesh



Com. Shreekant Mishra



70th Foundation Day of AIIEA



लाखों ही मुसाफ़िर चलते हैं मंज़िल पे पहुँचते हैं दो एक
ऐ अहल-ए-ज़माना क़द्र करो नायाब न हों कम-याब हैं हम

Countless travellers start from home, a few reach the goal,
Though not unique, we are rare, ignore us not, ye folks

- Shad Azimabadi



THE FOUNDATION OF A GREAT
TRADE UNION WAS LAID ON 1ST JULY 1951

AND IT HAS EMERGED AS A UNIQUE
CLASS ORGANISATION WITH
GREAT LEGACY OF PHILOSOPHICAL, ECONOMIC
AND HUMANIST THOUGHTS



LONG LIVE AIIEA