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## DEMOCRACY & CONSTITUTION UNDER TEST

CLASS WAR ON WORKERS

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UNCARING STATES..

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SUPREME COURT FAILS..

ECONOMY SAGGING..

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PACKAGE OF NUMBERS ONLY



# AIIEA ONCE AGAIN STANDS WITH THE POOR EMPLOYEES' CONTRIBUTIONS TOUCH RS.5 CRORE



Ajmer Unit handing over the cheque to Rajasthan CMDRF



Amritsar - Handing over a cheque to Punjab CMDRF to Minister O.P.Soni



Karnal Division handing over the cheque to CMDRF



CZIEA handed over the cheque to Chattisgarh CMDRF to Bhupesh Baghel, CM

AIIEA decided to intervene to provide some relief to the people in distress and our units across the country responded very well to the call for humanitarian intervention. Till now, the units of AIIEA from across the country have remitted over Rs.3.71 crore to their respective Chief Minister's Relief Funds. This apart, our units have spent over Rs.1 crore in undertaking direct relief distribution measures, taking the total collections from the employees close to a massive Rs.5 crore. (See report on pages 5&6 and images of direct relief distributions on the back inside cover page)



Delhi I handing over the relief cheque to Dy CM Manish Sisodia



Jodhpur unit handing over the cheque to Rajasthan CMDRF



Jalandhar unit handing over the cheque to Punjab CMDRF



## DEMOCRACY AND CONSTITUTION UNDER TEST

The crisis brought about by Coronavirus has exposed many weaknesses in the functioning of democracy in India. The events of the last few months clearly demonstrate that the democratic institutions are failing the Indian people and more importantly its weak and vulnerable citizens. The manner in which governance is centralised and the executive and judiciary have developed a close liaison points to great danger to democracy and constitutionalism. Unless the danger is realised and the people come together to resist the policies that consolidate the naked class interests, there is every possibility of India turning into an authoritarian State. The danger bells are already ringing.

India is a Union of States and it has been time and again stressed that a cordial centre-state relations based on genuine federalism is essential for the progress and success of the nation. Unfortunately, principles of federalism are more often violated bringing to strain the relationship between the Centre and the State. The Prime Minister who by now is known for sudden announcement of policy measures creating a sense of shock and awe yet again announced the nationwide lockdown on 24<sup>th</sup> March 2020. The citizens were not prepared for such an eventuality through proper education and for a continent size country of 1.38 billion a notice of just four hours was given. The States which are primarily responsible for health were not even consulted and they were directed to just implement the decisions of Centre without adequate financial support. This was a serious breach of the consultative processes laid down under federalism. The first two extensions of the lockdown too did not give any scope for the States to decide the manner of implementation taking into account the situation obtaining in the respective States. It was only under lockdown 4 that the States were given some freedom to designate the areas and take measures to control spread of virus. This over centralisation of power not only created a health and economic crises but also a gigantic humanitarian crisis.

The Indian ruling classes today live in illusion that the State they control is a global super power and often we hear claims of soon it becoming the third largest economy of the world conveniently ignoring the fact that the country's global ranking in per capita GDP is 139. Nearly 92% of its workforce is in informal sector without any guarantee of incomes, jobs or social security. With overwhelming households in the country earning a wage of less than Rs.10000 per month, the life of most Indians is a daily struggle for existence. The ill planned lockdown did not take into account this huge multitude of our vulnerable sections of the population and made

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no assurance to these workers of any incomes, food or shelter. This resulted in a tragedy of gigantic proportions for tens of millions of migrant workers. Some of the images of helpless men, women and children walking on roads with the hope of reaching their villages and towns hundreds or thousands of kilometres away and nearly 400 of them perishing on the way will remain the most shameful episode in the history of post independence India. The Indian State remained insensitive to their plight and refused to take care and protect its weak and vulnerable citizens. Accountability is a fundamental principle in democracy. Somebody should be held accountable and responsible for the unimaginable suffering of these unfortunate workers. Unfortunately, the buck stops at the office of the Prime Minister. We assert we are not questioning the merits or decision of lockdown as we hold the view that it was necessary to control the spread of virus but we are right in questioning the manner in which

it was imposed causing avoidable catastrophic consequences.

The Supreme Court which is the custodian of the Constitution and the sentinel of fundamental rights of the citizens has clearly failed the people. The happenings in the highest court of the land in the last few months have shown its unwillingness to question the actions of the Executive. The Supreme Court has become more Executive than the Executive itself. It accepts the stand of the Executive without any scrutiny. On a number of PILs relating to the plight of the migrant workers, it pleads helplessness. The observation of the Chief Justice that why these workers want money when they are being given food was truly the Marie Antoinette moment for the Supreme Court. In the last few months, the Supreme Court has shown no urgency where complaints about violation of fundamental rights of the ordinary people are concerned but decides issues of the rich and powerful without any delay. Fortunately a few

## लोकतंत्र और संविधान की परीक्षा

कोरोनावयरस से पैदा हुए संकट ने भारत में लोकतंत्र की कार्यप्रणाली की कई कमजोरियों को उजागर कर दिया है। पिछले कुछ महीनों की घटनाएं स्पष्ट रूप से प्रदर्शित करती हैं कि ये लोकतांत्रिक संस्थाएं भारत के लोगों के लिए और खासतौर से इसके कमजोर और असुरक्षित नागरिकों के लिए विफल हो रही हैं। जिस तरह से शासन केंद्रीकृत हो गया है और कार्यपालिका और न्यायपालिका ने एक करीबी गठजोड़ बना लिया है यह लोकतंत्र और संवैधानिकता के लिए बड़े खतरे की निशानी है। जब तक कि इस खतरे का एहसास नहीं हो जाता और लोग इस वर्गविशेष के हितों को ही मजबूत करने के लिए बनाए वाली नीतियों का विरोध करने के लिए एकजुट नहीं होते, तब तक भारत राज्य को तानाशाही में बदल जाने की पूरी संभावना है। खतरे की घंटियां पहले से बज ही रही हैं।

भारत राज्यों का एक संघ है और यह बार-बार जोर देकर कहा जाता रहा है कि राष्ट्र की प्रगति और सफलता के लिए वास्तविक संघवाद पर आधारित सौहार्दपूर्ण केंद्र-राज्य संबंध आवश्यक है। दुर्भाग्य से, केंद्र और राज्य के बीच संबंधों को मजबूत करने के लिए संघवाद के सिद्धांतों का अक्सर उल्लंघन किया जाता है। ये प्रधान मंत्री जो अब तो एक अचानक चौंका देने वाले और भय की भावना पैदा करने वाले नीतिगत उपायों की घोषणा के लिए पहचाने जाने लगे हैं, ने फिर से २४ मार्च २०२० को देशव्यापी तालाबंदी की घोषणा की। यहां के नागरिकों को इस घटना की परिणति के लिए उचित रूप से शिक्षित नहीं किया गया था और १३८ करोड़ की जनसंख्या वाले एक महाद्वीप आकार

के देश के लिए सिर्फ चार घंटे का नोटिस दिया गया। राज्य सरकारें जोकि स्वास्थ्य के लिए मुख्य रूप से जिम्मेदार होती हैं, उनसे भी परामर्श नहीं किया गया और उन्हें पर्याप्त वित्तीय सहायता के बिना केंद्र के निर्णयों को लागू करने के लिए निर्देशित किया गया। यह संघवाद के तहत निर्धारित परामर्शी प्रक्रियाओं का एक गंभीर उल्लंघन था। लॉकडाउन के पहले दो विस्तारों में भी संबंधित राज्यों को अपने राज्यों में उत्पन्न स्थिति के अनुसार कार्यान्वयन के तरीके को तय करने के लिए कोई गुंजाइश नहीं दी। लॉकडाउन चार में आकर राज्यों को संक्रमित क्षेत्रों को नामित करने और वायरस के प्रसार को नियंत्रित करने के लिए उपाय करने की कुछ स्वतंत्रता दी गई। सत्ता के इस केंद्रीकरण ने न केवल एक स्वास्थ्य और अर्थव्यवस्था का संकट पैदा किया बल्कि एक महाकाय मानवीय संकट भी पैदा कर दिया।

भारतीय शासक वर्ग आज इस भ्रम में रहते हैं कि जिस राज्य पर उनका नियंत्रण है वह एक वैश्विक महाशक्ति है और जल्द ही दुनिया की तीसरी सबसे बड़ी अर्थव्यवस्था बनने के दावे को हम बड़ी आसानी से इस तथ्य की अनदेखी करते हुए अक्सर सुनते रहते हैं कि देश की प्रति व्यक्ति जीडीपी में हमारी वैश्विक रैंकिंग १३९ है। इसका लगभग ९२ प्रतिशत कार्यबल आय, नौकरी या सामाजिक सुरक्षा की गारंटी के बिना अनौपचारिक क्षेत्र में कार्यरत है। देश में दस हजार रुपये प्रतिमाह से कम की मजदूरी अर्जित करने वाले बहुतांश परिवारों के साथ, अधिकांश भारतीयों का जीवन अस्तित्व के लिए एक दैनिक संघर्ष है। खराब तरीके से लागू किये गए लॉकडाउन ने आबादी के

High Courts, which are also Constitutional Courts, have displayed more courage in questioning the actions of the executive by taking note of the plight of the suffering masses. The undermining of the judiciary is surely a great threat to democracy and constitutionalism.

There is a general consensus that lockdown has deeply hurt Indian economy. The economy was struggling for the past few years due to the impact of demonetisation and unplanned implementation of GST. But the lockdown has pushed the economy into the possibility of deep recession. The small and medium enterprises which contribute over 40% of the GDP and employ overwhelming majority of the workers are in deep crisis. Tens of millions of jobs have vanished. The Centre for Monitoring Indian Economy has estimated that for the week ending May 17, the unemployment rate is as high as 24%. Therefore, there were great expectations of a stimulus package from the government for the

revival of the economic activity and providing relief to the workers. But unfortunately it was not to be. The Prime Minister in yet another grand announcement informed the nation of a 20 lakh crore package amounting to 10% of the national GDP. Subsequently in five press briefing the Finance Minister laid down the contours of package. It became clear that rather than a stimulus package, it was more a credit expansion package. The government is unwilling to increase its expenditure. The RBI actions to increase the liquidity through lowering of Repo rates were also taken into account as a part of the package. The suggestions of the well meaning economists and influential personalities to address the grievances of the migrant workers and vulnerable population through cash transfers were not considered. No measures were taken to alleviate the sufferings of the workers. It is as if these migrant workers do not



हमारे कमजोर वर्गों की इस विशाल भीड़ को ध्यान में नहीं रखा और इन श्रमिकों को किसी भी आय, भोजन या आश्रय का कोई आश्वासन नहीं दिया। इससे यह करोड़ों प्रवासी श्रमिकों के विशाल हिस्सों के लिए यह एक त्रासदी में बदल गया। असहाय पुरुषों, महिलाओं और बच्चों की कुछ छवियाँ जो सैकड़ों या हज़ारों किलोमीटर दूर अपने गाँवों और कस्बों तक पहुँचने की आशा के साथ सड़कों पर चल रही हैं और उनमें से लगभग ४०० रास्ते में ही मिट गयीं, आजादी के बाद के भारत के इतिहास में सबसे शर्मनाक प्रकरण बनी रहेंगी। भारत का राज्य उनकी दुर्दशा के प्रति असंवेदनशील बना रहा और उसने अपने कमजोर और असुरक्षित नागरिकों की देखभाल और सुरक्षा करने से मुकर गया। लोकतंत्र में जवाबदेही एक बुनियादी सिद्धांत है। इन दुर्भाग्यपूर्ण श्रमिकों की अकल्पनीय पीड़ा के लिए किसको जवाबदेह और जिम्मेदार ठहराया जाना चाहिए ? दुर्भाग्य से, निगाह प्रधान मंत्री के कार्यालय पर जाकर ठहरती है। हम पूर्णतः दृढ़ हैं कि हम लॉकडाउन के गुणदोष या निर्णय पर सवाल नहीं उठा रहे हैं क्योंकि हम मानते हैं कि यह वायरस के प्रसार को नियंत्रित करने के लिए आवश्यक था लेकिन जिस तरीके से यह लागू किया गया उस तरीके पर सवाल उठाने के लिए हम पूरी तरह से सही हैं जिसकी वजह से ऐसे भयावह विनाशकारी परिणाम सामने आये जिन्हें टाला जा सकता था।

सर्वोच्च न्यायालय जो संविधान का संरक्षक है और नागरिकों के मौलिक अधिकारों का प्रहरी है, अपने लोगों के लिए साफ़-साफ़ विफल रहा है। पिछले कुछ महीनों में देश की सर्वोच्च अदालत में हुए घटनाक्रमों से उसकी कार्यपालिका के कार्यों पर सवाल उठाने की अनिच्छा प्रदर्शित हुई है। सर्वोच्च न्यायालय कार्यकारियों की तुलना में खुद अधिक कार्यकारी हो

गया है। यह बिना किसी समीक्षा के कार्यपालिका के रुख को स्वीकार कर लेता है। प्रवासी श्रमिकों की दुर्दशा से संबंधित कई जनहित याचिकाओं पर, यह अपने असहाय होने को अपने पक्ष के तर्क के रूप में दिखाता है। मुख्य न्यायाधीश का कथन कि इन श्रमिकों को पैसा क्यों चाहिए, जब उन्हें भोजन दिया जा रहा है तो सही मायने में सर्वोच्च न्यायालय के लिए यह एक मैरी एंटोनेट क्षण (फ्रांस की रानी द्वारा कहे गए शब्द कि डबलरोटी नहीं है तो केक क्यों नहीं खाते) था। पिछले कुछ महीनों में सर्वोच्च न्यायालय ने जहाँ आम लोगों के मौलिक अधिकारों के उल्लंघन की शिकायतें हैं वहाँ कोई तात्कालिकता नहीं दिखाई है, लेकिन वहाँ अमीर और शक्तिशाली के मुहों का फैसला बिना किसी देरी के करता है। सौभाग्य से कुछ उच्च न्यायालयों, जो संवैधानिक न्यायालय भी होते हैं, ने पीड़ित जनता की दुर्दशा पर ध्यान देकर कार्यपालिका की कार्यवाहियों पर सवाल उठाने में अधिक साहस दिखाया है। न्यायपालिका को कमजोर करना निश्चित रूप से लोकतंत्र और संवैधानिकता के लिए एक बड़ा खतरा है।

इस बात पर आम सहमति है कि लॉकडाउन ने भारतीय अर्थव्यवस्था को गहरी चोट पहुँचाई है। विमुद्रीकरण और जीएसटी के अनियोजित कार्यान्वयन के प्रभाव के कारण अर्थव्यवस्था पिछले कुछ वर्षों से संघर्ष कर रही थी। लेकिन लॉकडाउन ने अर्थव्यवस्था को गहरी मंदी की संभावना में धकेल दिया है। जीडीपी में ४० प्रतिशत से अधिक का योगदान करने वाले और कर्मचारियों के अधिकांश बड़े हिस्से को रोजगार प्रदान करने वाले छोटे और मझोले उद्यम गहरे संकट में हैं। लाखों नौकरियाँ चली गईं। सेंटर फॉर मॉनिटरिंग इंडियन इकोनॉमी ने अनुमान लगाया





exist for the government. The 20 lakh crore stimulus package was yet another dream sold. Every single economist including those from the government institutions have come to the conclusion that the real package is just around 1% of the GDP, which is likely to be the extra spending planned by the government. It looks that the government has concentrated on supply side without trying to create demand in the economy. This makes it clear that the Indian economy is in for a prolonged crisis.

Every crisis is an opportunity, said the Prime Minister. This opportunity is being utilised to attack the labour laws secured through decades of struggle. The government has also laid down a road map for privatisation of the entire economy. It is strange that in the guise of self reliance, foreign capital is being given a red carpet welcome in most sensitive sectors of the economy. Water, Space, Forests, Rivers; everything is being privatised. If there is any lesson that the coronavirus has taught, it is the need for



है कि १७ मई को समाप्त होने वाले सप्ताह के लिए, बेरोजगारी दर २४ प्रतिशत जितनी उंची हो गयी है। इसलिए, आर्थिक गतिविधि के पुनरुद्धार और श्रमिकों को राहत प्रदान करने के लिए सरकार से प्रोत्साहन पैकेज की काफी उम्मीदें थीं। लेकिन दुर्भाग्य से यह होना नहीं था। प्रधान मंत्री ने एक अन्य भव्य घोषणा में राष्ट्र को २० लाख करोड़ के पैकेज की जानकारी दी जो राष्ट्रीय सकल घरेलू उत्पाद का दस प्रतिशत है। तदोपरान्त पांच प्रेस वार्ताओं में वित्त मंत्री ने पैकेज की रूपरेखा रखी। यह स्पष्ट हो गया कि प्रोत्साहन पैकेज के बजाय यह क्रेडिट विस्तार पैकेज था। सरकार अपना खर्च बढ़ाने को तैयार नहीं है। रेपो दरों को कम करने के माध्यम से तरलता बढ़ाने के लिए आरबीआई की कार्रवाई को भी पैकेज के एक हिस्से के रूप में शामिल कर लिया गया। प्रवासी श्रमिकों तथा कमजोर असुरक्षित लोगों की समस्याओं को नकदी हस्तांतरण के माध्यम से समाधान करने के नामचीन अर्थशास्त्री और प्रभावशाली व्यक्तियों के सुझाव पर विचार नहीं किया गया। श्रमिकों की पीड़ा को कम करने के लिए कोई उपाय नहीं किया गया। यह ऐसे ही है जैसे सरकार के लिए प्रवासी श्रमिक कोई अस्तित्व ही नहीं रखते। २० लाख करोड़ का प्रोत्साहन पैकेज एक और सपने की तरह बेचा गया। सरकारी संस्थानों से जुड़े लोगों सहित प्रत्येक अर्थशास्त्री इस निष्कर्ष पर पहुंचे हैं कि असली पैकेज जीडीपी के लगभग एक प्रतिशत के बराबर है, जिसका सरकार द्वारा नियोजित अतिरिक्त खर्च होने की संभावना है। ऐसा लगता है कि सरकार ने अर्थव्यवस्था में मांग पैदा करने की कोशिश किए बिना आपूर्ति पक्ष पर ध्यान केंद्रित किया है। इससे यह स्पष्ट हो जाता है कि भारतीय अर्थव्यवस्था लंबे समय

a strong public health system as the private sector totally failed to live upto its responsibility. Ironically, the Modi government rather than strengthening the public sector has decided to open up the entire economy to the full blast of domestic and foreign capital.

Surely struggles will build up in resistance. Already the central trade unions have planned different agitations. The trade union loyal to the ruling party BMS has also voiced its opposition to the murder of the labour laws. Yes great responsibility has fallen on the working class. It needs to fight the communal forces to build national unity. It has to construct a united struggle to defeat the most retrograde neo-liberalism agenda which is hostile to the working class and the poor. It has to defend democracy and constitution. The future of this great country and which way the Indian society would move greatly depends upon the patriotic actions of the working class.

तक संकट में रहने वाली है।

हर संकट एक अवसर है, प्रधानमंत्री ने कहा। इस अवसर का उपयोग दशकों के संघर्ष के माध्यम से सुरक्षित श्रम कानूनों पर हमला करने के लिए किया जा रहा है। सरकार ने पूरी अर्थव्यवस्था के निजीकरण के लिए एक रोड मैप भी तैयार किया है। यह अजीब है कि आत्मनिर्भरता की आड़ में, विदेशी पूंजी को अर्थव्यवस्था के सबसे संवेदनशील क्षेत्रों में कालीन बिछाकर स्वागत किया जा रहा है। जल, अंतरिक्ष, वन, नदियां; हर चीज का निजीकरण किया जा रहा है। यदि कोरोनावायरस ने कोई सबक सिखाया है तो वह ये है कि एक मजबूत सार्वजनिक स्वास्थ्य प्रणाली की आवश्यकता है क्योंकि निजी क्षेत्र पूरी तरह से अपनी जिम्मेदारी निभाने में विफल रहा है। विडंबना यह है कि मोदी सरकार ने सार्वजनिक क्षेत्र को मजबूत करने के बजाय पूरी अर्थव्यवस्था को घरेलू और विदेशी पूंजी के पूर्ण विस्फोट के साथ खोलने का फैसला किया है।

निश्चित रूप से इन प्रतिरोधों में संघर्षों का निर्माण होगा। पहले से ही केंद्रीय ट्रेड यूनियनों ने अलग-अलग आंदोलन की योजना बनाई है। सत्तारूढ़ पार्टी के प्रति वफादार ट्रेड यूनियन बीएमएस ने भी श्रम कानूनों की हत्या के विरोध में आवाज उठाई है। हां, बड़ी जिम्मेदारी मजदूर वर्ग पर आ गई है। इसे राष्ट्रीय एकता बनाने के लिए सांप्रदायिक ताकतों से लड़ने की जरूरत है। श्रमिक वर्ग और गरीबों के लिए शत्रुतापूर्ण इस सबसे अधिक प्रतिगामी नव-उदारवाद के एजेंडे को पराजित करने के लिए इसे एकजुट संघर्ष का निर्माण करना है। उसे लोकतंत्र और संविधान की रक्षा करनी होगी। इस महान देश का भविष्य और भारतीय समाज किस तरह से आगे बढ़ेगा, यह मजदूर वर्ग की देशभक्तिपूर्ण कार्रवाइयों पर निर्भर करता है।



# No end to Corona Crisis in Sight Hunger and Destitution Stalk the Streets

## Employees' Contributions touch Rs. 5 Crore AIEA Once Again Stands with the Poor

The Covid19 pandemic has been spreading very fast in India. At the time of writing this, more than 1,10,000 people have been infected. Total deaths are in excess of 3300. Almost two months into the nationwide lockdown now, the government seems to be clueless. Barring the salutary exception of the left ruled state of Kerala, almost all the state governments seem to have been overwhelmed by the sweep and scale of the crisis. India stares at a grave humanitarian crisis. The poor and marginalized have been the hardest hit. Migrant workers stranded in the cities and on the highways continue to bear the brunt of governmental apathy and neglect. Deaths due to hunger and exhaustion may soon overtake deaths due to the virus infection.

The AIEA was therefore right in its assessment that it could not remain a mute spectator at this hour of crisis. The AIEA decided to intervene to provide some relief to the people in distress. We are happy that our units across the country responded very well to the AIEA's call for humanitarian intervention. Till now, the units of AIEA from across the country have remitted over Rs.3.71 crore to their respective Chief Minister's Relief Funds. This apart, our units have spent over Rs.1 crore in undertaking direct relief distribution measures, taking the total collections from the employees close to a massive Rs.5 crore. The zone wise breakup of the amounts collected is as follows: Central Zone- Rs.12.75 lakhs, East Central Zone- Rs.22.25 lakhs, Eastern Zone- Rs.11.95 lakhs, North Central Zone- Rs.11.56 lakhs, Northern Zone- Rs.37.42 lakhs, South Central Zone- Rs.51.31 lakhs, South Zone- Rs.2.62 crore, Western Zone- Rs.14.73 lakhs and General Insurance Sector- Rs.14 lakhs. With a massive mobilization of Rs.1.57 crore, Kerala units have been the biggest contributor followed by Tamilnadu Divisions with an equally impressive contribution of Rs.1.04 crore. **Kozhikode** Divisional Unit alone has made a huge contribution of Rs.65.62 lakhs. **Thrissur, Ernakulam** and **Kottayam** in Kerala and **Coimbatore** in Tamil Nadu have also made good contributions. The response of our comrades all over the country has been overwhelming. We give a brief overview of the relief activities being undertaken by our units in this phase.

The relief efforts undertaken by our units has opened up new vistas of human relationships. Our comrades have experienced quite unique incidents during the course of relief distribution. The tea garden workers in West Bengal are having a tough time these days. Underfed and underpaid, they are staring at a bleak and rather uncertain future. Naturally therefore the eyes of 610 tea garden workers in Joypur Tea Garden, in a suburb of Jalpaiguri, lit up and faces radiated a new hope when our comrades of **Jalpaiguri** division distributed food materials among them. Addressing an impromptu meeting of the workers, the local CITU leader profusely thanked our comrades and said that the relief efforts being undertaken by AIEA units all over India was symbolic of AIEA's class solidarity with workers in distress all over the country. Our units in **Guwahati, Howrah, Kolkata** and many other centres have also taken up relief activity in a big way.

Our comrades in **Rajpur** distributed more than 20,000 food packets through community kitchen. They distributed ration kits to 300 families. 2500 kg of banana and more than 6000 kg of vegetables were distributed with CITU & MPMSRU. They have been providing food packets to migrant workers passing through Rajpur from different parts of the country. Our comrades are working with other social organizations to provide transportation to the migrant workers. Our units in **Bilaspur, Raigarh, Bhopal** and **Gwalior** are also actively engaged in providing relief to the needy. Relief activities were taken up by our units in Bangalore, **Belgaum, Dharwad, Mysore, Shivamogga, Udupi, Warangal, Kadapa, Nellore, Puttur** and **Vishakhapatnam. Rajahmundry** and **Machilipatnam** are the two divisional units that deserve a special mention for the tireless efforts they have made in providing relief. Relief activities were taken up by almost all branch units of these two divisional units.

A delegation of NZIEA **Delhi Divisional Committee** met **Sri Manish Sisodia, Deputy Chief Minister of Government of NCT Delhi** and handed over a DD for Rs.3,67,537/- towards the Chief Minister's Relief Fund. We are happy to inform that in spite of the difficult situation in Jammu & Kashmir, our Srinagar

Divisional Unit could mobilise Rs.2,28,200/- towards the cause of the suffering people. One comrade Kasturi Lal Gupta of Udhampur Branch Unit under Srinagar Division did a great job of humanitarian intervention by single handedly taking up relief work among the poor and destitute people. Our units in **Ajmer, Bikaner, Jodhpur, Jalandhar** and **Rohtak** also did a good job so far as mobilization of funds was concerned.

Maharashtra and Gujarat are the two states facing a grave situation due to the Covid19 pandemic. Life has been thrown completely out of gear in these two states. But even in this grim situation **Western Zonal Unit** has managed to contribute more than Rs.14 lacs to the Chief Minister's Relief Funds. Our units in **Kanpur, Allahabad** and **Varanasi** are also involved in relief activities.

The three states of Bihar, Odisha and Jharkhand are facing a tough situation. Large number of migrant workers are coming back to these states almost on a daily basis. The reverse migration of poor, hungry and severely tired workers has created an unimaginably pathetic situation especially in the state of Bihar. Our comrades at many centres have intervened to help these people. Our comrades in **Aurangabad** Branch centre under Patna D.O. I along with class I officers, development officers, agents and policy holders have been providing food to the migrant workers since the last eight days. **Hazaribagh** divisional unit has done a commendable job in the matter of funds mobilization where all the employees have contributed one day's salary to the Chief Minister's Relief Fund at the call of the organization.

**General Insurance** units across India have taken up relief activities in a big way. They have mobilized funds to the tune of around Rs.14 lakh for different Chief Ministers' Relief Funds. Kerala units have contributed the lion's share of the funds. Our general insurance comrades in **Chennai, Madurai, Hyderabad, Patna, North East, Bangalore region** and **West Bengal** State have done particularly good work in relief distribution. However, what our comrades of **Chennai region** have been doing in Chennai and Vellore under the leadership of Com. G. Anand is something outstanding. For the last 43 days, as at the time of writing this, they have been providing food and essential groceries to the poor and marginalized. Our comrades along with some philanthropists collected a sum of Rs. 13.16 lakhs for the relief work. They received tremendous support from different mass organisations, Street Vendors Association, Unorganised Workers' Associations in identifying the beneficiaries and needy. They took great care in collecting the details of these

beneficiaries like ID, contact numbers, residential addresses etc. before commencing the distribution of relief. **Based on the needs of the families**, they distributed grocery packets worth Rs.1000/- each among 1137 families, grocery packets worth Rs.750/- each among 180 families, grocery packets worth Rs.360/- each among 31 families and Rice was distributed among 766 families. As on the date of writing this, they have taken delivery of 2000 kgs of rice from Kalambur which they have planned to distribute among sanitary workers in Chennai.

As already mentioned earlier, it has all along been a learning experience for our comrades. Our comrades were treated to poignant yet inspiring tales of human endurance in the course of their work. When our comrades went to distribute relief in a small village of basically tribal people, Karasangai near Padappai, the villagers politely refused to accept our packets. Not because they were unhappy with our comrades; but because they had already received some grocery items from the village VAO. They guided our volunteers to another place where some people had not received any relief till then. What a powerful lesson on the virtue of 'honesty'! While the police have had to face much criticism for their harsh treatment of the people seen to be violating the lockdown, our comrades were invited by the police personnel for dinner at some places in recognition of AIEA's commitment to the poor and downtrodden. It has been an exhilarating experience indeed.

The response of our comrades and units has brought one issue into sharp focus. It contrasts the empathy, compassion and solidarity of our members with the apathy, indifference and contempt of the ruling elites towards the downtrodden. The response of our comrades is significant not so much for the huge sum they mobilized as for the class solidarity that they exhibited during the course of the relief distribution. AIEA is thankful to each and every member of the organization for their commitment, dedication and indomitable spirit. AIEA conveys its deep sense of gratitude to our members, well wishers, fraternal organisations and the administration at all levels for their help, support and guidance. We have once again shown through our actions that **AIEA stands with the poor**. It stands with poor because it is socially committed. It undertakes these tasks not as a matter of charity but as an act of solidarity. The AIEA abhors the inequalities in India. It is committed to struggle along with all progressive forces for the construction of a just, fair and equal society where every citizen of our great country lives with dignity.



## AIIEA OPPOSES DA FREEZE FOR GOVERNMENT EMPLOYEES AND PENSIONERS

The All India Insurance Employees' Association is deeply disturbed and disappointed over the Central Government decision to freeze the Dearness Allowance payable to its employees and pensioners due from 1<sup>st</sup> January 2020 to 30<sup>th</sup> June 2021. The announcement further goes to say that when the compulsory freeze is lifted, the arrears due will not be paid. The decision is taken arbitrarily without consulting the employees, their trade unions and Pensioner Associations. The government intends to save over Rs.37500 crore through this measure. But this drastic decision will severely impact the life and living of 48 lakh central government employees and 65 lakh central government pensioners. The Dearness Relief is not a wage increase. It is just a compensation against the erosion of real wages and the cost of living. This measure indicates that the government rather than making efforts to control inflation intends to attack the living standards of its employees and pensioners. It must be noted that the government has recently reduced the interest rates substantially on the small savings and the Banks have reduced the interest rates on deposits. The reduction on the earnings due to bringing down of interest rates will have a devastating impact on all senior citizens depending on the interest income for their living while the Central Government Pensioners will have to bear the double burden of lower interest rates and freeze of Dearness Relief.

It is true that India is facing unprecedented health and economic crisis due to COVID 19. The entire country has stood as one to fight the pandemic. But it must be acknowledged that the Central and State government employees across the country are in forefront of battle against Covid-19 risking their safety and life. The Doctors, nurses, para-medical staff, municipal and sanitary workers, police and employees in Health Department, Defense, Railways, Postal, Power, Oil, Coal etc. and also employees on the administrative side are doing yeoman service to the nation by taking enormous risk. They are working with minimum facilities and without sufficient personal protective gears. Most of the employees have contributed generously to PM Cares fund and also to the Chief Minister Relief funds of the States. Workers and employees are also actively participating in relief works and

are providing food and other essential items to the poor and the migrant workers by mobilizing resources from their own sources. It is unfortunate that instead of recognizing the services of the employees, the government has decided to punish them economically by freezing the DA.

The Government should be a model employer. The decision to freeze DA & DR comes in the background of the Prime Minister appealing to the Private sector not to cut wages and not to remove employees from their jobs. When the Prime Minister himself will not stick to his own appeal, how can we expect the private sector to listen to his appeal? State Governments may also take a cue from the central government decision and effect wage cuts and DA freeze.

Overcoming the crisis, no doubt, requires huge resources. By freezing DA, the central government is expecting to save around Rs 37,530 crores and it is also estimated that the State Governments can also save around Rs 82,566 crores by freezing the future DA payments. But why the workers and employees only should be made to pay. Are there no other ways of raising resources? Should the government still stick to its policy of fiscal fundamentalism even during this grave crisis? The government should look at ways of taxing the ultra rich and big corporate sector. The government should also make a determined and serious effort to recover bad loans of the Banking sector.

The country needs a huge stimulus package to save the incomes and lives of the poor and the unorganized workers and those involved in the agricultural activity. The medium and small enterprises which employ overwhelming number of workers have been hit hard by the present crisis. Eminent economists estimate that the country needs a stimulus package amounting to Rs.12-16 lakh crore. Such amount can be raised by the government by relaxing the fiscal deficit targets, recovery of bad loans and taxing big corporate and ultra rich. The middle class employees including the Central Government and Pensioners have already made their contribution to the fight against Coronavirus. The government employees should not be burdened again by a DA freeze.

Therefore, the AIIEA demands the withdrawal of the order freezing the Dearness Relief of the Central Government employees and Pensioners.

This will help in keeping up their morale in this important task of defeating the coronavirus.

The All India Insurance Employees' Association as a socially conscious organization has been carrying out its responsibility to meet the challenges of the present crisis. The AIIEA units across the country have been providing immediate relief in the manner of food kits and cooked food for thousands of migrant workers and poor across the country. The AIIEA has contributed so far around Rs.4 crore to the different State Chief Minister's DRF. It has also contributed Rs.5 lakh

to the PM Care Fund. These funds have been contributed by the insurance employees. The AIIEA is confident of further mobilization of funds for this purpose.

AIIEA extends its support and solidarity to the employees and pensioners of Central Government in their protest against the unjustified freeze of DA/DR. The AIIEA remains committed to the unity of the working class and is in solidarity with the poorer sections of our society and the unorganized workers who are suffering the most in the present crisis. ●

## PRESS STATEMENT 8 / 5 / 2020

### TRAGIC KILLING OF 15 MIGRANT WORKERS ON RAILWAY TRACK

**T**he tragic death of 15 migrant workers killed after a cargo train ran over them while they were sleeping on the track has shaken the conscience of the nation. These migrant workers who were part of a team of 20 were walking from Jalna in Maharashtra to Bhusaval in Madhya Pradesh a distance of over 157 kilometer. It is reported that they felt exhausted and fell asleep on the tracks in Aurangabad in Maharashtra. Perhaps they thought that since no train will run due to lockdown and sleeping due to sheer exhaustion on a railway track is no risk. But unfortunately it was not.

The All India Insurance Employees' Association deeply mourns the tragic death of these migrant workers. These were not the first deaths as a result of the lockdown. A number of migrant workers who wanted to be in the comfort of their loved ones in their own houses took the risk of walking on foot hundreds of kilometres and died due to sheer exhaustion and starvation. It is estimated that more than 300 lives of migrant workers have been lost so far due to exhaustion, starvations and accidents on the roads. This is a big blot on democracy and Indian society.

The sufferings of migrant workers and poor could have been avoided if the lockdown had been planned properly. The ill planned lockdown gave only four hour notice for the people. While declaring the lockdown no assurance was given to the migrant workers and the poor about their jobs, wages and food security. This created a surely avoidable tragedy. It is ironical that 2 days time was given for clapping and beating the utensils and repeated reminders were sent for their observance but the same 2 day notice was not given to the migrant workers to return to their homes. It should also be noted that

rich Indians were brought from abroad but no arrangements were made to facilitate these poor migrant workers to go back to their places. There was a clear class bias in the decisions of the government.

The lockdown has also seen the brutality of capitalism in treating the most exploited section of the working class. The migrant workers were treated as slaves with no liberty to travel to their native places. The Central Government took a belated decision to run special trains and some States to run special buses to facilitate the migrant workers to go back to their respective States. But there was no grace and humanity in implementing this decision. The migrant workers who were without jobs and food were charged exorbitantly as fare. Only after a public hue and cry some States decided to bear the cost of the fare. Karnataka government after knowing that a large number of workers have listed themselves to travel back to their respective States took an unacceptable position of cancelling the trains. This was to done to help the industry and construction lobby. The theory of capitalism that labour is free and it cannot be coercive was shred to pieces. The events have demonstrated the poor migrant workers far from being free have to still work under slavish conditions. It was only after a strong protest by the trade unions that Karnataka Government relented and has decided to run the trains again.

The Covid 19 crisis is being used by both Central Government and State Governments to change the labour laws to benefit the industrialists. The Government has allowed a 12 hour working day. The glorious struggle of the working class for an 8 hour working day is being nullified taking advantage of this crisis. This is unacceptable.



The Coronavirus crisis has seen the undermining of democracy and separation of powers of the democratic institutions. Even the highest judiciary has refused to entertain the questioning of decisions of the Executive. The comments by the Chief Justice of India that when migrant workers are getting food, why do they require money are most reprehensible. The decision of the Odisha High Court that migrant workers can be allowed into the State only if they test negative for coronavirus raises questions over the status of these migrant workers and their rights and entitlements as Citizens of this country.

The AIIEA mourns the tragic death of these 15 migrant workers and all those who lost their precious lives due to lockdown related issues. The

AIIEA shares the grief with the bereaved families of these migrant workers and stand in solidarity with the suffering India. We hold the government and its leader responsible and accountable for this tragedy. It is not our case to say that lockdown was not necessary. But what we find disturbing is that while declaring the ill-planned lockdown the poor and migrant workers simply disappeared from the radar of the Government.

The AIIEA as a socially conscious trade union has been doing its bit to help the migrant workers. Its units across the country have done a commendable job in reaching out to the helpless workers and it will continue to do so. The AIIEA stands in solidarity with the less fortunate section of the Indian people. ●

## PRESS STATEMENT 13 / 5 / 2020

# AIIEA EXTENDS SOLIDARITY TO THE ALL INDIA DEMANDS DAY OF FRONTLINE CORONA WARRIORS

**T**he Frontline Corona warriors are observing All India Demands Day on 14 May 2020 as per the call of the Centre of Indian Trade Unions (CITU). They are demanding adequate safety measures for the frontline corona warriors including protection of the labour laws which are under attack today. The All India Insurance Employees' Association (AIIEA) extends solidarity with the demands of the frontline workers and reiterates its support to the thousands of corona warriors toiling day in and day out for the protection of the country and its people.

The COVID19 pandemic has already taken a heavy toll in terms of loss of lives and livelihoods. As the total number of corona infected cases keeps mounting, so also the number of infected frontline workers. According to media reports, more than 500 doctors, nurses and paramedics across the country have already been infected. This figure does not include field workers, ward boys, sanitation workers, security guards, lab attendants, peons, laundry and kitchen staff etc. There are reports that a large number of police personnel and journalists have also been affected. Workers in the unorganised sector have been the worst sufferers. It is a tragedy that quite a large number of these vulnerable sections of the workers are working without any protective gear and other safety measures. These workers deserve more than the mere clanging of bells, banging of utensils and showering of petals. The

government should immediately provide safety gears to these workers, PPEs for those engaged in red zones and containment areas. There has to be adequate insurance coverage of the frontline workers and their family members.

The AIIEA is also greatly disturbed that rather than attending to the genuine needs and concerns of the working people in India, particularly the corona warriors, the government has mounted a savage attack on the hard earned rights of the workers through wholesale changes in protective labour laws. The government has now allowed a 12 hour working day. The Uttar Pradesh government has issued an ordinance exempting existing and new industries from the purview of labour laws for three years. The Madhya Pradesh government has exempted new businesses from labour laws for a thousand days. The COVID-19 induced crisis is now being utilised to promote the interests of capital at the expense of labour.

While expressing its strongest opposition to the anti worker policies of the government, the All India Insurance Employees' Association demands adequate safety measures for the frontline workers and requests the Governors and President not to give their consent to any of the anti-worker ordinances. The AIIEA expresses solidarity to the frontline workers and calls upon all sections of the working people in India to stand shoulder to shoulder with the Corona warriors at this moment of crisis.

## LIC RECORDS IMPRESSIVE PERFORMANCE IN FY 2019-20

The Life Insurance Corporation of India recorded a very impressive performance in the financial year 2019-20. LIC registered a growth of 25.2% in new business premium income as against the private insurers' growth of 11.64%. This performance is achieved in the background of a serious crisis in the Indian economy and despite losing the most productive fortnight of the year to COVID-induced lockdowns.

This has the Corporation increasing its market share as well. The Corporation's composite market share in terms of a number of policies and the first-year premium stood at 75.90 percent and 68.74 percent respectively, recording a respective increase of 1.19 percent and 2.50 percent, LIC said.

In terms of new policies, LIC has recorded the best sales in the past six years, selling 2.19 crore new policies in FY2020 while its first-year premium income rose to Rs 51,227 crore. In FY2020, LIC has achieved its highest number of policies for

the last six years.

The Corporation has collected single-premium of Rs 21,967 crore and non-single premium of Rs 29,260 crore in the year, with their respective ratio being 42.88 for single premium and 57.12 for non-single premium.

Pension and group schemes vertical created a new record by clocking over Rs 1 lakh crore in premium income in FY20. The Corporation has collected Rs 1,26,749 crore in group schemes new business premium income as against Rs 91,179 crores in FY2019, recording a growth of 39.01 percent and a market share of 80.54 percent, up from 77.94 percent in FY19.

On the claims front also, in spite of the severe constraints of lockdown LIC settled 2.03 crore maturity and money-back claims and annuities in the year, while death claims settled stood at 7.50 lakhs. Annuity payments due in March 2020 and April 2020 have also been settled on due dates.

## Good progress shown by the 4 PSGI Companies amidst tough times

During the year 2019-20, the 4 Public Sector General Insurance Companies have earned a combined premium income of Rs.73,045 Crores. Compared to the last financial year 2018-19, the 4 PSGI Companies put together have secured an additional premium income of Rs.4,386 Crores, recording a combined growth rate of 6.39%. Despite the Economic slowdown, the 4 Public Sector General Insurance Companies have fared reasonably well and achieved growth in terms of Premium income. In the last financial year a Private General Insurance Co. surpassed The Oriental Insurance and stood at 4<sup>th</sup> place and in the year 2019-2020, The Oriental Insurance has regained its 4<sup>th</sup>

place. The company wise premium income is given below:

Even after 20 years of the liberalisation of insurance sector, the 4 PSGI Companies continues to dominate the market.

In the year 2007, the IRDA de-tariffed the Fire Insurance Premium and due to this the Fire Insurance premium share was coming down year after year, which was attributed as a dangerous signal since the decision led to unhealthy competition among the Companies. In the Fire Segment, the rates have become too low. Due to the strong presence of 4 PSGI Companies, the Re-Insurance Companies fixed minimum floor rate for fire portfolio, which triggered increase in the share of Fire Insurance premium out of the overall premium income generated by General Insurance Industry for the year 2019-20, from 7.78% to 9.58%, which is a welcoming trend.

	2019-20	2018-19	Growth Rate
<b>National</b>	<b>Rs.15,179 Cr</b>	<b>Rs.15,129 Cr</b>	<b>0.33%</b>
<b>New India</b>	<b>Rs.26,699 Cr</b>	<b>Rs.23,910 Cr</b>	<b>11.67%</b>
<b>Oriental</b>	<b>Rs.13,663 Cr</b>	<b>Rs.13,199 Cr</b>	<b>3.51%</b>
<b>United India</b>	<b>Rs.17,504 Cr</b>	<b>Rs.16,421 Cr</b>	<b>6.60%</b>
<b>Total</b>	<b>Rs.73,045 Cr</b>	<b>Rs.68,659 Cr</b>	<b>6.39%</b>



# COVID 19 AND ATTACK ON THE LABOUR LAWS

## A DECLARATION OF CLASS WAR ON WORKERS

**THE BJP RULED STATE GOVERNMENTS SEEM TO HAVE DRAWN THEIR INSPIRATION FROM THE CALL OF THE PRIME MINISTER OF INDIA 'TO CONVERT THE COVID INDUCED CRISIS INTO AN OPPORTUNITY'. THE BJP GOVERNMENT IN UP WAS THE FIRST TO ACT. THE EXPLANATIONS BEING GIVEN IN JUSTIFICATION OF THE HARSH MEASURES AGAINST WORKERS POINTS OUT THE STUPIDITY OF THE RULERS. THE ATTACK ON LABOUR LAWS ARE NOT MERELY AN ATTACK ON LABOUR; THIS IS AN ATTACK ON THE VALUES ON WHICH OUR FREEDOM MOVEMENT WAS FOUGHT; THIS IS AN ATTACK ON THE CORE VALUES OF OUR CONSTITUTION.**



Cartoon Courtesy :  
Satish Acharya

### SHREEKANT MISHRA

The Covid-19 pandemic has given rise to a serious crisis in India. What started off as a health crisis soon became an economic and humanitarian crisis of huge proportions. Poor migrant workers and workers of the unorganised sector became the worst sufferers due to the sudden and unplanned lockdown. The sudden closure of factories and establishments with hardly four hours' notice rendered lakhs of workers jobless. According to the Centre for Monitoring Indian Economy (CMIE), 122 million workers have already lost their jobs. Stripped of livelihood, shunned by the employers and cold shouldered by the cities where they worked, the migrant workers were left with no choice than to walk hundreds, even thousands, of kilometres back home. The misery, destitution, helplessness, pain and penury of these workers has been the defining image of India today. Unfortunately, rather than coming to the rescue of these workers the BJP government at the centre and many BJP ruled states have added insult to the injury of the workers by attacking the labour laws on the plea of attracting investment and reviving the economy. In the process, they have declared a war on the workers of India rather than on the corona virus.

The BJP ruled state governments seem to have drawn their inspiration from the call of the Prime Minister of India 'to convert the Covid induced crisis into an opportunity'. The BJP government in UP was the first to act. It promulgated two ordinances nullifying 35 of the 38 labour laws in the state for a period of three years and extending

the working day from 8 to 12 hours. The Factories Act 1948, the Minimum Wages Act 1948, the Trade Unions Act 1926 and all major labour laws were annulled in one fell swoop. The laws dealing with minimum wages, with safety measures and health and well being of workers were denied to them by executive fiat. In the face of stiff resistance, the executive order increasing the working hours to 12 were later withdrawn. The BJP ruled Madhya Pradesh government has also decided that all new industries will be exempt from the labour laws for a period of 1000 days. The BJP government in Gujarat has decided that labour laws will be made ineffective for 1200 days. Most recently, the BJP governments of Karnataka, Assam and Tripura have joined in. Soon thereafter, some non-BJP state governments like the BJD government in Odisha, Congress governments in Punjab and Rajasthan and Shiv Sena-Congress alliance government in Maharashtra have decided to increase the working hours of labour from 8 to 12 hours. The working hours will not merely be increased from 8 to 12 hours a day but workers will now be asked to work for up to 72 hours in a week as against the existing provision of 60 hours. The implication of the exemption of the labour laws is that the workers cannot demand drinking water, first aid boxes and protective equipment. They will not be able to demand such basic necessities as cleanliness, ventilation, lighting, canteens and restrooms! And all this at a time when sanitisation of the workplaces, provision of masks and safety equipment to workers, enforcing social distancing etc. are part of the

established protocol to prevent the spread of the coronavirus! It is also to be noted that even when conditions become utterly inhuman, workers cannot organise themselves to improve their lot because trade union activities and the right to organise have been suppressed. These attempts by governments to attack the labour laws are therefore not only amoral but barbaric.

It is to be noted that the labour laws in India were not charities given by the ruling classes out of compassion for workers. These laws were the fruits of years of struggle and sacrifice of the working class against their inhuman exploitation. These struggles had their roots in the freedom movement as well. There were series of struggles and strikes by the working class since 1920 demanding better working conditions. The 1931 Karachi Declaration and Bill of Rights (a forerunner to the Constitution) treated labour rights on a par with other civil rights such as freedom of speech and expression. The workers' demands were supported by the political leaders. The British government had to appoint the Royal Commission on Labour which submitted a Report in 1931. When the Government of India Act of 1935 allowed greater participation of Indians in decision making process, some concessions could be secured for the working class. This understanding eventually found its way into the Indian Constitution in the form of the Directive Principles of States Policy and the right to life and right against exploitation under Articles 21 and 23. The abolition of the labour laws spearheaded by the BJP governments is thus not only antithetical to the spirit of our freedom movement but also against the ethos of the Indian Constitution. Moreover, it is also utterly unconstitutional for any Governor to pass an ordinance in direct conflict with central laws which have been passed by

the Parliament with the assent of the President. Eminent jurists like Justice K. Chandru of the Madras High Court and former Supreme Court Judge Justice V. Gopala Gowda have criticised the moves of the state governments and said that the abolition of the labour laws is 'not permissible in law'.

Attacking workers' rights in the guise of labour reforms has always been a pet project for the BJP. This attack has acquired more virulence under Prime Minister Modi. In its first term itself, the Modi government fast tracked the dismantling of labour laws through the codification of 44 central laws into 4 labour codes. When the trade union movement resisted this move, the responsibility was then shifted to the BJP government in Rajasthan led by Vasundhara Raje Scindia to introduce the labour reforms. Immediately after assuming power in the second term, the Code on Wages was passed. The other three codes have been referred to the Parliamentary Standing Committee on labour for closer scrutiny. Now that Parliament is not in session because of the Covid19 pandemic, the BJP government at the centre has become impatient. It is now cleverly utilising State governments headed by the BJP to snatch away rights of the workers taking advantage of the pandemic.

The explanations being given in justification of the harsh measures against workers points out the stupidity of the rulers. Two arguments are offered. First, any revival of economic activity will depend upon the level of investment and the level of investment will pick up only if labour laws are dismantled and labour is cheap. Secondly, it is being argued that most of the multinational companies have become disillusioned with China because of its handling of the Covid pandemic and they will prefer to relocate their operations to India in the post pandemic period if the labour laws are relaxed and made investor friendly. Both these arguments are devoid of any logic.

The first argument is absurd because India has one of the cheapest and most exploited labour forces in the



Nationwide protest day was observed on May 22 by trade unions demanding withdrawal of draconian changes in labour laws, total privatization of PSEs and corporatization of agriculture with hunger strike, demonstrations, processions and arrests at several places. Petitions to Prime Minister were sent from all over India.



world. Labour costs account for a small fraction of the industrial costs in India. Quoting the Annual Survey of Industries 2017-18, eminent economist Prof. Jayati Ghosh says that wages to workers were less than 3 per cent of total input costs for India as a whole; 2.6 per cent in UP and only 2 per cent in Gujarat and Madhya Pradesh. Labour cost is therefore not a hindrance at all. To assume that investment depends solely on labour cost is stupidity of the highest order. Had labour costs been the sole determinant, the northern states of India with their lower wage levels would have received as much investment as their peninsular counterparts.

The policy makers in the BJP government should know that companies take their investment decisions based on a number of other factors like reliable infrastructure (ports, power and roads), law and order stability, efficient logistics, size of the market and transparency in official procedures. According to a survey conducted by the World Bank in India in 2014, the employers did not rate labour law regulations as the top seven irritants. For them availability of skilled man power was more important than flexible labour regulations. Increasing the working hours from 8 to 12 hours and depressing the wage rates for increased profit will only be self-defeating because that would only be undermining labour productivity.

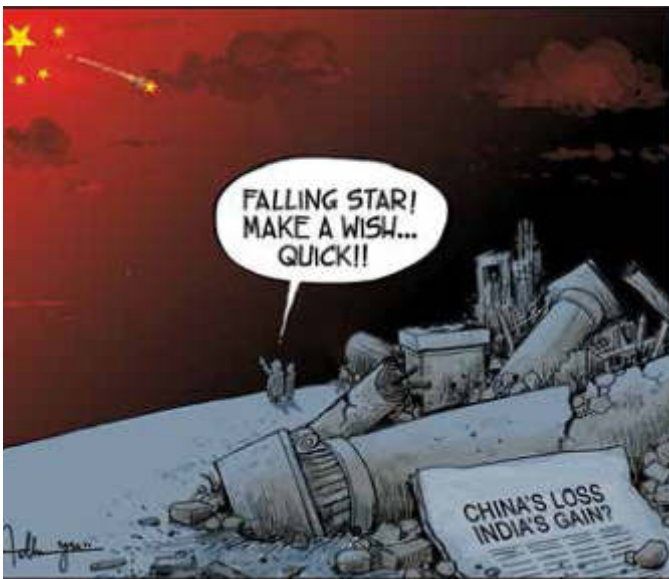
The second argument about relocating investments of foreign companies from China to India by reducing the wage rates here is equally specious. For the last four decades, wages in India have been much lower than in China. Similarly, labour protection in India has

been consistently much worse than China. Even then India is nowhere near the level of FDI that is flowing into China. According to the Global Investment Trend Monitor Report of the United Nations Conference on Trade and Development (UNCTAD), India attracted \$49 billion FDI inflows last year compared to China's \$140 billion. It is interesting to note that even now if some companies are moving out of China, they are relocating to countries like Vietnam and Thailand both of which have higher wages and more comprehensive labour laws than in India. The government should realise that exploiting labour by cutting down wages and increasing working hours will only be counter productive by depressing demand still further and aggravating the crisis manifold.

So, the real intent behind the savage attack on labour laws is the demands of the capitalist class in India. It is a fact that representatives of 12 employers' associations including the FICCI, ASSOCHAM and PHD Chamber of Commerce have demanded the government of India to suspend labour laws for two to three years. The Gujarat Chamber of Commerce and Industry has demanded that trade unions be prohibited for at least one year. The industry bodies feel that wages are too high in India and these are not sustainable. They want to reduce wages to increase their own profits. The BJP government at the Centre and a lockdown in place is a perfect combination. The Prime Minister of India has gone overboard with his admiration for his industrialist friends by calling them 'wealth creators' and demanding due respect for them from the Indian people. He

even used the ramparts of the Red Fort on Independence Day to demand a pride of place for the wealth creators. Now that pride of place is sought to be given to the capitalist class in India by 'turning the crisis into an opportunity', as declared by the Prime Minister in his much dreaded address to the nation at prime time. This is nothing but a class war against the workers.

There is absolutely no doubt that the working class of India will not take this attack lying down. There will be struggles. The attack on labour laws are not merely an attack on labour; this is an attack on the values on which our freedom movement was fought; this is an attack on the core values of our constitution; this is an attack on the fundamental rights and directive principles of states policy as enshrined in India's constitution. Struggles will certainly be built and insurance employees will be proud participants in these struggles.



Cartoon courtesy: Sandeep Adhwaryu, Times of India

# UNCARING STATES

**ONE ASPECT OF THE CRISIS IS THAT THE LABOUR NET-IMPORTING STATES HAVE SEEN A LABOUR SHORTAGE, DRIVING UP WAGES. THIS PROMPTED SOME STATES TO TAKE STEPS TO RESTRICT MIGRANT LABOUR FROM RETURNING HOME. THE KARNATAKA GOVERNMENT'S DECISION TO CANCEL TRAINS FOR MIGRANT LABOUR, THOUGH LATER REVERSED, IS AN EXAMPLE.**

**IT IS TEMPTING TO SEE THE PANDEMIC AS A ONCE-IN-A-LIFETIME OPPORTUNITY TO PUSH THROUGH LABOUR REFORMS. EVEN SO, IT IS UNCLEAR THAT THE WHOLESALE ABROGATION OF THE LABOUR LAW SYSTEM BENEFITS EITHER LABOUR OR INDUSTRY.**



Cartoon courtesy: R. Prasad

## ARUNDHATI KATJU (Courtesy: Indian Express May 19, 2020)

In the wake of the migrant crisis, several states have amended existing labour laws, either suspending them altogether or increasing working hours. The Prime Minister's address on May 12 also indicated legal changes in the offing, which will doubtless include amendments to labour laws. It is axiomatic that these amendments must be in consonance with the fundamental rights guaranteed to labour, as also the Directive Principles of State Policy which enjoin the state to further the interests of labour in its policies. Any legal changes will inevitably be challenged in court and must meet constitutional standards to survive such a challenge.

One aspect of the crisis is that the labour net-importing states have seen a labour shortage, driving up wages. This prompted some states to take steps to restrict migrant labour from returning home. Article 19(1)(d) of the Constitution protects the right to move freely throughout the territory of India. The Karnataka government's decision to cancel trains for migrant labour, though later reversed, would likely have violated Article 19(1)(d).

Similarly, reports indicate that the Gujarat government is contemplating issuing a directive allowing factories to initiate disciplinary proceedings against migrant labourers who have returned to their home state. At least a dozen employers' associations reportedly met labour minister Santosh Kumar Gangwar on May 8 and urged the Centre to issue such an advisory as it would compel the workers to return. To be compelled to work violates Article 23 of the Constitution of India, which provides a "right against exploitation" prohibiting human trafficking, begar, and forced labour. In *PUDR vs Union of India* (1982), the Supreme Court

held that laws protecting contract labour and interstate migrant workmen were intended to ensure basic human dignity; violating these laws would violate the right to life under Article 21. Further, the Court held that "forced labour", prohibited by Article 23, included not just physical force but also the threat of imprisonment or fine.

In *PUDR*, the Court also noted that no one would willingly work for less than the minimum wage without some force or compunction — and that compunction could include hunger or poverty. Yet, rather than encouraging workers to return by securing wages and improving working conditions, the amendments introduced by the states are removing basic labour law protections.

To take one example, the Uttar Pradesh Temporary Exemption from Certain Labour Laws Ordinance, 2020 suspends the operation of all labour laws in the state for the next three years, with the exception of the Bonded Labour System (Abolition) Act 1976, Section 5 of the Payment of Wages Act 1936 (which relates to the timely payment of wages) and the Employees Compensation Act 1923. Provisions of the Factories Act and the Building and Other Construction Workers Act 1996, relating to the safety and security of workmen have been retained. Laws relating to women and children have also been retained but the ordinance does not specify which these are.

Should the UP ordinance receive the President's assent, which laws will be suspended? The Trade Unions Act, 1926, for one, even though the right to form associations, including a trade union, is a fundamental right guaranteed under Article 19(1)(c). The ordinance also retains only

the “safety and security” provisions of the Factories Act — excluding the chapter on health and provisions relating to hazardous processes. These include detailed provisions for cleanliness, ventilation, overcrowding, drinking water, latrines and urinals — all of which surely become more important during a global health pandemic, not less. The right to health of workmen has been recognised as a part of the right to life in a number of judgments — including providing PPEs to workers exposed to hazardous conditions (Occupational Health and Safety Association of India vs UOI, 2014).

In November 2019, the Centre introduced the Industrial Relations Code (IRC) in the Lok Sabha, on which the Lok Sabha Standing Committee on Labour published its report in April. The Industrial Relations Code seeks to replace the Industrial Disputes Act, 1947, the Trade Unions Act, 1926, and the Industrial Employment (Standing Orders) Act with a unified code. The IRC would significantly change the landscape of labour relations. No doubt, the IRC has been criticised, but it represents an attempt to modify what existed before, not to do away with it altogether. Moreover, the legislative process creates opportunities to consult stakeholders and hear different political views.

The Directive Principles of State Policy (DPSP), though unenforceable, are constitutionally-mandated goals for the State to work towards when making laws. The DPSP enjoin the State to ensure that the “operation of the economic system does not result in the concentration of wealth and means of production to the common detriment” (Article 39), to “make effective provision for securing the right to work” (Article 41), “to secure to all workers a living wage, conditions of work ensuring a decent standard of life.” (Article 43). It is tempting to see the pandemic as a once-in-a-lifetime opportunity to push through labour reforms. Even so, it is unclear that the wholesale abrogation of the labour law system benefits either labour or industry. If anything, this is an apt moment for the governments, at both the Centre and in the states, to renew their commitment to the DPSP.

*(The writer is a lawyer at the Supreme Court)*

## GROUP MEDICLAIM POLICY

LIC has renewed the Group Mediclaim Scheme for the year 2020-21 with New India Assurance Company Ltd. The premium for all categories has increased by around 11%. The AIEA has demanded that in view of the escalating premium rates every year, it is necessary to enhance the basic sum insured. This will be pursued by AIEA. The renewed Mediclaim Policy has some minor improvements.

The room rent limit in A class city has been enhanced to Rs.10,000 per day from Rs.9,000/- per day for those who opted for Sum Insured Rs. 40 lakhs & Rs. 50 lakhs .

For all categories, the Room rent limit for B class cities has been enhanced to Rs.6000 per day from Rs.5000 per day.

Mediclaim Policy allows certain diagnostic tests without hospitalization. Nearly 15 such tests are allowed and certain maximum ceiling on test charges is fixed. In the current policy year for 6 tests the ceiling has been enhanced.

For Age related Macular Degeneration (ARMD) and / or treatment for retinal diseases by intravitreal/ intraocular injection the limit has been enhanced from Rs.40,000 to Rs. 1,00,000/-per year per person.

Robotic Surgery for Heart is also now covered apart from earlier diseases of Malignant cancer/Brain /Spine.

Treatment related to Psychiatric and Psychosomatic disorders are now covered upto Rs.50,000 per member which was not covered earlier.

AIDS and other sexually transmitted diseases are now covered. Earlier it was under Exclusions list and now it is removed from that list.

Under dependency clause for Income limit , it is now enhanced to Rs.10,530/- p.m.

## LTC: Extension of time limit

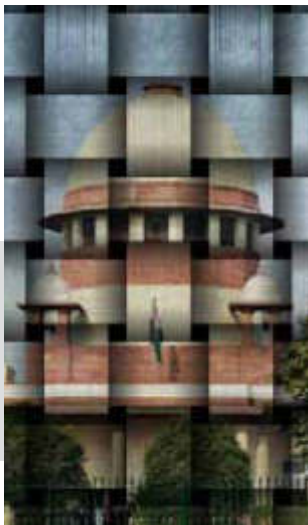
The AIEA had represented vide its letter dated 16.3.2020 for extension of time limit to avail four year LTC Block 2016-18 and 2018-20.

The LIC has accepted this suggestion and has allowed extension by one year due to special circumstances of Covid-19. This facility can now be availed till 31.3.2021. The journey should conclude before 31.3.2021.

## TWO WHEELER ADVANCE

LIC has issued circular dated 29.4.2020 making some improvements in the Two Wheeler Advance to the Class III & IV employees. The total advance amount has been enhanced to Rs. 1,25,000 from the earlier limit of Rs.1,00,000/-.This advance can now be availed 3rd time also after 5 years or full repayment of 2nd advance whichever is later. All the other conditions remain the same.





## AS SUPREME COURT FAILS TO PROTECT MIGRANT WORKERS' RIGHTS, HIGH COURTS SHOW THE WAY

**WHILE THE SUPREME COURT HAS FARED POORLY, ACCEPTING THE GOVERNMENT'S SUBMISSIONS ALMOST MECHANICALLY, NOT DOING MUCH TO ALLEVIATE THE SUFFERINGS OF THE WORKERS, AND THE CJI EVEN ASKED WHY THE WORKERS NEED MONEY WHEN THEY ARE BEING FED, TWO HIGH COURTS, THROUGH ORDERS THAT WERE MARKED BY EMPATHY AND CONCERN, HELD UP A MIRROR TO THE SUPREME COURT.**

**SRUTHISAGAR YAMUNAN** (Courtesy: Scroll.in)

In 1952, when India's Supreme Court upheld the rights of citizens to assemble peacefully, it said the Constitution had assigned it the responsibility of guarding against violations of fundamental rights the way a sentinel protects a fort.

Sixty eight years later, the sentinel seems to be letting its guard down.

Across India, lakhs of migrant workers, their livelihoods devastated by the nationwide lockdown to slow the spread of Covid-19, are walking hundreds of kilometers in an attempt to get back to their home villages. Approximately 120 of them have died in accidents along the way.

While the Centre mounted a massive mission titled "Vande Bharat" to bring back Indians stranded overseas, it has not shown the same zeal in trying to get poor workers home. Instead, the Centre has put the blame for the chaos on the states.

In the post-Emergency era, the Supreme Court developed the idea of public interest litigation into a diverse and potent jurisdiction. The court became activist, intervening in issues that involved the public good. Since then, many Indians have looked up to the Supreme Court not only to check state excesses when it violates rights, but also as a powerful institution that will nudge the government to do the right thing. Environment protection, for example, owes a great debt to the jurisprudence of public interest litigation.

The court has used PILs so much over the decades that it had even led to criticism that it was transgressing constitutional boundaries and involving itself in policy making.

So it has come as no surprise that several activists and lawyers have approached the Supreme Court over the last few weeks, urging it to help the migrant workers. They expected the court to act as the sentinel of the rights of the workers. But it has fared poorly, accepting the government's submissions

almost mechanically, not doing much to alleviate the sufferings of the workers.

If the Supreme Court was looking for models for how it could have acted, there were some that were right under its nose. Last week, two High Courts, through orders that were marked by empathy and concern, held up a mirror to the Supreme Court.

### Supreme Court and migrant workers

On March 31, when a PIL came up seeking measures to help the migrant workers, Solicitor General Tushar Mehta said there were no migrant workers on the roads anymore as governments had ensured that they were being housed and fed. The court accepted this submission and another made by the Centre which said fake news had led to the workers' exodus.

That these submissions were untrue is borne out by the fact that lakhs have continued to walk home



Helpless SC?-Cartoon courtesy: Shekar Guerera

since March 31. Ideally, the court should have suo motu revived the PIL and questioned the Centre on its submissions. This did not happen.

Since then, several PILs have reached the Supreme Court, each facing a similar fate.

If anything, the court seems to have a lack of understanding of the needs of workers. On April 7, responding to submissions that the Centre pay workers their wages, Chief Justice SA Bobde asked the lawyer why the workers need money when they are being fed – failing to acknowledge that people need more than just food to survive.

On April 21, the court again accepted the Centre's submissions and passed an order asking the same government that had failed to help the workers to consider material produced by the petitioners about the dire situation. The court did not even seek a status report about the measures to be adopted following the petition.

In contrast, the court on May 11 decided to monitor the beautification of a palace garden in Rajasthan.

On May 15, when yet another petition on the workers' plight came up, the bench observed that it was impossible for courts to monitor or stop the movement of migrant workers across the country. It is for the government to take necessary action in this regard, the bench said.

### High Courts and empathy

In the meantime, orders from two High Courts last week acknowledged the seriousness of the migrant worker crisis and were marked by empathy for their plight.

On Friday, the Madras High Court issued an order laced with emotion, something unusual for the courts. In a habeas corpus petition asking the government to produce 400 Tamil workers stuck in

Maharashtra, a bench of Justices N Kirubakaran and R Hemalatha said:

“One cannot control his/her tears after seeing the pathetic condition of migrant labourers shown in the media for the past one month. It is nothing but a human tragedy.

It is very unfortunate that those persons were neglected by all the authorities. The heart breaking stories are reported in the print as well as visual media that millions of workers were compelled to start walking to their native States with their little children carrying all their belongings over their head, surviving on the food provided by good Samaritans, as no steps were taken by the Governments to help those migrant workers.

..it is a pity to see the migrant labourers walking for days together to reach their native places and in the process, some of them had lost their lives due to accidents. The Government authorities of all the States should have extended their human services to those migrant labourers.”

The court asked the state and Central governments 12 questions about the measures taken to help the workers and to file a status report by May 22.

Also on Friday, the Andhra Pradesh High Court cited disturbing news reports to order the state government to take specific measures under seven different heads, including medical, transportation and food. The court began the order thus:

“This court notices that the labour who have left their ancestral homes and villages and moved to the cities for better livelihood to ensure that all of us live in comfort are on the roads today.

If at this stage this court does not react and pass these orders, this court would be failing in its role as a protector and alleviator of suffering.”

In addition, the Karnataka High Court on May 12 directed the governments to decide on paying the transportation cost of workers going back to their villages and towns. It reminded the governments of the huge contribution the workers have made to the country's development, insisting that the executive should come forward to help them at a time when they have lost their livelihoods.

On the same day, the Gujarat High Court took up the workers' cause suo motu and sought the response of the governments.



**Migrant worker's family, from Ghazipur , on way to their village near Chandigarh**

# IMPACT OF CORONAVIRUS ON INDIAN ECONOMY



**WHILE ADVANCED COUNTRIES ARE PAYING A HEAVY PRICE FOR ARROGANCE, INDIA IS PAYING FOR NONCHALANCE AND PROCRASTINATION. THE IMPACT OF PANDEMIC ON INDIAN ECONOMY IS DEVASTATING BECAUSE THE GOVERNMENT DECLARED AN ILL-PLANNED LOCKDOWN IN THE LAST WEEK OF MARCH. MUCH TOUTED Rs 20 LAKH CRORE ECONOMIC PACKAGE ADDRESSES ONLY SUPPLY SIDE CONSTRAINTS. WHAT IS IMPORTANT IS TO ADDRESS DEMAND SIDE PROBLEM BY RAISING INCOME AND PURCHASING POWER OF PEOPLE. THERE IS SIMPLY NO ALTERNATIVE TO BOOSTING AGGREGATE DEMAND.**

**SANTOSH KUMAR MOHAPATRA**

**T**he spread of Covid-19 is proving to be more devastating than it was presumed earlier. The damage inflicted by Covid-19 is getting worse. Across the globe, economy has hit a bad patch. The pandemic has triggered not only health crisis but also humanitarian and economic crisis of gargantuan proportion. In term of economic activities and GDP, its repercussions will be worse than that of the Great Recession of 2008 — and might perhaps nearer to Great Depression of the 1930s. India's GDP growth may plunged to negative territory in 2020-21. A negative growth was last seen in 1980.

While advanced countries are paying a heavy price for arrogance, India is paying for nonchalance and procrastination. Had Indian government taken step when first Covid patient was detected in January 30, India would have been fully safe now. The pandemic has led to a double whammy such as economic shocks- that comprise supply and demand shocks- and financial shock. The stern lockdown was like a shutdown of three-fourths of the economy that led to economic repression - various actions to restrain certain economical activities- and disrupted supply chains. The demand shock is due to a precipitous decline in discretionary spending as consumers cut back expenditure and most retail outlets are fastened except for essential services.

The financial shock, that pulverized economy, financial sectors, was in the form of destruction of wealth in the stock market. The returns on bank fixed deposits, on which many pensioners, widows depend, are also down due to financial repression manifested through the steep cut in interest rates.

Impact of pandemic on Indian economy is devastating because the government declared an ill-planned lockdown in the last week of March. Even before the Coronavirus crisis, Indian economy was already crippled by policy shocks such as flawed implementation of GST and draconian demonetization, huge concession to corporates with concomitant faulty management of economy. No attempt was made by the government over last few years to resuscitate the economy.

As a result, the number of people expected to be dragged into the quagmire of poverty, hunger, starvation and squalor will be unprecedented. The pandemic has calamitous impact on the agrarian sector, the informal economy and on small business across rural and urban areas. Former RBI governor Raghuram Rajan sees the economic fallout of the coronavirus pandemic as the "greatest emergency" India has faced since Independence. According to SBI's research, the lockdown will burn Rs 12 lakh crore on India's economy. However, it will be more than this as no preventive is invented yet.

India's labour indicators worsened significantly as the country went into lockdown. In India, 90 per cent (i.e., 40 core) of the labour force is in the informal sector who are not covered by any employment contract, nor any health or retirement benefit. The ILO had in April estimated that around 40 crore workers were at a risk of slipping into poverty because of a "stringent" nationwide lockdown.

As per report of Centre for Monitoring Indian Economy, India's overall weekly unemployment rate increased from 6.74 per cent on 15 March (8.7



percent for the full month of March, which was the highest unemployment rate in 43 months) to a staggering 27.1 per cent as of 3 May 2020. It is higher than 30 per cent in urban India.

As on May 13, as per initial findings of a phone survey of nearly 4,000 respondents of some states conducted by Azim Premji University in collaboration with 10 civil society organization, it was observed that about two-thirds, or 67 per cent, of workers lost employment during the ongoing, with urban India posting loss in employment for 8 in 10 workers and almost 6 in 10 workers in rural areas.

Loss of employment was the worst for self-employed in urban areas, with 84 per cent of them losing employment, compared with 76 per cent salaried workers and 81 per cent casual workers. In rural areas, 66 per cent casual wage workers reported loss of employment, followed by 62 per cent of salaried workers and 47 per cent of rural workers.

Average weekly earnings for non-agricultural self-employed workers who were still employed fell by over 90 per cent from Rs 2,240 to Rs 218. For casual workers who were still employed, average weekly earnings almost halved from Rs 940 in February to Rs 495 during lockdown. Half of all salaried workers, or 51 per cent, saw either a cut in their salary or received no salary.

The migrant workers who make enormous contribution to national economy are worst hit. Like millions of others who lost their livelihood, migrant workers were starving which is unpardonable tragedy. What is reprehensible is that "unfair treatment" of migrant workers amid a prolonged shutdown, which has contaminated the relationship between business behemoths and labour and has exposed the ignominy of Indian capitalism.

The migrant labour crisis has arisen out of the refusal of businessmen to pay wages during

lockdown. One survey in May found that almost 8 out of 10 migrant labourers had not been paid at all during the lockdown. It is not only out of hunger, many migrant workers have either injured or died due to separate road or railway accident in different parts of countries while returning to their native places

As the COVID-19 pandemic deepens economic and social stress coupled with restricted movement and social isolation measures has led to more gender-based violence. Domestic violence has erupted in different and more severe violent forms. The first is through disruptions in programmes to prevent violence and provide services, care and support to survivors. The second is through increased total acts of violence as lockdowns kept women inside with their abusers. In addition to being cloistered inside with their abuser, job and financial losses has inflamed stress. Women are also facing heightened risk of exposure to COVID-19 due to their disproportional representation among health-care and social service personnel.

Normally, women continue to require family planning, menstrual health supplies and maternal health care. But Sexual and reproductive health services and commodities are often overlooked in times of health crisis. In case of health crisis like Covid-19, women need more the critical resources to stay well. But maternal care may fall by the wayside as the world's hospitals go into crisis mode. That, in turn, could lead to more maternal mortalities, young pregnancies and sexually transmitted diseases.

Instead trying to solve problems of workers, some state governments' have suspended labour laws that protect workers on the pretext of attracting much-needed investment to an economy. Union

**Workers ask for some dignity**  
- Cartoon courtesy: Alok Nirantar



government is contemplating similar measures too. Wipro founder and Chairperson Azim Premji rightly said the assumption that dilution of these laws will spur economic growth and create employment is a fallacy, or a "false choice" which is not only unjust but also dysfunctional. Such measures tend to pit workers and businesses against each other.

In the aftermath of pandemic, Prime Minister has spoken about self-reliant India. But government is expediting privatization and liberalization of FDI which is actually opposed to concept of self reliance. FDI limit in defence production was being raised to 74 per cent from 49 per cent through the automatic route.

While telling about a PSE policy (as) a self-reliant India, the finance minister has also declared that there will be a maximum of four public sector companies in strategic sectors, and state-owned firms in other segments will eventually be privatized. Earlier, the Union government has opened up the mining sector in a big push for privatization.

Actually, the policy to privatise public sector companies is designed to generate more revenues from the government's disinvestment programme and hand over national assets to private individuals at throwaway price. It is public sectors which have done and doing marvelous jobs in providing services to people in the time of pandemic, while many private sectors are not only shying away but demanding packages.

The pandemic Covid 19 has exposed the vulnerability of market economy; fragility of global economy; Achilles' heel of America, and other advanced countries; selfishness, greed, rapacity of finance capital; cruelty and limitation of capitalism; devastating consequence of destroying our ecosystem.

As lockdown failed to eliminate corona pandemic, it has now become imperative to live with corona virus, otherwise economy will collapse and livelihood will be lost. The need of the hour is to provide more aid and assistance to people and restart the sagging economy, ensure food security for all, strengthen the ageing health infrastructure, sustain job security, prevent retrenchment, and support the workforce in the unorganised

sector. Most important thing is to provide income facilities to all people by introducing a basic income scheme, and more generally to develop a safety net in India.

Much touted Rs 20 lakh crore economic package announced by Union finance minister Nirmala Sitharaman include bank loans and interest rate subsidies. Infusion of liquidity seems to be redundant as banks are parking around Rs 8 lakh crore in RBI each day in reverse repo rate due to lack of demand for credit. Those cannot be considered as stimulus and address only supply side constraints. What is important is to address demand side problem by raising income and purchasing power of people. There is simply no alternative to boosting aggregate demand, other than via a strong fiscal stimulus.

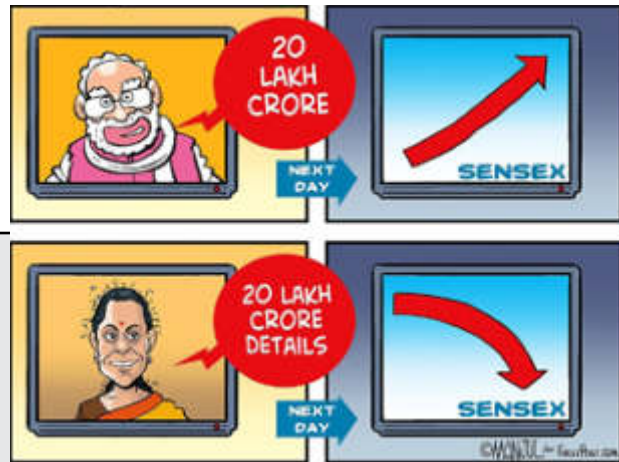
There is little possibility of raising additional taxes. Steps like imposing wealth tax, recovering taxes locked in dispute, curbing tax evasion, or asking the rich to donate more and bring back money kept in tax havens must be attempted. The monetisation of spending can be done via two ways. One is to directly finance the fiscal deficit, known as 'monetisation of deficit' or money finance or debt monetization; and another is "helicopter money". It means RBI has to print money and has to lend government. In case of helicopter money, government has no obligation to refund. The Indian economy is in for a long time crisis. This crisis requires jettisoning of fiscal fundamentalism. But unfortunately, the government is concentrating only on supply side without creating the demand. This will not help the economy to recover early.

**Learning to live with corona & this  
Cartoon courtesy: Sajith Kumar, Deccan  
Herald**



# PACKAGE OF NUMBERS, NOT RELIEF

## GANDHIJI'S TALISMAN FORGOTTEN



Cartoon courtesy: Manjul, Firstpost

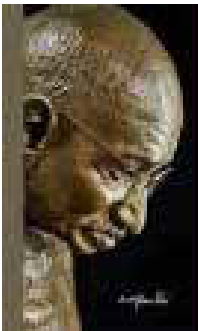
THE PRIME MINISTER DECLARED A Rs 20 LAKH CRORE ECONOMIC PACKAGE, EQUIVALENT TO 10% OF INDIA'S GDP. EVEN THE STOCK MARKET, TO WHICH THE RHETORIC OF REFORMS SHOULD HAVE APPEALED, HAS SIGNALLED THAT THE PACKAGE IS A HOAX. A NEW BREED OF "PATRIOTIC" LEADERS HAS FANTASISED ABOUT INDIA IN THE POST-PANDEMIC WORLD ... EVERYONE IS FREE TO HAVE THEIR OWN DREAMS FOR THE LONG RUN, BUT WE MUST FIRST SURVIVE THE SHORT RUN. WILL THE POLICYMAKERS PUT FORWARD A SIXTH INSTALLMENT OF THE PACKAGE THAT WOULD ADDRESS THE DEMAND SIDE OF THE CRISIS?

**T.M. THOMAS ISAAC** (Courtesy: Deccan Herald 20/5/2020)

The global economy and the national economy are facing a crisis which by scale and nature is unprecedented in modern history. On the one side, the pandemic and lockdowns have disrupted the supply chains. On the other side, millions have lost their livelihoods and consumer demand for goods and services has slumped. As a result, Japan has already entered the third consecutive quarter of negative growth and is formally declared to be in recession. All Organisation for Economic Cooperation and Development (OECD) countries are on track to recession. So are China and India. The International Monetary Fund (IMF) has indicated that the world economy as a whole would contract by 5%. During the current quarter, different economies are going to shrink by

anywhere between 10–50%.

How have the policymakers and economists worldwide addressed the above calamity? There is near unanimity, even among the conservatives, regarding the importance of income transfers to the people so that demand picks up in the economy. American President Donald Trump, who detests all notions of a free lunch, is implementing one of the biggest income transfer schemes (\$1,200 to every citizen), besides unemployment allowance to more than 30 million workers who have lost jobs. In nearly all countries, there are various schemes of quantitative easing or helicopter money (as it is now called) with the central banks playing a direct di role. Orthodox monetary policy is being



I will give you a talisman. Whenever you are in doubt, or when the self becomes too much with you, try the following expedient "Recall the face of the poorest and the most helpless man whom you may have seen and ask yourself, if the step you contemplate is going to be of any use to him. Will he be able to gain anything by it? Will it restore him to a control over his own life and destiny? In other words, will it lead to Swaraj or self-rule for the hungry and also spiritually starved millions of our countrymen?" Then you will find your doubts and yourself melting away.



given up, at least for the time being. Everyone is swearing by John Maynard Keynes.

Perhaps the only country that has bucked the trend is India. Prime Minister Narendra Modi declared a Rs 20 lakh crore economic package, equivalent to 10% of India's GDP. Even the stock market, to which the rhetoric of reforms should have appealed, has signalled that the package is a hoax. The Sensex, which gained 1,000 points after the Prime Minister's announcement of the Rs 20 lakh crore package, shed 2,000 points as Finance Minister Nirmala Sitharaman peeled the packaged onion over the next five days. Everybody understood the package for what it was worth – it had very little to stimulate the economy in the short run.

According to the research wing of the State Bank of India, the largest of Indian banks, the direct fiscal impact of the package was only Rs 2,02,660 crore or 1.01% of GDP. The rest are all loans of the financial institutions or monetary support to these institutions or, at best, expenditure to be incurred in future. Of the Rs 2 lakh crore of direct fiscal impact, only Rs 76,500 crore (including free ration) involved direct money transfer to the people.

This constitutes a paltry 0.38% of the of the GDP. This, in a nutshell, is what has been repeated by the spokespersons of several financial firms who have been quoted in the various reports explaining the strange behaviour of the stock market.

The corporates have no reason to grumble after getting Rs 1.5 lakh crore tax concessions and a heavily subsidised lunch of the public sector, mineral resources and land. But for the farmers and MSME sector, additional loans have been promised liberally but very little has been done to compensate their loss during the lockdown or to ease their debt burden.

The behaviour of the central government makes no macro-economic sense, let alone showing basic human empathy and concern for the poor who are today symbolised by the migrant workers – refugees on a flight by foot in their own country. Perhaps the same set of quacks who advised the Prime Minister on demonetisation are once again on the prowl. I was shocked beyond words to read a headline given to the statement of the government's chief economic adviser. It read: "Big stimulus will cost big; there's no free lunch". It is the duty of the government

to provide 'free lunch' to the millions of Indians who have lost livelihoods and incomes due to the lockdown. What makes no sense for individuals and corporates to do can be perfectly rational for the government to do from a macro-economic perspective. Was it not Keynes who famously said in the General Theory that "The government should pay people to dig holes in the ground and then fill them up again?"

A new breed of "patriotic" leaders has fantasised that India in the post-pandemic world will be flush with capital, technology and jobs brought by firms fleeing from China if only we proved our unshaken allegiance to the fiscal deficit number game, demolished labour laws and all sectors and institutions, including public health.

Everyone is free to have their own dreams for the long run, but we must first survive the short run. This is what even the market, which would have no problem in sharing the long run approach of the economic package, has said in loud and clear terms. Will the policymakers put forward a sixth installment of the package that would address the demand side of the crisis?

The minimum we should attempt are the following: One, free public transport and food and pocket money for all migrant workers who want to go home. Two, transfer Rs 7,500 to every Jan Dhan account. Three, transfer half the last year's wages of MGNREGS workers as advance into their accounts. Four, free ration to all, including those who do not have ration cards.

Yes, while formulating policy during this pandemic, remember Gandhiji's talisman — think of the poorest person you have ever seen and ask how your policy would benefit that person. The time to act is now.

(The writer is the Finance Minister of Kerala)

Cartoon courtesy:  
Satish Acharya





THIS PANDEMIC HAS THOROUGHLY EXPOSED THE EXISTING SOCIAL ORDER. ROTIS LAY SCATTERED ON RAIL TRACK; 12 YEAR JAMLO MADKAMI COLLAPSED DEAD FEW STEPS AWAY FROM HER HOME AFTER WALKING OVER 300 KILOMETERS. WE SEE BANKS WRITING OFF BAD LOANS OF RS 68800 CRORE INCLUDING THOSE PAYABLE BY WEALTHY WHO FLED THE COUNTRY. THIS STARK CONTRAST HAS TO BE SEEN AND UNDERSTOOD FROM



CLASS PERSPECTIVE. ONLY THEN WE CAN SUCCESSFULLY WAGE POST-COVID STRUGGLES. FOR US SOCIAL DISTANCING IS PHYSICAL DISTANCING AND NOT DISTANCING FROM SOCIAL UNITY.

धर्मराज् महापात्र

## पटरियों पर बिखरी रोटियां पूछती हैं...

जब तक रोटी के प्रश्नो पर रखा रहेगा भारी पत्थर  
कोई मत ख्वाब सजाना तुम,  
मेरी गली में खुशी खोजते गर कभी आना तुम  
—जीवन यदु राही

पूरी दुनिया कोरोना संकट की महामारी से जूझ रही है, भारत भी इसमें शामिल है, यह लिखे जाने तक भारत में इससे संक्रमितों की संख्या एक लाख पार कर चुकी थी और इसमें मौतों का आंकड़ा भी 3000 को पार कर चुका था। ये आंकड़े तब हैं जब देश में कोरोना जांच की दर दुनिया में सबसे कम है, यहाँ तक कि हमारे पड़ोसी देशों की दर से भी कम। इसी तरह मौतों के जो अधिकृत आंकड़े बताए गए हैं उसकी दर भी वास्तव है कहना कठिन है क्योंकि अनेक राज्य सरकारों जैसे पश्चिम बंगाल की सरकार ने एक समिति ही बना दी है जो सारे परीक्षण के बाद ही मौत के बाद भी कोरोना से है या नहीं की अधिकृत घोषणा करेगी। अगर कोई मधुमेह यानि डाईबीटीज या फिर उच्च रक्तचाप याने बी पी या फिर हृदय रोग से पीड़ित रहा है और मृत्यु उसकी कोरोना के संक्रामण से होने के बाद भी उसकी मृत्यु कोरोना से हुई या नहीं वह जांच के बाद ही घोषित होगी। प्रचार माध्यम तो विगत कई वर्षों से लोकतन्त्र के चौथे स्तम्भ के मुहावरे से बाहर हो गए हैं और वे अब किसके भोंपू हैं यह सर्वविदित है इसलिए इस महामारी से तबाही की वास्तविकता भी जनता तक पहुंचेगी यह कहना कठिन है। लेकिन इस महामारी का मुकाबला करने के लिए हमारे देश के हुक्मरान ने जो रास्ता चुना है उसने एक नई महामारी को जन्म दिया है वह है भूख, बेरोजगारी, रोजगारहीनता, सड़को और

रेल की पटरियों पर दम तोड़ती जिंदगी की महामारी। इस महामारी ने हमारे मौजूदा समाज व्यवस्था के चरित्र को पूरी तरह बापर्दा किया है। इस महामारी ने नवुदारवाद के नाम पर पूरी दुनिया में विगत तीन दशक से थोपे गए वैश्वीकरण, उदारीकरण, निजीकरण के चेहरे को भी पूरी तरह बेनकाब कर दिया है। एक ओर चंद लोग हैं जो महामारी के दौर में भी मुनाफे बटोर रहे हैं दूसरी ओर वे लोग जो देश गढ़ते हैं, वे जो संपत्ति के निर्माता हैं लेकिन वंचना के शिकार हैं और सड़क या पटरियों पर दम तोड़ने को बेबस। मार्क्स ने कहा था दुनिया में दो ही वर्ग हैं एक शोषित व दूसरा शोसक इस महामारी ने फिर एक बार उसकी पुष्टि की है। एक ओर विदेश से लाये जाने वाले सम्पन्न वर्ग के लोग निशुल्क करोड़ों रुपए खर्च कर देश वापस लाये जाएंगे, दूसरी ओर अपने ही देश में एक छोर से दूसरे छोर अपनी आजीविका चलाने, अपने ही मिट्टी में रोजगार व जीवन यापन के साधन उपलब्ध कराने में नाकाम हुक्मरानों की नालायकियों के कारण पलायन कर अन्य प्रदेश में अपना हड्डी व देह गलाकर नगरो, महानगरो का निर्माण करने वाले श्रमिक से ट्रेन के पैसे वसूले जाएंगे। समाज में दो किस्म के लोगों के साथ दो अलग किस्म का व्यवहार ही उनके वर्गीय रुख को प्रदर्शित करता है। मार्क्स ने यह कहा था कि, पूंजी ही पूंजी को पैदा नहीं करती, श्रम के बिना वह एक निष्क्रिय, अनुत्पदक वस्तु है, उसमें जीवन श्रम ही भरता है। यही हकीकत भी है क्या आप जिन घरों में रहते हैं, जिन सड़को पे चलते हैं, जिन गगनचुंबी अट्टालिकाओं को निहारते हैं, बाहर भोजन के जिस

स्वाद से खुशी का अहसास करते हैं, जिन परिवहन के साधनों का उपयोग करते हैं, ये सूची बहुत लंबी है आपके जीवन का शायद ही कोई पल इससे अछूता है जिसे किसी श्रमिक ने गढ़ा नहीं है, अपने पसीने से सींचा नहीं है, जिसने यह नवनिर्माण किया है आज वही अपनी ही बनाई हुई सड़कों की पैरों के छालों के साथ दूरी नाप रहा है, शायद उसने इन सड़कों के अंकार को भी ललकारा है, तब क्या सवाल पूछे नहीं जाने चाहिए।

लेकिन जैसा हम जानते हैं समाज व्यवस्था का चरित्र उसके तंत्र के आचरण में भी प्रतिबिम्बित होता है ये सवाल सरकारों से पूछे तो हम देशद्रोही हो जाएंगे, जब रेल मंत्री से रेल पटरी पर मौत पर पूछे तो वे कहेंगे सरकार ने सारा इंतजाम किया कोई भूख से मौत नहीं लोग क्यों जा रहे हैं, रेल की पटरी पर चलना ही अपराध है, पूछा जाय इन्हे घर पन्हुचाने ट्रेन क्यों नहीं निशुल्क चलाई गई, कहा जा रहा लोग मुफ्त ट्रेन में टूट पड़ेंगे, मानो कोरोना काल की ट्रेन का ही लोग हनीमून जाने इंतजार कर रहे थे, जब देश की सर्वोच्च अदालत से इस पर गृहार लगाई जाय और इन मौतों पर पूछा जाय तो इसे अखबारी खबरों पर आधारित कहकर वह हस्तक्षेप से इंकार कर दे। जैसा किसी शायर ने कहा है,

वाकियाशहर में कल को कोई ऐसा न हुआ,

ये तो अखबार के दफ्तर की खबर लगती है।  
जनिसार अखबारने इस नज्म में अगला शेर लिखते हुये कहा है,

जल गया अपना नशेमान तो कोई बात नहीं,  
देखना ये है कि अब आग किधर लगती है,  
सारी दुनिया में गरीबों का लहू बहता है,  
हर जमी मुझ को गिरे खून के तर लगती है।

इसलिए ही कहा गया है पूंजीवादी समाज व्यवस्था में हर तंत्र अपने अंतिम रूप में उस व्यवस्था के हितरक्षक की ही भूमिका तय करता है। त्रासदी की अनगिनत घटनाएँ हैं। लेकिन इसे लिखे जाने तक 55 दिन के तालाबंदी के दौरान प्रधानमंत्री ने तालिया, थालिया बजवाई, घरों को अंधेरा कर दीये व रोशनी जलवाई लेकिन इन असंख्य जिंदगियों के अंधेरों पर कुछ भी नहीं कहा। उन्होंने इस अवधि में मालिकों से इनके वेतन न काटने की अपील की लेकिन अपने ही कर्मचारियों के बड़े हुये मंहगाई भत्ते के 2021 तक भगतान पर रोक लगा दी। यही नहीं मजदूरों के



Cartoon  
courtesy;  
Kirtish,  
BBC News  
Hindi

अधिकारों को सुरक्षित करने की बजाय उसी संकट की आड़ में उस पर उस्तरे चलाने की जुगत में लग गए। यह सरकार कोविड 19 की आड़ में हर दिन सरकार मजदूर वर्ग व देश की आम जनता पर हमला करते हुए कोई न कोई फैसला ले रही है, तब जब कि वो पहले से ही लॉक डाउन के हालातों में संकट और तकलीफें झेल रहे हैं। परन्तु इस दिशा में कोई कदम नहीं उठाए गए। इसके अलावा राशन वितरण, औरतों तथा वृद्धों को कैश ट्रांसफर आदि सरकार की अधिकतर घोषणाएँ विफल साबित हुई हैं व इनका फायदा ज़मीनी स्तर पर संभावित लाभार्थियों को नहीं मिल रहा है।

सरकार आक्रामक तरीके से ऐसे कदम उठा रही है जो उन्हें गुलामों में बदल देगी। हताशा में प्रवासी मजदूर अपने घरों की ओर सैकड़ों मील का सफ़र सड़कों-रेलवे लाइनों, जंगलों और खेतों से करने पर मजबूर हुये, जिसमें कई बहुमूल्य जानें भूख, थकान और दुर्घटनाओं के चलते चली गई इसकी जवाबदेही पर मौन है, आखिर इसके लिए जिम्मेवार कौन है, आखिर इन प्रवासी मजदूरों का अपराध क्या था। पर तीन चरणों के लॉक डाउन के बाद भी सरकार की तमाम घोषणाओं- जिसमें सबसे ताज़ी घोषणा 14 मई 2020 को की गई- ने आम जनता व मजदूरों को राहत देने के लिए एक भी कदम नहीं उठाया। उलट इसके सरकार केवल बड़े दावे व झूठे बयान दे रही है, जो सच्चाई से कोसों दूर है व बहुमत जनता की तकलीफों के प्रति उसकी असंवेदनशीलता को दिखाती है।

अब लॉक डाउन का फायदा उठाते हुए केंद्र सरकार बेहद छलपूर्ण तरीके से इन्हीं मजदूरों व ट्रेड यूनियनों के अधिकारों पर हमला करने के इरादे से श्रम अधिकारों पर हमला कर रही है। उसने जहाँ एक ओर अपनी पिछलगू राज्य सरकारों को ऐसे मजदूर विरोधी व जन विरोधी तानाशाह कदम उठाने के लिए खुली छूट देने की रणनीति अपनाई है, वहीं कई और राज्य सरकारों को भी ऐसे कदम उठाने के लिए बाध्य किया जा है जो मजदूरों के अधिकारों और जीविका के लिए खतरनाक हैं। इस दिशा में केंद्रीय श्रम व रोजगार मंत्रालय द्वारा राज्य सरकारों को परामर्श भेजे जा रहे हैं।

उत्तर प्रदेश सरकार आर्थिक गतिविधियों को बढ़ावा देने के छलावे के साथ उत्तर प्रदेश टेम्परी एक्सएमपशन फ़ॉर सर्वेंट लेबर लॉज आर्डिनंस 2020 नाम से एक तानाशाहपूर्ण अध्यादेश लेकर आई है। एक झटके के साथ 1000 दिनों (लगभग 3 साल) के लिए 38 कानूनों को खत्म कर दिया गया है और केवल पेंमेंट ऑफ वेजेस एक्ट 1934 की धारा 5, निर्माण श्रमिक कानून 1996, कंपनसेशन एक्ट 1993 तथा बंधुआ मजदूरी कानून 1976 ही प्रभावी बचे हैं। खत्म किए गए कानूनों में ट्रेड यूनियन एक्ट, इंडस्ट्रियल डिस्प्यूट एक्ट, एक्ट ऑन ऑक्यूपेशनल सेफ्टी एन्ड हेल्थ, कॉन्ट्रैक्ट लेबर एक्ट, इंटर स्टेट माइग्रेंट लेबर एक्ट, इक्वल रैमयुनेरेशन एक्ट, मैटरनिटी बेनिफिट एक्ट आदि शामिल हैं।

मध्य प्रदेश सरकार ने फैक्ट्रीज एक्ट, कॉन्ट्रैक्ट एक्ट तथा इंडस्ट्रियल डिस्प्यूट्स एक्ट में इस बड़े पैमाने पर बदलाव किए हैं मालिक अपनी मर्जी से मजदूरों को नौकरी पर रख सकेंगे और अपनी मर्जी से उन्हें बाहर निकाल सकेंगे, विवाद उठाने तथा शिकायत हल करवाने



के अधिकार पर बंदिश लग जायेगी, 49 लोगों तक मजदूर उपलब्ध कराने के लिए ठेकेदारों को लाइसेंस की जरूरत नहीं होगी और वो बिना किसी निगरानी या नियंत्रण के काम करेंगे, फैक्ट्री की जांच बंद कर दी जाएगी और इस तरह मजदूरों के वेतन, सुरक्षा तथा हर्जाने के लिए जो भी कानून बचेंगे वो निर्रिभावी रह जाएंगे। इतना ही नहीं मालिकों को मध्य प्रदेश श्रमिक कल्याण बोर्ड में प्रति मजदूर 80 रुपए की अदायगी की शर्त से भी मुक्त कर दिया गया है। मध्य प्रदेश सरकार ने शॉप एन्ड इस्टैब्लिशमेंट एक्ट में संशोधन के जरिए अब दुकानों को सुबह 6 से रात 12 बजे तक यानिकि 18 घंटे खुलने की अनुमति दे दी है।

गुजरात सरकार ने भी काम के घंटों को 8 से बढ़ाकर 12 करने का गैर कानूनी फैसला लिया है और वह भी उत्तर प्रदेश के रास्ते पर चलकर कई कानूनों को 1200 दिनों के लिए खत्म करना चाहती है। असम तथा त्रिपुरा समेत कई और राज्य सरकारें भी इसी रास्ते पर आगे बढ़ना चाहती हैं।

यह प्रतिगामी मजदूर विरोधी कदम दूसरे चरण में तब आया जब 8 राज्य सरकारों (गुजरात, हिमाचल प्रदेश, हरियाणा, ओडिसा, महाराष्ट्र, राजस्थान, बिहार और पंजाब) ने लॉक डाउन की स्थिति का फायदा उठाते हुए फैक्ट्रीज एक्ट के उल्लंघन करते हुए अध्यादेशों के जरिए काम के घंटों को 8 से बढ़ाकर 12 कर दिया।

इस सबका मतलब है कि वेतन की गारंटी, सुरक्षा, स्वास्थ्य सेवा, सामाजिक सुरक्षा और सबसे बढ़कर बिना किसी इंसानी सम्मान के मजदूरों का इस्तेमाल केवल पूंजी के हित के लिए बँधुआ श्रमिकों के तौर पर किया जाना है, और इस सबका फायदा केवल उन्हें मिलेगा जो मजदूरों के खून और पसीने पर मुनाफ़ा कमाते हैं। यह मानव अधिकारों के बुनियादी वसूलों के खिलाफ़ है।

20 लाख करोड़ रुपए के तथाकथित पैकेज की घोषणा और वोकल फार लोकल का नारा देकर आत्मनिर्भरता की बात करने वाले प्रधानमंत्री जी की असली मंशा का भी खुलासा हो गया जब वित्तमंत्री ने, कोयला, खनिज, रक्षा उत्पादन, हवाई क्षेत्र प्रबंधन, हवाई अड्डे, केंद्र शासित प्रदेशों में बिजली वितरण कंपनियों, अन्तरिक्ष और परमाणु ऊर्जा में रणनीतिक सुधारो याने निजीकरण व एफ डी आई का बड़े पैमाने पर एलान किया। इसका लाभ किन्हे मिलना है यह तय है। ऐसे समय जब सीएमआईई की रिपोर्ट कह रही है देश के 34 प्रतिशत भारतीय इस लंबे तालाबंदी के बाद संकट में है, 65 प्रतिशत शहरी और 54 प्रतिशत ग्रामीण के घर में जिंदा रहने के बुनियादी संसाधन नहीं हैं। 84 प्रतिशत घरों की आय में गिरावट दर्ज की गई है, 25 प्रतिशत देश की आबादी बेरोजगार हो गई है और इनकी संख्या 14 करोड़ को पार कर रही है तब सरकार की प्राथमिकता क्या होनी चाहिए और वो कदम क्या उठा रही है। यही है वर्गीय अंतर, इस संकट के दौर में भी भारत सरकार अपने पूंजीपति आकाओ की चाकरी में जुटी है।

देश के मजदूरों को समझना होगा प्रारंभ में इस पूरे मसले का भी सांप्रदायिक रंग देकर एक तबके को ही निशाना बनाकर ऐसा बिभाजन पैदा करने की कोशिश

हुई मानो जमातिए नहीं होते तो यह होता ही नहीं लेकिन अब हकीकत बाहर आ रही है उनकी नाकामिया उजागर हो रही है। उनके इस जहर का भी खुलासा हो रहा है जब सड़को पर मजदूर चल रहे हैं, साथ चलने वाले के मजहब, जाति, भाषा से अंजान है, जब उन्हें मदद करने वाले ट्रेड यूनियनों और आम नागरिकों के हाथ बढ़ रहे हैं तो वे उनकी उनकी धर्म, जाति, भाषा नहीं देख रहे हैं। इसी दौरान हुये एक दर्दनाक हादसे ने फिर यही बताया, सूस्त के कपड़ा मिल तालाबंदी से प्रभावित 2 मजदूर घर को लौट रहे थे रास्ते में डिहाइड्रेशन से एक की तबीयत बिगड़ गई, उनके कई साथी भी उन्हें छोड़ आगे बढ़ गए एक मजदूर की अंतत अस्पताल में मौत हो गई मरने वाला हिन्दू था तो अंत तक उसके साथ खड़ा रहने वाला मुसलमान।

इस संकट ने सत्ता के वर्गीय चरित्र और एक मजदूर के रूप में हमारी असली वर्गीय पहचान को रेखांकित किया है। जब हर धर्म के सारे धार्मिक स्थलों के पट बंद थे तब मदद के लिए हर सड़क पर बढ़े हुये हाथ इन्सानो के ही थे। साहिर ने कहा था,

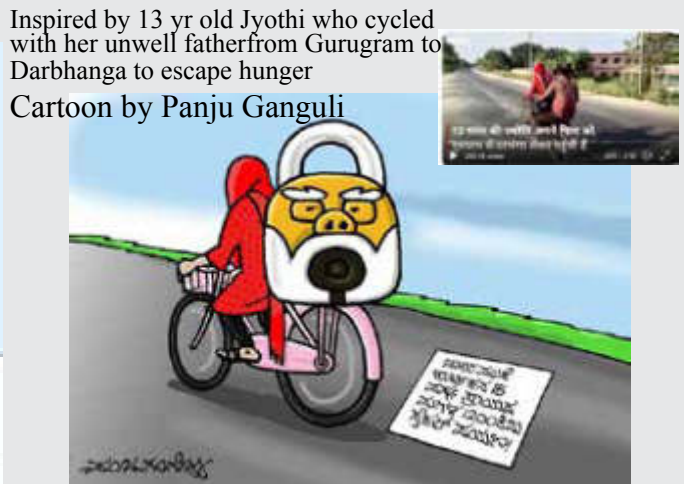
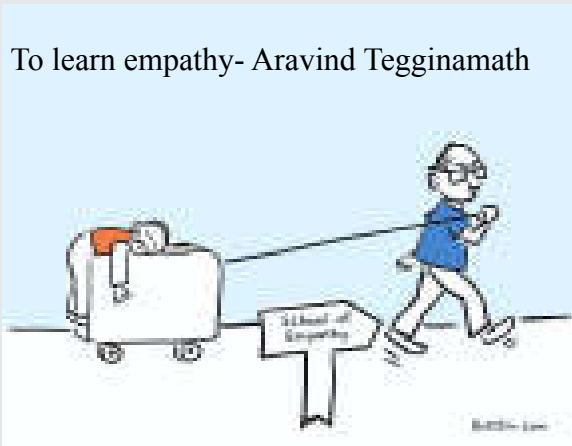
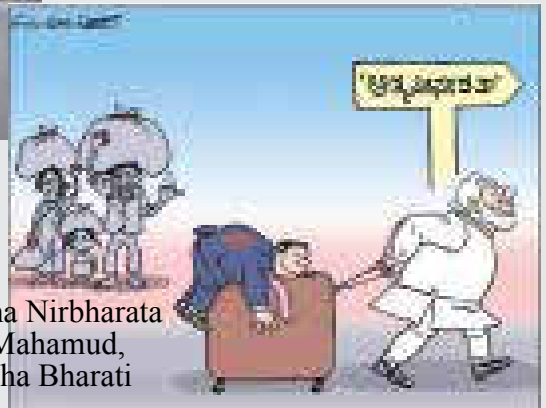
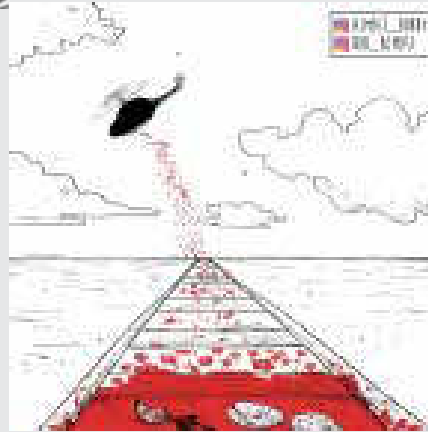
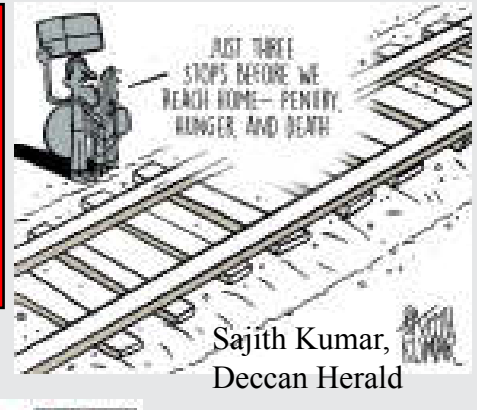
ये दुनिया दो रंगी है, एक तरफ से रेशम ओढ़े,  
एक तरफ से नंगी है,  
एक तरफ अंधी दौलत की पागल ऐशपरती,  
एकतरफ जिस्मों की कीमत रोटी से भी सस्ती,  
एक तरफ है सोनागाछी, एकतरफ चौरंगी है।

एक ओर रेल की पटरी पर पड़ी रोटिया और दूसरी ओर स्मृति ईरानी का 80 करोड़ घरो तक राशन पंहुचने का हास्यास्पद जुमला, एक तरफ पैरो के छाले के बाद भी 12 साल की जुमलो मद्कामी का 300 किलोमीटर पैदल चलने के बाद भी घर पहुंचने के चंद कदम पहले दम तोड़ देना और दूसरी ओर संकट काल में भी पैसे लूटकर भागने वाले को 68800 करोड़ रुपए की बैंक की कर्ज माफी। इस संकट ने हमें इनके बीच अपने रंग और वर्ग की पहचान करना है, कोरोना संकट के साथ इसके बाद भावी संकट से तभी हमारे लिए लड़ना संभव होगा, यह शारीरिक दूरी और सामाजिक एकता का काल है सोशल डिस्टेंसिंग का नहीं।





**LOCK DOWN**  
**HUMAN TRAGEDY**  
 as cartoonists  
 see it



# DESPITE ATTEMPTS TO THE CONTRARY THE BEST IN US ENDURES

**DESPITE THE DIABOLICAL ATTEMPTS OF THE COMMUNAL FORCES TO SPREAD THE VENOM OF HATRED AMONG THE PEOPLE AND DIVIDE THE SOCIETY, IT IS HEARTENING TO OBSERVE COMMUNAL HARMONY PREVAIL AND OVERCOME THESE ATTEMPTS. THE CORONAVIRUS PROVIDED THE PERFECT OPPORTUNITY TO CLEANSE OUR NATIONALISM OF THE NARROW-MINDED TOXIC ACCRETIONS THAT HAD WHOLLY ENVELOPED IT OVER THE LAST SIX YEARS. THE VIRUS, PARADOXICALLY, PROVIDED AN OPENING FOR COLLECTIVE HEALING OF PARTISAN WOUNDS. EVERYONE WAS FACING A COMMON ENEMY. THIS WAS THE HOUR FOR INDIAN NATIONALISM TO REDEEM ITSELF BY EMBRACING EVERYONE.**



## TVNS RAVINDRANATH

The country is amidst a huge crisis due to the Covid-19 pandemic and the resultant national lockdown. The lethal virus, has not only exposed the inadequacies of the public health system, but also posed huge challenges in the socio-economic realm too. Till now, 131868 cases have been reported and 3867 deaths (as on 24th May 2020) are registered. The frontline warriors viz., the Doctors, Para-medical staff, Health workers, the sanitary workers and the Police are waging a heroic battle to save the lives of the people. The "National lockdown" which started from 25.03.2020, still continues. While the nation is grappling to meet the health and economic challenges of the pandemic, it is also a fact that this crisis has brought the best and the worst in the Indian society.

In such a precarious situation prevailing in the country, it is alarming to witness the attempts to communalise the fight against this pandemic. A section of media and communal forces are deliberately targeting the minority community, as if the community as a whole is solely responsible for spreading of the Covid-19. The false propaganda went to such an extent that The Prime Minister has to say, though late in the day, that "the Novel Corona Virus does not see the barriers of

religion, caste and race" and appealed to the people of India to put up a united fight against Covid-19. Similar sentiments were also expressed by the BJP President and RSS Chief, who said that whole communities should not be targeted for the mistakes of a few. But, by then the damage was already done.

The Tablighi Jamaat Congregation at Delhi's Nizamuddin Markaz, gave them a field-day. The incident, from where more than 100 positive cases of Corona Virus have emerged, is undoubtedly a legitimate matter of utmost concern. It definitely should not have taken place when a pandemic was claiming lives by thousands. The guilty, be it the organizers or those who allowed the event to take place, including the foreign participants should be brought to book. The Central and Delhi Government cannot wash off their responsibilities in this ugly episode. The incident was cynically exploited, on Social Media and TV Channels, to **stoke passions** with a singular aim to give a communal colour to the fight against Corona Virus. The event was framed as a Muslim conspiracy to defeat India and the Indian Muslim as an entire community is being targeted for spreading Corona Virus.

**"They** made fun of our national effort. **They**



have compromised all of us; we were just winning when **they** did everything to defeat us. **They** have been spreading hate against the lockdown and told **their** followers to do everything possible to defy the lockdown. The suffering citizens of India are now dying because of the singular determination of the Tablighi Jamat, to spread the Corona Virus in our country” fumed the Chief Anchor of the Republic TV, repeatedly. There was little doubt that “**They**” he referred here, stood in for Muslims. One story alleged that Tablighis deliberately spat on doctors and others, from their buses, darkly insinuating their intent to infect them. Along with this the fake messages on the social media often emanating from the BJP IT Cell made huge contribution to the atmosphere of fear and hate. Even some elected representatives belonging to the rural party called for economic boycott of the Muslim community. They did not realize the damage they are doing to the foreign relations of India. The friendly countries in the Gulf became hostile and the Government had to make strenuous efforts to assure these countries and their citizens that India would protect its minorities. Not just the Gulf, even the Canada and New Zealand took note of the happenings and the organs of the US administration too raised alarm over these issues.

But, despite the diabolical attempts of the communal forces to spread the venom of hatred among the people and divide the society, it is heartening to observe communal harmony prevail and overcome these attempts. There have been reports of people voluntarily undertaking relief measures on their own and supplying grocery, essential goods to the needy, poor and underprivileged, across the length of the country, cutting across the caste and communal lines, during the lockdown. There are many a shining examples of the communities coming together and helping each other in this hour of crisis.

In a great display of harmony, many instances of Muslims Cremating their Hindu neighbours, have been reported. The Muslim brethren of

Bhatta Basti area of Jaipur, a predominantly Muslim populated area that was under curfew, performed the cremation of their Hindu neighbour, Rajendra Bagri who died of cancer, as per the Hindu rites on 12.04.2020. His is the only Hindu family residing in the area. As they did not have money even for the funeral, the neighbours made contributions and all necessary arrangements. “It was our duty as a human and as a neighbour. The bonds that join all of us are very strong and this should prove to be befitting reply to all those people who are trying to create a communal divide even in the present difficult times” said a neighbour who helped to organise the funeral. In a affirmation that the best endures in us, a Hindu landlady in Bengal has been helping the two Kashmiri brothers to keep the Ramzan fast by preparing and giving them food both for sehri and Iftar.

Muslim residents of Tila Jamalpura of Bhopal carried the body of their 50-year-old neighbour Sama Namdeo, who passed away on 15.04.2020, while undergoing treatment for a liver ailment at Hamildia Hospital. The family was poor. Since, her family or relatives could not be around due to lockdown, neighbours took the decision to perform the last rites. Videos of Muslim men, wearing masks and skull caps, carrying the woman’s body on their shoulders to the cremation ground, were shared on social media.

The ‘Ekta Trust’ of Surat, an NGO founded and run by Abdul Rehman Malbari, is offering dignity in death to those who are denied it during this Pandemic crisis. Due to the lockdown and prevalent fear psychosis, relatives are unable to or not willing to claim the dead bodies of Corona victims from the hospitals, in large number of cases. In such a situation, at the call of the Municipal Administration, volunteers of the Ekta Trust collect the bodies of the victims with all the safety measures as per stipulated norms and perform the funeral rites in accordance with the respective religious rituals. “Humanity is foremost and not religion. We are born as humans first and religion comes only next. I am an Indian first and

Surat’s Ekta Trust



Tazumal & Muzamul-Kolar brothers



don't need any certificate for my patriotism. I do not fear the dead, it is the living that is dangerous" says Abdul Malbari.

In a moving gesture two Muslim brothers in Kolar, a town in Karnataka sold their land to feed the poor and the migrant workers irrespective of their religion and caste. And, there were heartening examples of both communities helping each other in relief work and temples aiding mosques reaffirming that no hate campaign can ruin the secular fabric of India.

Adjoining villages of Rajkhola and Tehatta in Uluberia sub-division of Howrah district in West Bengal have a strife-torn past. Since 2017, communal tensions were on the rise between the two communities, living harmoniously together till then, over holding of a religious programme marking the birth of the prophet. But the current crisis has brought the two communities closer again. As the free ration provided by the government was not enough and the source of income has dried up due to the lockdown, many in these two villages are deprived of the basic essential food grains for living. Hence, both Muslim and Hindu communities of the two villages have come together to help those in need. The COVID-19 crisis has united Hindus and Muslims of the area again. These two villages have set a shining example of amity by rising above the narrow communal divide to help each other at this time of crisis.

Some 156 km from Uluberia, in Nabadwip, the hub of Bengal's Vaishnavite movement, a similar example has been set by the management committee of a Hindu temple named Chintamani Kunja. Food packets, grocery and vegetables are being sent from this temple to the nearby Idilpur Masjid for distribution among the jobless daily wage workers from the minority community,

residing in the area. Nabadwip is the birth place of Hindu Vaishnava seer, Chaitanya Mahaprabhu, the essence of whose teachings is Communal Harmony. By helping the minority brethren, the temple has followed his teachings.

There are countless instances of such solidarity being witnessed across the country amidst the vitriolic hate campaigns being unleashed on social media, pitting one community against the other.

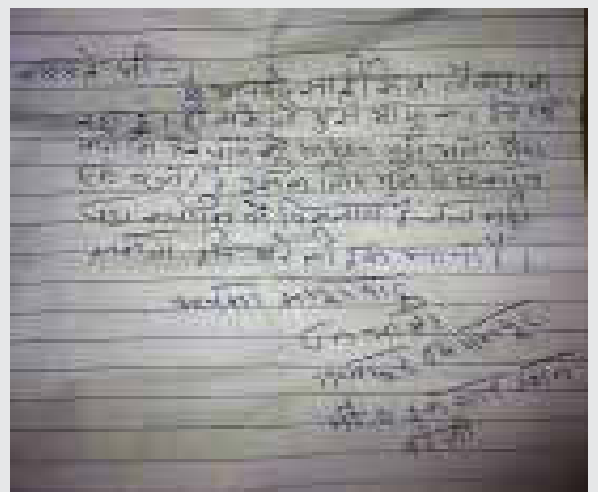
The coronavirus provided the perfect opportunity to cleanse our nationalism of the narrow-minded toxic accretions that had wholly enveloped it over the last six years. The virus, paradoxically, provided an opening for collective healing of partisan wounds. Everyone was facing a common enemy. This was the hour for Indian nationalism to redeem itself by embracing everyone. After all, nationalism, at its best, is meant to achieve certain common goals that can only be achieved through united efforts, based on a shared understanding. We had a shared understanding of the extent of the Covid-19 threat, and agreement on the common goal of mitigating its damage. Needless to say, Indian Nationalism can only be strengthened by defeating the growing partisan and communal rancour, and building the unity of all people, further. The display of fraternity by all communities is a signal that humanity endures despite attempts by some forces for its disruption. Twentyfirst century cannot be of India, if it is divided on the basis of religion, caste, language and region. Therefore it is necessary to defeat these disruptive forces to build a modern, equal and fair India.

**(Writer is Joint Secretary,  
ICEU Hyderabad Division)**

This moving letter from Iqbal Khan, a migrant labourer, who 'stole' a cycle as per the reports. The letter was addressed to the owner of the cycle, Prabhu Dayal of Sehnawali village in Bharatpur near Rajasthan-Uttar Pradesh border.

“Main majdoor hun, majboor bhi. Main aapka gunehgar hu. Aapki cycle lekar ja raha hu. Mujhe maaf kar dena. Mujhe Bareilly tak jana hai. Mere pass koi sadhan nahi he aur viklang baccha hai (I am your culprit. But I am a labourer and also helpless. I'm taking your bicycle. Forgive me. I have no other means to reach and I have a specially-abled child. I have to go to Bareilly).”

After reading this letter, Prabhu Dayal refused to file a police complaint.





# GAS LEAK TRAGEDY IN VIZAG – SHEER NEGLIGENCE

A Report from M.Kameswari,  
President, ICEU, Vishakapatnam

May 7, 2020 was a black day for the city of Visakhapatnam in AP. People of the city witnessed a horrifying incident of poisonous Styrene Gas leakage from the LG Polymers plant, a South Korean company which killed 13 and severely affected several hundreds. The leakage occurred at 2.30 AM when people were in deep sleep. Some of the inhabitants of the villages around the plant woke up to the smell of the gas. Some of them slipped into coma in their sleep. The people who woke up ran helter skelter to escape from the gas, but collapsed on the roads. They experienced breathlessness, burning sensation in the eyes, dizziness and blisters on the skin. It appears that the gas leak was caused due to the safety valve malfunction. The leaked gas spread over large part of the city. More than 3 lakh people reside in 5KM radius. The following night also, the gas leak intensified and there was a suspected danger of blast, but was avoided. But, meanwhile, as the news of suspected blast spread, people began running from their homes to safer places. Several LICians who reside in

the vicinity of the plant also left their homes and took shelter in the LIC guest houses.

The plant stores 5500 tonnes of Styrene in huge cylinders. The Styrene should always be preserved under 20 degree centigrade. The management neither maintained the requisite temperature nor had a trial run before restarting after covid lock down. The liquid Styrene, after crossing 20 degrees Centigrade got vaporised, pressure developed inside the cylinder and the resultant gas came out breaking the safety valve.

The Styrene, a monomer, is used for manufacturing polymers for engineering plastic compounds, components for refrigeration units, fibre glass, electrical insulation, food containers, synthetic rubber, thermocol etc. It is a toxic and hazardous chemical as per the Manufacture, Storage and Import of hazardous chemicals rules, 1989. It is lethal and carcinogenic. The long term effects of inhaling styrene have not yet been studied.

When the leakage occurred at 2.30 AM, the officials in the plant did not alert the people in the vicinity. The alarm siren also did not work. The fact that a temporary contract worker restarted the plant shows how callous the management was. The whereabouts and health condition of the worker is not known yet. It is presumed that the worker was taken to a hideout by the company.

The company has been known for violating many safety norms but has been pampered by successive governments in the state. No inspections were undertaken. In 1998 also there was an accident in the plant where 20 people were affected and the residents had demanded





shifting of the plant. The government and the company paid a deaf ear to the woes of the people and continued with the expansion of the plant.

After the current disaster, Human Rights Forum has demanded criminal prosecution of the management and the regulatory bodies for their criminal negligence and irresponsibility. The Left parties, activists, local youth and the residents protested against the management and demanded that the company be shifted and be shut down till it is shifted. The trade unions and the people of the 5 villages around the plant demanded arrest of the company management, legal action against the company for negligence. But the State government and the police have used brutal power to disperse the protestors and also booked cases against them. The police had also tried to take away the dead bodies directly to the burial ground. The people protested and compelled the police to bring the bodies to their homes. The state government arrested the protestors, CITU leaders and the Left leaders at midnight from their homes. Cases have also been booked on a 60 year old woman who had raised certain questions on social media, to the government and the company. The Chief Minister visited the area and announced ex gratia to the families of deceased and those affected, but ignored to book the company management. The committee constituted by the state government to inquire into the incident also does not have the necessary expertise.

Another aspect that came to light was that no corporate hospital came forward to treat the affected people. It was only the government hospitals like KGH that admitted the patients and treated them despite being busily occupied with covid patients.

The National Green Tribunal has imposed a fine of Rs. 50 Crore on the management. The NGT also has taken a soft stand against the company management, in that it has imposed strict liability, which gives certain exceptions to the company to



absolve itself from the liability, as against absolute liability, which makes the company liable to compensate for the damages, irrespective of the cause of the accident.

A few of the LIC employees living in the vicinity were shifted by the organisation to the Guest Houses and houses of the relatives.

In conclusion, the LG polymers gas leak incident has reminded the country of another Bhopal gas tragedy, though of a smaller magnitude. It has also exposed how under the neoliberal regime, the corporate multinational companies are taking over companies, violating the regulations and safety norms and exploiting the workers. The governments and regulatory bodies also have been favouring the company, rather than the people.



## COM K.VARADARAJAN

Com K.Varadarajan, Vice-President, All India Kisan Sabha passed away on May 16, 2020 at Karur, Tamilnadu due to respiratory problem. He was 73 year old. Com Varadaraj was a prominent leader of the farmers and the working class. He served the Kisan Sabha in various capacities including that of the General Secretary. Com Varadarajan was a Civil Engineer but chose to work for the toiling masses and joined the CPI(M) in 1970. He became one of the important leaders of the movement and served the party as its Polit Bureau Member from 2002-2015.

Com Varadarajan had a close association with the AIIEA. His elder brother Com K.Lakshmanan served the AIIEA as the General Secretary and President of ICEU, Thanjavur Division. His untimely death is a great loss to the movement of the farmers and the working class. Insurance Worker condoles the death of Com K.Varadarajan and shares the grief with the bereaved family.



## IRRFAN KHAN



Irfan Khan one of the finest actors in Indian Cinema passed away on 29<sup>th</sup> April 2020 in a Mumbai hospital due to colon infection. He was fighting a rare type of cancer for the last over one year. He was 53 years. Irfan,s career spanned over three decades and he won many awards for his brilliant online performances. He acted in

a few Hollywood films also including the Life of Pi which came for critical acclaim. He won National Film Award, an Asian Film Award and four Filmfare Awards. He was awarded the Padma Shri in 2011. The death of Irfan Khan is a great loss to the world of cinema. Insurance Worker condoles the untimely death of Irfan Khan and shares the grief with his bereaved family and innumerable fans and friends.

## RISHI KAPOOR

Rishi Kapoor, a popular Bollywood actor passed away on 30<sup>th</sup> April 2020 due to leukemia. He was 67 years old. Rishi Kapoor was born into the legendary family of Kapoors and was the son of Raj Kapoor. He instantly achieved stardom with the film Bobby based on teen romance. This film won him the Filmfare Award for the best

actor. He acted in over 92 films. After switching over to character actor, he gave some memorable performance such as the one in Mulk.

Insurance Worker condoles the death of Rishi Kapoor and shares the grief with the bereaved family.



## K.S.NISSAR AHMED



K.S. Nissar Ahmed an outstanding literary figure of Karnataka passed away on 3<sup>rd</sup> May 2020 at the age of 84 at Bangalore. He was a prominent Kannada poet and won the Rajyotsava and Pampa Awards for his literary work. He was awarded Padma Shri in 2008. Nissar Ahmed became a household

name in Karnataka for his work Nityostava, a poem about the beauty and cultural richness of Karnataka. This poem achieved a status of State Anthem. In his death, Karnataka has lost one of its great literary personalities. Insurance Worker mourns the death of Nissar Ahmed and shares grief with the bereaved family.

# INDIA'S FIRST WAR OF INDEPENDENCE & THE LEGACY OF HINDU-MUSLIM UNITY



## SHAMSUL ISLAM

Courtesy:

Indian Express

May 12, 2020

**IT IS NOT DIFFICULT TO UNDERSTAND WHY A DIVIDE BETWEEN THE HINDUS AND MUSLIMS WAS NECESSITATED, WHO WERE INSTRUMENTAL IN ACCOMPLISHING THIS RUPTURE AND WHO BENEFITED FROM IT. THE SURVIVAL OF THE BRITISH EMPIRE IN INDIA DEPENDED ON THE SUCCESSFUL EXECUTION OF THIS STRATEGY OF DIVIDE-AND-RULE. THE FLAG-BEARERS OF THE POLITICS OF THE TWO-NATION THEORY IN THE PAST, AND OF COMMUNAL POLITICS TODAY, ARE THE ONES WHO HELPED THE BRITISH EXECUTE THEIR EVIL DESIGN. WE SHOULD NEVER IGNORE THE FACT THAT COMMUNALISM WAS A PLOY OF THE BRITISH WHO FEARED THE END OF THEIR EMPIRE IN INDIA IF HINDUS AND MUSLIMS CONTINUALLY STOOD UNITED. ON THE 163RD ANNIVERSARY OF THE GREAT REBELLION, WE MUST PLEDGE TO NEVER BETRAY THE SHARED HERITAGE AND MARTYRS OF THE FIRST INDIAN WAR FOR INDEPENDENCE.**

Large sections of Hindus, Muslims and Sikhs together challenged the greatest imperialist power, Britain, during India's first war of independence which began on May 10, 1857. This extraordinary unity, naturally, unnerved the frangees and made them realise that if their rule was to continue in India, it could happen only when Hindus and Muslims, the two largest religious communities, were divided along communal lines. Urgent steps were taken to create enmity between these two groups. This was the reason, that immediately after crushing militarily this liberation war, the then Minister of Indian affairs, Lord Wood, sitting in London, confessed: "We have maintained our power in India by playing off one part against the other and we must continue to do so. Do all we can, therefore, to prevent all having a common feeling."

To put this strategy into operation, the British rulers — with their Indian stooges — came up with

the theory that Hindus and Muslims belonged to two separate nations. The birth of the two-nation theory was no accident: It was specifically created to help the British in creating a communal divide.

One crucial truth, about this struggle, is that it was jointly led by leaders like Nana Sahib, Bahadur Shah Zafar, Maulvi Ahmed Shah, Tantya Tope, Khan Bahadur Khan, Rani Laxmibai, Hazrat Mahal, Azimullah Khan and Ferozshah — a galaxy of revolutionaries who belonged to different religions. It was a liberation struggle in which mauvis, pandits, granthis, zamindars, peasants, traders, lawyers, women, students and people from different castes, creeds and regions rose in revolt against the dehumanising rule of the East India Company.

On the 163rd anniversary of the war of independence, we need to remind the contemporary flagbearers of communal politics





that the revolutionary army which declared the Mughal King Bahadur Shah Zafar, a Muslim, India's ruler on May 11, 1857, comprised more than 70 per cent Hindu soldiers.

The documents of the period are replete with instances in which Hindus and Muslims could be seen making supreme sacrifices together.

After Independence, Ayodhya emerged as a locus of the rise of hatred between sections of Hindus and Muslims. The Babri Masjid-Ram Janmabhoomi dispute played a significant role in creating an environment of violence and mistrust between the two communities. But in 1857, in Ayodhya, maulvis and mahants, and ordinary Hindus and Muslims, stood united against British rule. Maulana Ameer Ali was a famous maulvi of Ayodhya and when the well-known Hanuman Garhi's (Hanuman Temple) priest, Baba Ramcharan Das, took the lead in organising the armed resistance to British rule, the maulana followed him. In a battle with the British and their stooges, both of them were captured and hanged together on a tamarind tree at the Kuber Teela (now in Faizabad Jail) in Ayodhya.

This region also produced two other great friends, from different religions, who made life hell for the British-sponsored armies. Acchan Khan and Shambhu Prasad Shukla led the army of Raja Devibaksh Singh in the district of Faizabad. They were able to defeat the British forces in many battles. It was due to treachery, again, that they were captured. To discourage Hindu-Muslim unity, both of them were publicly tortured. Their heads were filed off.

The joint heritage of Ayodhya needed to be erased if the British rule was to survive.

Kota state (now in Rajasthan) was ruled by a Maharao subservient to the British. When the leading courtier, Lala Jaidayal Bhatnagar, a

great literary figure, found out that Maharao was collaborating with the British, he joined hands with the army chief, Mehrab Khan, and established a rebel government in the state. When Kota was captured by the British with the help of neighbouring princes, together they continued the fight in the region till 1859. Betrayed by an informer, both were hanged on September 17, 1860.

Hansi town (now in Haryana) presents another heart-warming example of how Muslims and Jains fearlessly challenged foreign rule. Here, two close friends, Hukumchand Jain and Muneer Beg, were known as literary giants and for their love of mathematics. The government of Bahadur Shah Zafar chose them as advisors and appointed them as commanders in the region west of Delhi. They led many successful military campaigns but due to the treachery of the native rulers of Patiala, Nabha, Kapurthala, Kashmir and Pataudi, they were defeated in a crucial battle and captured. The British, highly perturbed by this kind of unity, decided to kill them in the most sickening manner. After hanging them on the same tree in Hansi on January 19, 1858, Hukumchand Jain was buried and Muneer Beg was cremated — against the custom of their respective religions.

We all are familiar with Rani Laxmi Bai's heroic resistance to the British rule and her death fighting the British at Gwalior. She was able to put up incredible resistance with her Muslim commanders — Ghulam Ghouse Khan (chief of artillery) and Khuda Bakhsh (chief of infantry) — both of whom were martyred defending Jhansi fort on June 4, 1858. Even her personal bodyguard was a young Muslim lady, Munzar, who laid down her life with Rani on June 18, 1858, at Kotah-ki-Sarai battle in Gwalior.

Malwa region in the then Central Province

(now Madhya Pradesh) was another theatre where crucial battles were fought against the British. The joint command of Tanya Tope, Rao Saheb, Laxmi Bai, Feroezshah and Moulvi Fazal Haq, was able to mobilise a huge rebel army of 70-80 thousand fighters. This army won innumerable battles. However, in a crucial battle at Ranod when, due to the treachery of stooge princes yet again, the revolutionary army led by Tope, Ferozeshah and Moulvi was encircled. Fazal Haq stood like a rock in the way of advancing British troops. Fazal Haq and his 480 companions laid down their lives on December 17, 1858, and were able to save the main force which included Tope, Rao Saheb and Ferozeshah. Thus, saved by the supreme sacrifice of Fazal Haq and his comrades, Tope continued to wage war till the beginning of 1859.

An area which includes present-day Bareilly, Shahjahanpur, Badaun and Bijnor, was the stronghold of revolutionaries from the beginning. On May 11, 1857, Khan Bahadur Khan was appointed as the viceroy of the Mughal emperor to the region. Soon after assuming charge, Khan appointed a committee of eight members consisting of both Hindus and Muslims to conduct the affairs of the state. His deputy was Khushi Ram. This government forbade cow-slaughter in deference to the sentiments of local Hindus. Khan and Khushi Ram led troops that defeated the British in many battles but were, unfortunately, defeated in a crucial battle at Bareilly. Both of them were hanged with hundreds of their followers on March 20, 1860.

William Russell, a war correspondent, was sent by The Times, London, to cover the "Mutiny". In one of his reports dated March 2, 1858, while underlining the unity among the ranks of the rebel

army he wrote: "All the great chiefs of Oudh, Mussalman and Hindu, are there, and have sworn to fight for their young king, Birjis Kuddr [sic], to the last. Their cavalry is numerous, the city is filled with people, the works are continually strengthened. All Oudh is in the hands of the enemy, and we only hold the ground we cover with our bayonets."

Another senior British officer, Thomas Lowe, admitted that "the infanticide (sic) Rajput, the bigoted Brahmin, the fanatic Mussalman, and the luxury-loving, fat-paunched ambitious Maharattah [sic], they all joined together in the cause; the cow-killer and the cow-worshipper, the pig-hater and the pig-eater, the crier of Allah is God and Mohommed [sic] his prophet and the mumber of the mysteries of Brahma."

Given these realities of history, it is not difficult to understand why a divide between the Hindus and Muslims was necessitated, who were instrumental in accomplishing this rupture and who benefited from it. The survival of the British empire in India depended on the successful execution of this strategy of divide-and-rule. The flag-bearers of the politics of the two-nation theory in the past, and of communal politics today, are the ones who helped the British execute their evil design. We should never ignore the fact that communalism was a ploy of the British who feared the end of their Empire in India if Hindus and Muslims continually stood united.

On the 163rd anniversary of the great rebellion, we must pledge to never betray the shared heritage and martyrs of the first Indian war for Independence.

*The writer taught political science at the University of Delhi*

## DONATIONS

Com.M.K.Prasad, Gen.Secretary IEAHD,Hazaribag, DO	Rs.5000
Com. Rajak, HGA, Kathargarh Branch,	1000
Com. Rekha R. Shetty, Bangalore DO-1	5000

Insurance Worker heartily thanks these comrades for their love and affection.

## 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

Base1960=Base2001x22.8259

## Insurance News in brief

■ A.M.KHAN, DHARWAD

AXA Re is in talks with various state governments in India for an insurance product to cover loss of incomes during pandemic or epidemic leading to lockdowns. The insurance cover can guarantee a regular pay-out for a specific time frame to these affected individuals. The company has recommended that employees with a gross income of up to Rs 2.5 lac per annum can be considered for the purpose of this scheme and benefit of Rs 5000 per month for a period of two months can be envisaged. According to a Report by ILO, 90% of the working people work in informal economy and more than 400 million workers in this economy are at a great risk of falling deep into poverty.

General Insurance Corporation (GIC Re), India's largest reinsurer has earned investment income of Rs.6,786 crore for the Financial Year 2019-20 as against Rs.6,130 crore earned in the Financial Year 2018-19. While it is hoping to do better this financial year,

Net profit of ICICI Prudential Life Insurance for the full year (FY20) went down by 6 per cent to Rs.1,069 crore from Rs.1,141 crore for FY (19). This was triggered due to 38 per cent decline in pre-tax profit in quarter ended March 31, 2020 due to losses in investment amounting to Rs.18,898 crore. There is a 50 percent reduction in the total income from Rs.41,523 crore in FY 2019 to Rs.20,843 crore in FY 2020. Investment income fell from Rs.10,856 crore in FY 2019 to Rs.(-)12,117 crore in FY 2020.

Total collective premium income of the life insurance companies in India registered 11.36 per cent growth for the financial year 2019-2020. From Rs.43.33 lakh crore in 2018-19 the collective premium grew to Rs.48.26 lakh crore. LIC has registered a collection of Rs.8.32 lakh crore cornering a market share of 82.76 per cent.

LIC in 2019-20: Registering a 25 per cent growth in new business premium over the previous FY 19 it captured a market share of 68.74 per cent. LIC's performance has pushed the industry's growth in new business for FY 20 to 20 per cent. It has sold 21433256 policies, which is highest in the last six years. LIC has settled 20.3 million maturity and money back claims and annuities. It has also settled 750,000 death claims.

But disruption in business owing to the ongoing Covid-led lockdown there has been a deep impact on the premium collection of all life insurers in the month of April 2020 which has fallen by 32.6 per

cent Year on Year basis. While LIC has witnessed a decline of 32 per cent the private life insurers have seen a fall of 33.2 per cent.

The Financial Conduct Authority (FCA) in UK announced a set of measures to help insurance customers who may be suffering financial difficulties as a result of coronavirus pandemic. The measures include premium reductions, discounts, waiving fees and premium payment deferrals. FCA explained these actions could result in monthly premium reductions for customers paying by instalments or a partial refund of the premium for customers who have paid up front.

Zurich Insurance estimates that the overall property and casualty (P&C) claims from the COVID-19 pandemic will be in the region of \$750 million for 2020. The main drivers of the \$750 million claims figure are property business interruption (and the loss-of-profits component of that coverage); travel and assistance; accident and health, and, finally, other miscellaneous lines that include workers' compensation. Lloyd's forecast that the coronavirus pandemic will cost the global insurance industry about \$203 billion putting the global health crisis on par with the September 11, 2001 terror attacks.

Even before COVID-19, Global average commercial insurance prices had increased by 14 per cent in the first quarter of 2020 says Global Insurance Market Index. The prices are now trending upwards. Though insurance rates have risen for nine consecutive quarters due to large catastrophe losses and accelerating claims inflation, Fitch Ratings expects that technical profits won't be seen until the second half of 2021 as a result of the effects of the coronavirus pandemic.

To fight coronavirus pandemic countries have introduced lockdowns thereby companies are forced to close and furlough staff. This has led businesses to fight to get insurers to pay business interruption claims, as a deep recession is in the offing. Insurance industry's European Union regulator has asked National government to provide insurance cover for future lockdowns as the private sector cannot afford to provide such broad coverage on its own.

■



## Working Class Struggles

S.SRIDHARA, MYSORE ■

UK Government is finalizing a brutal Austerity Agenda, which could be rolled out within weeks, to claw back from the working class to cost of its bailout of big business. The coronavirus crisis estimates it will cost the exchequer almost 300 billion pounds this year, which could require an increase in income tax, cut in pension benefits, two-year wage freeze for government and public sector workers. In response to the deepening economic crisis, the earlier government inaugurated an "age of Austerity" with hundreds of billions of cuts in benefits from the working class over the last decade. Relentless and deepening attacks on the terms and conditions of workers were imposed and over a million public sector jobs were slashed. Now the government wants to propose: Two-year public sector pay freeze, Ending the state pension triple lock, Income tax increase and New taxes, including a National Health Services Surcharge

The premature lifting of measures designed to prevent the spread of the coronavirus is forcing countless workers back to work, where they are exposed to the risk of being infected with the deadly virus. In parallel with this, companies and public authorities are preparing job cuts, lowering of wages, and the slashing of social spending programmes. There is a close connection between these two developments. The German Government's response to the pandemic was conditioned from the outset by the interests of the major corporations and banks. The government established at lightning speed a bailout programme for big businesses that has now risen to 1.2 trillion Euro, four times more than the total Annual Federal Budget.

Aviation industries across Europe are slashing jobs and tearing up contracts in order to maintain their profitability. The airline industry has been hit hard by the coronavirus pandemic, as global air travel has come to a halt. Europe has suffered a 90% collapse in the air traffic. In response to the unprecedented crisis, major companies sitting on billions in revenue are focused solely on continuing to extract profits at the expenses of their workers. The aviation industry has also been demanding massive additional government bailouts. At the same time, they are making tens of thousands of jobs redundant, rewriting contracts and forcing sweeping pay cuts. On 12<sup>th</sup> May, four companies based in Britain and Ireland – British

Airways, Virgin Atlantic, Rolls Royce and Ryanair – have announced that they will be laying off a total of 26,000 workers.

Thousands of Bangladeshi garment and other factory workers are maintaining protests sparked on April 4<sup>th</sup>. Tens of thousands of workers from 770 factories are demanding the factories to reopen and unpaid wages be distributed, and opposed 35% cut in wages.

The high number of infected medical workers is a direct result of the failure of the Ukrainian government to adequately supply and fund its healthcare workers. Around 2200 doctors tested positive for COVID-19, accounting to almost 18% of the country's confirmed cases. In Kiev, medical workers dealing with COVID-19 walked out of their job on 30<sup>th</sup> April. They were denied hazard pay for dealing with COVID-19 patients. Medical workers also walked out in protest on 30<sup>th</sup> April.

Lufthansa and the German Federal Government are currently negotiating over state aid for the struggling airline. The sum of 9 billion Euro is being discussed in Vienna, Bern and Brussels. The Swiss Government has already committed to providing 4 billion Euro. Lufthansa currently has 1,38,000 employees. They are planning to cut its employees size by 30%. Similarly British Airways plan to cut 12,000 jobs. Scandinavian airlines to cut 5,000 full-time jobs.

On May 1<sup>st</sup>, Ohio University Administration announced the official layoff of hundreds of custodial staff. On the same day, faculty members were told their contract could be removed. Students and professors have taken their protest to Twitter to express their outrage with the layoffs, referring to the announcement as the "May Day Massacre".

Hundreds of workers from the Rangpur Sugar mill in Gaibandha district in Northern Bangladesh demonstrated in front of their factory to demand 4 months of unpaid wages. They were joined by local sugarcane farmers demanding outstanding payments.

## Economic Tid Bits

■ J.SURESH, MYSORE

\*Saudi Arabia which gets 87% of its budget revenue from petroleum sector is facing a serious crisis due to volatile oil prices. To come out of the crisis, they have decided to raise VAT from 5% to 15% and cutting the cost of living allowance for the govt. employees which was introduced in 2018 to help workers tide over the effects of austerity measures. When the Saudi Arabia budget was announced in December 2019, crude oil prices were over \$ 60 a barrel. To balance its budget, Saudi Arabia requires oil prices to be around \$ 76 a barrel, according to IMF. But the price of Brunt crude, the international bench mark crashed by 50% and the present crude is priced at \$ 26.34 in London. Saudi Arabia has dipped its hands into the foreign reserves for meeting expenditures, as in March they saw a record \$ 24 billion drop in its reserve to \$ 479 million. The IMF has forecast that the GDP of Saudi Arabia will fall by 2.3% this year.

\*According to a survey published by the Economic Policy Institute (EPI), in USA the widely reported figure of 26.5 million workers who applied for jobless benefits for the past 5 weeks significantly underestimates the actual number of people who have lost their jobs since 15<sup>th</sup> March. According to EPI, the actual number of unemployed workers in the US is somewhere between 33.3 to 38.3 million people. This means that between one third of the workers who have lost their jobs during the pandemic have been blocked from applying for benefits. A number of survey have shown that substantial numbers of those who have successfully applied have not received any benefits. According to Washington Post, there is a backlog of three million unpaid jobless claims across the USA. A Pew Research study showed that only 29% of the 7.37 million who filed for jobless assistance in March 2.1 million people actually received the benefits.

\*In Australia, during the last five week around 3.43 million workers lost their jobs. According to a report, about 40% of low paid workers – those on less than \$150 a week in personal income are likely to be thrown out of work. In contrast,

people earning more than \$ 3000 per week have less the half risk of losing work. It is estimated that the official unemployment rate of Australia is likely to rise to between 10 to 15 percent and it may reach 30%. Economists in Reserve Bank of Australia estimated that a 5% point decline in GDP of China alone would reduce GDP growth in Australia by up to 2.5%.

\*Indian banks have written off Rs.68607 crore of debt of top 50 willful defaulters till September 30, 2019. Writing off loan or asset means considering that it cannot be recovered after exhausting all avenues and chances of recovery are remote. Those defaulters who do not repay the loan despite having capacity to pay, divert or siphon off funds are categorized as willful defaulters. From 2009-2010 to 2013-2014 Scheduled Commercial banks had written off Rs.1,45,226 Crores. The RBI data shows that loans of Rs.3.16 lakh Crore have been written off between April 2014 and March 2018. This is 166% of the loans written off by all 21 public sector banks (PSUs) in the 10 years up to 2014. According to a Reply in Rajya Sabha, it is revealed that from April 2014 to December 2017 total loan written off is Rs.272558 crore, while amount recovered from this written off amount is Rs.29343 crore which means just 10.8% of the written off amount is only recovered.

\*The Asian Development Bank (ADB) has put economic losses due to the Covid-19 between US \$ 5.8 trillion and US \$ 8.8 trillion, equivalent to 6.4% to 9.7% of GDP. The ADB noted that border closures, travel restrictions and lock downs will likely reduce global trade by US \$ 1.7 trillion to US \$ 2.6 trillion. Global employment decline will be between 158 million and 242 million jobs, with Asia and Pacific comprising 70% of total employment loss. India's exports and imports suffered during lock down. India's merchandise exports fall sharply by 60.3% to US \$ 10.4 billion in April 2020, while the import declined by 58.7% to US \$ 17.1 billion in April 2020. In India 14 crore workers have lost their jobs during lock down and 80% of the urban poor have lost their jobs too.

**Nothing Can prevent LIC:** LIC said it underwrote the **highest number of policies in over six years** during the previous financial year despite a washed-out closing fortnight in March. In terms of individual new business, LIC issued 21.9

million policies in the fiscal year. The insurer's first-year premium income grew 25% to 51,000 crore compared to an industry growth of about 11.6%. **LIC's composite market share in number of policies touched 75.9% in 2019-20**, increasing by 1.19 percentage points over the period. Similarly, its market share in first year premium touched about 69%, increasing by 2.5 percentage points in the period. **LIC saw a 39% year-on-year (YoY) growth in premium for its group business** at 1.27 lakh crore for FY20. Its market share in the group business rose to 80.54% as against 77.94% in the year-ago period. **LIC has settled 20.3 million maturity and money back claims and annuities over the financial year**, while settling 750,000 death claims in this period.

**Aadhaar for insurers:** As per an IRDAI press release, through a paperless process or e-KYC by providing Aadhaar number as proof of identity to insurers Insurance policy buyers will soon be able to complete KYC. This would help all the Know Your Customer (KYC) process much easier for policy buyers. To enable this the **government has allowed insurers to avail the Aadhaar-based authentication services** of the Unique Identification Authority of India (UIDAI) to fulfil the KYC norms of policyholders.

**Corona opportunity:** As coronavirus pandemic has impacted the economy gravely, insurance industry is no exception. But, in this time of crisis, the demand for insurance policies has also seen a huge spurt. With the growing number of COVID-19 positive cases in India, it seems that **people have become more aware of the importance of having insurance policies**. Insurance companies are going digital, especially when advisors can no longer meet face-to-face with customers on account of social distancing norms. **Insurers are now retraining their agents to convince customers to buy and renew policies through digital channels such as WhatsApp or Zoom**, while also recasting sales strategies beginning with the manner of approach. Insurance sector is ensuring an end-to-end digital delivery of insurance products to make buying a policy easier for the customers. Services like tele-underwriting, tele-medicals, video medicals, e-KYC are some of them where rigorously effort is being put in to innovate these processes. 24\*7 whatsapp service, video-based customer service initiatives, active training of workforce to interact with customers through

## For our Field Force

■ ARIVUKKADAL, THANJAVUR

various mediums, **tablet-based applications to help the sales force complete a business are some of the new norms for us**.

**Term insurance growth:** Policybazaar has seen a 40% spike in term and life insurance policy sales in March and April compared to the same period in 2019 and consumer interest is only growing.

**Cyber security:** COVID-19 has led to employees across companies working from home. With this, all client meetings, audit meetings as well as confidential board meetings are held virtually. This opens up corporates to potential threats of breach, phishing and ransomware. Companies in India are having a re-look at cyber insurance covers to look into what their risks and liabilities could be.

**Health guidelines:** IRDAI, has issued consolidated health insurance guidelines amended up to May 12, which include: (i) Health insurance policy holders must be offered an alternative to switch to in case the policy they hold is changed or they reach the exit age; (ii) No charges to be levied for porting of policy (iii) Easier claim rules for those holding two health insurance policies.

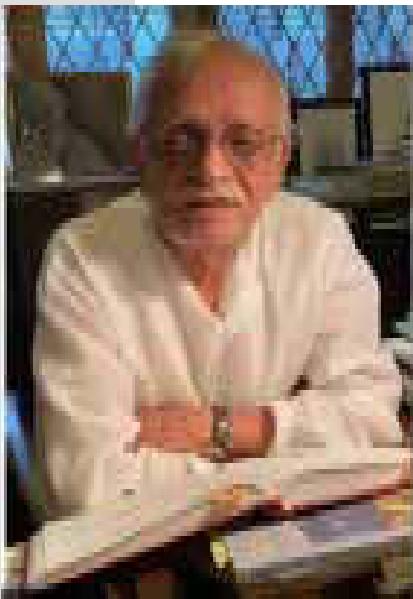
**Health claims in 2 hours:** IRDAI has directed insurers to take decision on health insurance claims within two hours, a move aimed at alleviating pressure on the country's healthcare infrastructure currently facing the heat of the coronavirus outbreak.

**Health premium:** Insurance premiums for group health covers may also go to 10-15% in the next six to seven months with rising claims due to coronavirus (COVID-19) outbreak.

**Alexa enabled:** HDFC Life Insurance has introduced a new digital assistant based on Amazon's Alexa. Elsa, the Alexa Bot, has been powered by natural language processing (NLP) and will be offering intelligent services like handling of dynamic requests and can offer insights into the policies. In the current rollout Elsa can successfully cater to more than 200 different kind of enquiries. HDFC Life has rolled out over 210 bots offering a seamless customer experience and to employees as well.

**Fake offers:** IRDAI has issued a release warning the public not to fall prey to fake online offers of insurance policies for very low premium. The release advises the public to buy insurance only from insurance entities registered with the IRDAI.





## “चलो अब घर चलें”

महामारी लगी थी  
घरों को भाग लिए थे सभी मज़दूर, कारीगर.  
मशीनें बंद होने लग गई थीं शहर की सारी  
उन्हीं से हाथ पाओं चलते रहते थे  
वगर्ना ज़िन्दगी तो गाँव ही में बो के आए थे.  
वो एकड़ और दो एकड़ ज़मीं, और पांच एकड़  
कटाई और बुआई सब वहीं तो थी  
ज्वारी, धान, मक्की, बाजरे सब.  
वो बाँटवारे, चचेरे और ममेरे भाइयों से  
फ़साद नाले पे, परनालों पे झगड़े  
लठैत अपने, कभी उनके.  
वो नानी, दादी और दादू के मुक़दमे.  
सगाई, शादियाँ, खलियान,  
सूखा, बाढ़, हर बार आसमाँ बरसे न बरसे.  
मरेंगे तो वहीं जा कर जहाँ पर ज़िंदगी है.  
यहाँ तो जिस्म ला कर प्लग लगाए थे !  
निकालें प्लग सभी ने,  
“चलो अब घर चलें” और चल दिये सब,  
“मरेंगे तो वहीं जा कर जहाँ पर ज़िंदगी है”!

This poem by Gulzar, eminent Hindi lyricist, is both a reminder and a chronicle of what is happening right now, of the inequitable distribution of pain and the universal urge to go home when crisis strikes. Translated in to English by Rakshanda Jalil, the poem reads like this. (Courtesy:Newslaundry)

The pandemic raged  
The workers and labourers fled to their homes  
All the machines ground to a halt in the cities  
Only their hands and feet moved  
Their lives they had planted back in the villages

The sowing and the harvesting was all back there  
Of the jowar, wheat, corn, bajra – all of it  
Those divisions with the cousins and brothers  
Those fights at the canals and waterways  
The strongmen, hired sometimes from their side and sometimes from this

The lawsuits dating back to grandparents and grand uncles  
Engagements, marriages, fields  
Drought, flood, the fear: will the skies rain or not?  
They will go to die there – where there is life  
Here, they have only brought their bodies and plugged them in!

They pulled out the plugs  
'Come, let's go home' – and they set off  
They will go to die there – where there is life.







Relief work at Mysore by BRGIEA & ICPA



Relief distribution in Srinagar Division



By Gen. Ins. comrades in New Delhi

## AIIEA ONCE AGAIN STANDS WITH THE POOR



GI (South Zone) undertaking relief work



Migrant Workers Given Food in Raipur



Jalpaiguri unit distributing relief to tea garden workers



Relief work in Chennai (above) & Shivamogga



In Asansol





सहरा में मेरे हाल पे कोई भी ना रोया  
जो फूट के रोया तो मेरे पांव का छाला  
-नजीर अकबराबादी



Nobody in the desert shed tears over my plight  
Weeping profusely, were bleeding wounds on my feet  
Nazir Akbarabadi



Artwork by Gurupreet Bathinda  
(Courtesy:HT, May 24)