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LABOUR CODES & FARM BILLS

RUTHLESS ATTACK ON RIGHTS & LIVELIHOOD

Working Class Decides to Hit Back



NATIONWIDE GENERAL STRIKE

on November 26, 2020

DIGNITY: NEITHER IN LIFE OR DEATH



FARM BILLS

DESTROYING FARMERS - DESTABILISING INSTITUTIONS



NEW LABOUR CODES STEP TO WAGE SLAVERY & THREAT TO DEMOCRACY



ENSURE FOOD TO HUNGRY



**Public Sector Undertakings are
the Temples of Modern India**

- Jawaharlal Nehru



**Do not destroy these Temples
For India's Atmanirbharta**

**To Strengthen National Economy
Say **NO****

To sale of Public Sector Undertakings



**Eastern Zone General
Insurance Employees'
Association**

WAGE TALKS AND WAY FORWARD

The wage revision talks in LIC were held on 30th September 2020 after a gap of nearly 18 months. The offer was raised to 15% on wages as on 1.8.2017 from the previous 10%. The wage revision is overdue and it is important that a satisfactory settlement should be reached early to harness energies to meet the challenges confronting this great financial institution. But the wage increase offer of 15% falls short of the expectations of the employees and bear no relationship to the enormous growth and prosperity of the institution. Therefore to find a satisfactory solution to the wage revision pending for over 3 years, LIC must come out with an improved offer that can form the basis of negotiations and help reaching finality on the issue.

It has become customary for administration to speak about the challenges confronting LIC during wage talks. The LIC employees being the most important stakeholders in the institution are well aware of these problems and guided by their organisation All India Insurance Employees' Association have been battling these issues every day. The employees fully understand that their future and well-being are intrinsically linked to the continued growth and prosperity of the institution. They are also aware of the importance that this institution carries for the national development and well being of the Indian Society as a whole. Therefore, for the employees, LIC is not just an employer but truly an ideological commitment. It is this understanding that motivated them to be continuously in struggle for over a quarter century to defend the interests of LIC and its policyholders waging heroic resistance against attacks by the neo-liberal regimes. It is this resistance that prevented the nefarious designs of the successive governments to implement the recommendations of Malhotra Committee on disinvestment and privatisation of LIC. Therefore, discussing challenges that LIC face only during the talks on wage revision is under-estimating this very challenging situation and can be seen as an effort to juxtapose the interest of the employees vis-à-vis other stakeholders.

The AIIEA shares the concerns expressed by the Chairman during negotiations on the functioning of the institution both on the business front and the regulatory framework apart from the challenges posed by the government policy. It is true that the preferences of today's youth are different from those in the past. The traditional insurance products are no longer the flavour of the market. There are increasing preferences for term insurance, annuity and pension products. The situation demands development of innovative products and perhaps

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moving forward developing products meeting the specific requirements of an individual. It is a matter of satisfaction that LIC has the skills to adapt to the changing requirements and it is already establishing itself as a great innovator. The situation also demands an aggressive investment policy ensuring decent returns and safety of funds while meeting its social obligations. Therefore, the AIIEA representing the most important segment of the stakeholders in LIC has demanded a thorough discussion on the challenges and future of LIC separate from the issue of wage revision.

The AIIEA has effectively placed its views as to why the offer of 15% wage increase needs substantial improvement. It has also made it clear that the liberty to distribute the outlay finally agreed upon should be with LIC and its unions without allowing the external developments to influence the process. The AIIEA pointed out that the growth of the institution has been achieved through increased productivity of the workforce. The total management expenses and the operating expenses of LIC compare favourably with those of the industry as a whole. These are strong justifications for our demand. But the AIIEA is aware that reasoning and justifications alone cannot bring the desired results. The issue of wage is central to the relationship between labour and capital and wage revision is the most difficult struggle for the workers. The Secretariat of AIIEA, therefore, rightly has asked the LIC employees to remain prepared for a struggle if so required to bring about the desired improvements and reach a satisfactory wage settlement as early as possible.

The IRDAI has selected LIC as Domestic Strategically Important Institution. It means that it is a very important institution and any unfortunate failure will devastate the Indian economy. The LIC will be subjected to greater scrutiny and stringent regulations by IRDAI. These regulations demand greater transparency and better corporate governance. We have always prided in the fact that LIC is a very transparent and efficiently Board Managed Institution despite the fact that its functional autonomy is restricted. The situation demands that LIC should be empowered with full functional autonomy. It is really agonising that the recommendations of the Board on even as basic an issue like service conditions of the employees lie dormant for years with the ministry. Take the case of improvement in Family Pension and some other improvements recommended by the Board. For over a year these recommendations are lying with the government. The Board commitment on 5 day week in the last wage revision is still not honoured due to the stand taken by the government. It becomes clear that the real

power lies with Department of Financial Services and the functioning of LIC and industrial relations suffer in the process. The IRDAI must be aware that the transparency and better corporate governance which it demands also depends upon the greater functional autonomy given to the institution. Therefore, as an honest Regulator it must show the courage to take up the cause

एलआईसी में वेज रिवीजन वार्ता 30 सितम्बर 2020 को लगभग 18 महीने के अंतराल के बाद आयोजित की गई। 1 अगस्त 2017 के वेतन पर पिछली 10 प्रतिशत वृद्धि की पेशकश बढ़ाकर 15 प्रतिशत कर दी गई। वेतन संशोधन में अत्यधिक विलम्ब हो रहा है और यह महत्वपूर्ण है कि इस महान वित्तीय संस्थान के समक्ष उपस्थित चुनौतियों का सामना करने के लिए आवश्यक ऊर्जा का संचरण करने के लिए जल्द से जल्द एक समझौते पर पहुंचना चाहिए। लेकिन 15 प्रतिशत की वेतन वृद्धि की पेशकश कर्मचारियों की अपेक्षाओं से कम है और संस्था के शानदार विकास और समृद्धि के अनुपात में कुछ नहीं है। इसलिए 3 वर्षों से लंबित वेतन संशोधन का संतोषजनक समाधान खोजने के लिए एलआईसी को एक बेहतर प्रस्ताव के साथ सामने आना चाहिए जो बातचीत का आधार बन सकता है और समस्या का समाधान देने में मदद कर सकता है।

वेतन वार्ताओं के दौरान एलआईसी के समक्ष उपस्थित चुनौतियों के बारे में बोलना प्रशासन का रवैया बन गया है। संस्था के सबसे महत्वपूर्ण हितधारक एलआईसी कर्मचारी इन समस्याओं से अच्छी तरह से वाकिफ हैं और वे अपने संगठन ऑल इण्डिया इन्श्योरेंस एम्प्लॉयज एसोसिएशन के निर्देशन में हर दिन इन मुद्दों से जूझते रहते हैं। कर्मचारी पूरी तरह से समझते हैं कि उनका भविष्य और कल्याण संस्थान के निरन्तर विकास और समृद्धि से कुदरती रूप से जुड़ा हुआ है। वे इस महत्व के बारे में भी जानते हैं कि यह संस्था राष्ट्रीय विकास और भारतीय समाज की भलाई के लिए काम करती है। इसलिए, कर्मचारियों के लिए एलआईसी केवल एक नियोक्ता नहीं है बल्कि वास्तव में एक वैचारिक प्रतिबद्धता है। यह वह समझ है जिसने उन्हें नव-उदारवादी शासनों के हमलों के खिलाफ साहसिक प्रतिरोध का आन्दोलन तैयार करते हुए तथा एलआईसी और उसके पॉलिसीधारकों के हितों की रक्षा के लिए एक चौथाई सदी से अधिक समय तक लगातार संघर्ष करने के लिए प्रेरित किया है। यह वह प्रतिरोध है जिसने एलआईसी के विनिवेश और निजीकरण पर मल्होत्रा समिति की सिफारिशों को लागू करने के एक के बाद एक आई सरकारों के नापाक मंसूबों को रोका। इसलिए वेतन संशोधन पर बातचीत के दौरान एलआईसी के समक्ष उपस्थित चुनौतियों पर चर्चा किया जाना इस भयानक परिस्थिति को कम करके आंकना होगा और इसे कर्मचारियों के हितों के साथ-साथ अन्य हितधारकों के हितों को भी शामिल करने के प्रयास के रूप में देखा जा सकता है।

एआईआईईईए ने चेयरमैन के साथ अपनी वार्ता के दौरान सरकार की नीति से उत्पन्न चुनौतियों के साथ-

of empowering LIC Board with full functional autonomy. The demand for functional autonomy to LIC must also form an important part of the agenda of the trade union movement in LIC.

The LIC employees must appreciate the progress made on the issue of wage revision. But the way forward is bound to be more difficult. The demand for wage revision on the basis of

the strength of the institution is totally justified. So too the demand for improvements in pension scheme including the updation consequent to the developments in RBI and NABARD. Therefore, these demands should be backed by a struggle if the situation so demands. The LIC employees must remain prepared for such an eventuality.

वेतन वार्ता और आगे बढ़ने का रास्ता

साथ व्यवसाय तथा विनियामक ढांचे दोनों ही मोर्चों पर संस्था की कार्यप्रणाली को लेकर अपनी चिंताएं साझा की। यह सच है कि आज के युवाओं की प्राथमिकताएं उनसे अलग हैं जो पूर्व में होती थीं। पारम्परिक बीमा उत्पाद अब बाजार के पसंदीदा नहीं है। टर्म इन्श्योरेंस, वार्षिकी और पेन्शन उत्पादों के लिए प्राथमिकताएं बढ़ रही हैं। स्थिति अभिनव उत्पादों के विकास की ही नहीं बल्कि शायद उससे भी ज्यादा आगे बढ़ते हुए किसी व्यक्ति की खास जरूरतों को पूरा करने वाले उत्पादों को तैयार करने की मांग करती है। यह संतोष की बात है कि एलआईसी में बदलती आवश्यकताओं के अनुकूल अपने को ढालने का कौशल है और इसने तो पहले से ही खुद को बड़े नवाचार लाने वाले के रूप में स्थापित कर रखा है। स्थिति भी एक आक्रामक निवेश नीति की मांग करती है जो अपने सामाजिक दायित्वों को पूरा करते हुए अच्छे लाभ और धन की सुरक्ष सुनिश्चित करे। इसलिए, एलआईसी में हितधारकों के सबसे महत्वपूर्ण वर्ग का प्रतिनिधित्व करने वाले एआईआईईए ने एलआईसी की चुनौतियों और भविष्य के विषय पर गहन चर्चा वेतन संशोधन के मुद्दे से अलग हटाकर करने की मांग की है।

एआईआईईए ने प्रभावी रूप से अपने विचार रखे हैं कि क्यों 15 प्रतिशत वेतन वृद्धि के प्रस्ताव में पर्याप्त सुधार की आवश्यकता है। इसने यह भी स्पष्ट किया है कि बाहरी परिघटनाओं के द्वारा इस प्रक्रिया को प्रभावित करने की अनुमति न देते हुए अन्तिम समझौते के अनुसार तय परिव्यय को वितरित करने की स्वतन्त्रता एलआईसी और उसकी युनियनों के पास होनी चाहिए। एआईआईईए ने बताया कि कार्यबल की उत्पादकता में वृद्धि के माध्यम से संस्था का विकास हुआ है। व्यापक रूप से देखें तो एलआईसी के कुल प्रबन्धन और परिचालन व्यय तुलनात्मक रूप से उद्योग में अच्छी स्थिति में हैं। ये हमारी मांग के लिए मजबूत औचित्य स्थापित करते हैं। लेकिन एआईआईईए को पता है कि तर्क और औचित्य अकेले वांछित परिणाम नहीं ला सकते हैं। मजदूरी तो वास्तव में श्रम और पूंजी के परस्पर सम्बन्ध पर आधारित होती है और वेतन संशोधन श्रमिकों के लिए सबसे कठिन संघर्ष होता है। इसलिए वांछित सुधारों के साथ जल्द से जल्द संतोषजनक वेतन संशोधन पर पहुँचने के लिए एआईआईईए सचिवालय ने एलआईसी कर्मचारियों को जरूरत पड़ने पर एक संघर्ष के लिए तैयार रहने के लिए सही ही कहा है।

आईआरडीएआई ने एलआईसी को घरेलू रणनीतिक रूप से महत्वपूर्ण संस्थान के रूप माना है। इसका

मतलब है कि यह एक बहुत महत्वपूर्ण संस्थान है और इसकी कोई भी दुर्भाग्यपूर्ण विफलता भारतीय अर्थव्यवस्था को तबाह कर देगी। आईआरडीएआई द्वारा एलआईसी को और अधिक जांच तथा कठोर नियमों के अधीन रखा जाएगा। ये नियम अधिक पारदर्शिता और बेहतर कारपोरेट प्रशासन की मांग करते हैं। हमने हमेशा इस तथ्य पर गर्व किया है कि एलआईसी एक बहुत ही पारदर्शी और कुशलता से प्रबन्धित बोर्ड संस्थान है बावजूद इस तथ्य के कि इसकी कार्यात्मक स्वायत्तता प्रतिबन्धित है। स्थिति की मांग है कि एलआईसी को पूर्ण कार्यात्मक स्वायत्तता के साथ सशक्त करना चाहिए। यह वास्तव में रोषजनक है कि कर्मचारियों की सेवा शर्तों जैसे बुनियादी मुद्दे पर भी बोर्ड की सिफारिशों मंत्रालय के पास वर्षों से लंबित है। पारिवारिक पेन्शन में सुधार और बोर्ड द्वारा अनुशंसित कुछ अन्य सुधारों के मामले को ही लेते हैं। एक साल से अधिक समय से ये सिफारिशें सरकार के पास पड़ी हैं। पिछले वेतन संशोधन में 5 दिन के सप्ताह के लिए बोर्ड का किया वादा अभी भी सरकार के अडियल रूख के कारण पूरा नहीं किया गया है। इससे यह साफ हो जाता है कि असली शक्ति तो सरकार के वित्तीय सेवा विभाग के पास ही केन्द्रित है और इस प्रक्रिया में एलआईसी और उसके औद्योगिक सम्बन्धों को नुकसान पहुंचाता है। आईआरडीएआई को इस बात की जानकारी होनी चाहिए कि जो पारदर्शिता और बेहतर गवर्नंस वो चाहता है वह उस संस्थान को दी गई अधिक कार्यात्मक स्वायत्तता पर भी निर्भर करती है। इसलिए एक ईमानदार नियामक के रूप में उसे एलआईसी बोर्ड को पूर्ण कार्यात्मक स्वायत्तता के साथ सशक्त बनाये जाने के मामले को उठाने का साहस दिखाना चाहिए। एलआईसी की कार्यात्मक स्वायत्तता की मांग को एलआईसी के ट्रेड युनियन आन्दोलन को भी अपने एजेण्डे का एक महत्वपूर्ण हिस्सा बनाना चाहिए।

एलआईसी कर्मचारियों को वेतन संशोधन के मुद्दे पर अब तक हुई प्रगति की सराहना करनी चाहिए। लेकिन आगे का रास्ता और कठिन होना तय है। संस्था की ताकत के आधार पर वेतन संशोधन की मांग पूरी तरह से उचित है। इसलिए आरबीआई और नाबार्ड के घटनाक्रमों को देखते हुए अपडेशन सहित पेन्शन स्कीम में सुधार की मांग भी शामिल की गई है। इसलिए यदि ऐसी स्थिति बनती है तो इन मांगों को एक संघर्ष द्वारा समर्थित किया जाना चाहिए। एलआईसी के कर्मचारियों को ऐसी किसी भी घटना के लिए तैयार रहना चाहिए।

RUTHLESS ATTACK ON LABOUR WORKING CLASS DECIDES TO HIT BACK

The Government passed three labour legislations in the Parliament without any discussions in the absence of opposition parties on September 23, 2020. These three Bills viz Industrial Relations Code Bill, Code on Social Security Bill and Occupational Safety, Health and Working Conditions Code Bill along with the Code Bill on Wages passed earlier is a ruthless attack on whatever limited protection the workers were enjoying earlier. The Government claims that these legislations will free the employers from what it calls as unnecessary regulations and promote faster development of the economy. In reality these legislations lack legitimacy as the government did not even think of a discussion on issues impacting every worker in the country. The government feels that these legislations will help unleash the animal spirits in the businesses forgetting the fact that they lack a moral foundation and have the potential to tear our social fabric.

The working class has decided to hit back. The Central Trade Unions and hundreds of independent Federations/Associations representing different segments of the economy have called on the workers for a nationwide strike on 26th November 2020. The decision for this industrial action was taken in a virtual conference held on 2nd October, the day on which the country celebrated the birth anniversary of that Great Indian Mahatma Gandhi. The organisers of the strike are confident that this nationwide strike will be the biggest industrial action of the working class in post-independence period.

The workers were left with no other choice. They decided to confront the government which is so insensitive to the precarious conditions of the working class. The precarious condition of the working class as seen in the plight of the migrant workers not so long ago due to ill-planned lockdown is still fresh in the memory of the nation. No democracy would have accepted the helplessness of these workers, their walking on road, dying on railway track and hundreds of lives consumed due to hunger and exhaustion. It should have stirred the conscience of the policymakers and forced them to work for a better deal to the workers so as to give their

life some dignity. But instead of doing so, the government has chosen to further attack the life and living conditions of the working class.

These legislations seek to make the unionisation of the workforce extremely difficult. Strike which is a legitimate and ultimate weapon of the worker has almost been made impossible. There is a clear signal to end permanency of employment with legalisation of fixed term contracts. Through these fixed term employment, the legislations seek to create a permanent cadre of temporary workers. The employers have been given a free hand to hire and fire. The establishments employing less than 300 workers need no permission from the authorities for closures, layoffs and retrenchments rendering overwhelming number of workers without any legal protection. It must be noted that 71% of the workers in India do not have a written contract of employment. Nearly 45% of the workers in government and public sector units today are employed on casual basis. These legislations instead of universalising the social security benefits go to help corporatisation of the social security funds. These attacks come at a time when the share of wages in the national income is continuously on the decline resulting in enormous inequalities. These legislations hope to create a few billionaires at the cost of tens of millions of workers in this country.

That the government has chosen to attack the rights of the workers at a time when they are most vulnerable due to the crisis in the economy shows the brutality of the administration. The health crisis due to Covid 19 is converted into an opportunity to attack the workers and further promote the interests of the employers. The government believed that mobilisation and resistance of the working class would be extremely difficult due to the restrictions placed in view of the pandemic. But the government is mistaken. The series of struggles and protests witnessed in the past few months is a clear message that despite difficult odds, the workers are determined to wages serious battle to fight back the offensive of the government. The 26th November 2020 is the beginning of that phase of struggles.

The Nationwide strike planned on 26th

November 2020 has placed seven major demands. They include no to privatisation of public sector units including in the financial sector. The AIEA's struggle against LIC IPO finds a reflection in this demand. The other important demand is to scrap the National Pension System (NPS), improve EPS-95 and provide pension for all workers. This is in agreement with our demand for scrapping of Defined Contribution Pension Scheme and covering all LIC and General Insurance employees into 1995 Defined Contribution Defined Benefit Pension Scheme. The strike also demands withdrawal of the government circular on forced premature retirement of Government and PSU employees. The other major demands projected in this strike are withdrawal of anti farmer laws and anti worker labour codes, expansion of Rural Guarantee Scheme, introduction of employment guarantee in urban areas, 10 kg free ration per person a month to all in need and cash transfer of Rs.7500 per month for all non income tax paying families.

These are eminently justified demands. The government which has been doling out huge concessions to the industries and business houses cannot cite lack of resources for the welfare

measure of the working class and marginalised in the Indian society. The government cannot be allowed to sacrifice the interests of the peasants and workers for the benefit of the big corporate houses through anti-farmer and anti-worker legislations. These legislations have to be rolled back and the government must initiate meaningful discussions on these issues with the real stakeholders.

The All India Insurance Employees' Association has decided to join the teeming millions of workers to fight back the government offensive. The nationwide strike is on a simple demand of a decent and dignified life for the peasants and the working class. This is a strike against the corporate greed and the help of the government to the corporate houses to maximise profits. This is a strike against the growing inequalities in Indian Society. This is a strike to protect the public sector units including our great institutions. Therefore, the insurance employees must join this battle with courage of conviction and make the 26th November strike unprecedented success in LIC and Public Sector General Insurance Companies.



मजदूर पर निर्मम हमला : मजदूर वर्ग का वापस लड़ने का फैसला

सरकार ने 23 सितम्बर, 2020 को विपत्ती दलों की अनुपस्थिति में कोई चर्चा किए बिना संसद में तीन श्रम कानून पारित कर दिये। तीन बिल; इंडस्ट्रियल रिलेशन कोड बिल, कोड ऑन सिव्योरिटी बिल तथा ऑक्युपेशनल सेफ्टी, हेल्थ एंड वर्किंग कंडीशन बिल के साथ पहले पारित किए जा चुके कोड बिल ऑन वेजेज- ये सब बिल, मजदूरों को जो थोड़ी बहुत सुरक्षा पहले प्राप्त हो रही थी उस पर एक क्रूर हमला है। सरकार का दावा है कि अब तक जिन कानूनों को बेकार कहकर पुकारा जाता था, नए विधान बनने से नियोजित अब उनसे मुक्त हो जाएंगे और ये अर्थव्यवस्था को तेज गति से बढ़ाने में सहायक होंगे। किन्तु वास्तविकता में इन विधानों में वैधता का ही अभाव है क्योंकि सरकार ने तो देश के प्रत्येक कामगार को प्रभावित करने वाले इन मुद्दों पर विचार-विमर्श करने के बारे में सोचा तक नहीं था। सरकार को लगता है कि ये विधान व्यवसायों में “एनिमल स्पिरिट्स” (कीन्स द्वारा प्रतिपादित सिद्धान्त जिसमें मुक्त अर्थव्यवस्था में व्यवसायी स्वतः प्रेरित होकर आगे बढ़ते हैं) को बढ़ावा देने वाले साबित होंगे; इस तथ्य को भूलते हुए

कि इस व्यवस्था में नैतिक मजबूती नहीं होती और ये हमारे सामाजिक ताने-बाने को नष्ट करने की पूरी क्षमता रखती है।

मजदूर वर्ग ने वापस लड़ने का फैसला किया है। केन्द्रीय व्यापार संघ और अर्थव्यवस्था के विभिन्न क्षेत्रों का प्रतिनिधित्व करने वाले सैकड़ों स्वतन्त्र फेडरेशन/एसोसियेशनों ने 26 नवम्बर 2020 को एक राष्ट्रव्यापी हड़ताल के लिए श्रमिकों का आह्वान किया है। इस औद्योगिक कार्यवाही का निर्णय 2 अक्टूबर को आयोजित एक ऑनलाइन सम्मेलन में उस दिन लिया गया जिस दिन देश महान भारतीय महात्मा गांधी की जयन्ती मना रहा था। हड़ताल के आयोजकों को भरोसा है कि श्रमिक वर्ग की यह देशव्यापी हड़ताल स्वतन्त्रता के बाद के काल की सबसे बड़ी औद्योगिक कार्यवाही होगी।

श्रमिकों के पास अन्य कोई विकल्प नहीं बचा था। उन्होंने उस सरकार का सामना करने का फैसला किया जो श्रमिक वर्ग की इन संकटपूर्ण परिस्थितियों के लिए इतनी असंवेदनशील है। अभी कुछ ही दिनों पहले बड़े ही अनियोजित तरीके से लागू की गई

तालाबंदी के कारण प्रवासी मजदूरों की हुई दुर्दशा के साथ मजदूर वर्ग की वो संकटपूर्ण स्थिति आज भी राष्ट्र की याद में ताजा है। सड़क पर पैदल चलते, रेल लाइनों पर मरते एवं भूख और थकान से सैकड़ों की संख्या में जीवन को लीलने वाली मजदूरों की असहाय स्थिति को कोई भी लोकतन्त्र स्वीकार नहीं कर सकता। इससे तो नीति निर्माताओं की अंतरात्मा को झकझोड़ कर मजदूरों के जीवन को कुछ गरिमा देने का बेहतर काम करने के लिए मजबूर कर देना चाहिए था। लेकिन सरकार ने ऐसा करने के बजाये मजदूर वर्ग के जीवन और आजीविका पर और भी अधिक हमलों का रास्ता अख्तियार किया।

ये विधान कार्यबल के यूनियनीकरण को अत्यन्त कठिन बनाना चाहते हैं। हड़ताल जो कामगार का एक वैध और अन्तिम हथियार है, लगभग असंभव बना दिया गया है। निश्चित अवधि के अनुबंधों को वैध बनाना रोजगार के स्थायित्व को समाप्त करने का एक स्पष्ट संकेत है। इन निश्चित अवधि के रोजगार के माध्यम से विधायिका अस्थायी श्रमिकों का स्थायी संवर्ग बनाना चाहती है। नियोक्ताओं को हायर एण्ड फायर की खुली छूट दे दी गई है। 300 से कम संख्या में मजदूरों वाले प्रतिष्ठानों को बन्द करने, छंटनी और निकालने आदि के लिये अब अधिकारियों की अनुमति की आवश्यकता नहीं रह जायेगी जिससे बड़ी मात्रा में बिना कोई कानूनी संरक्षण प्राप्त मजदूरों की भीड़ तैयार हो जायेगी। यह ध्यान दिया जाना चाहिये कि भारत में 71 प्रतिशत श्रमिकों के पास रोजगार का लिखित अनुबन्ध नहीं है। आज सरकारी और सार्वजनिक क्षेत्र की इकाइयों में लगभग 45 प्रतिशत कर्मचारी आकस्मिक आधार पर कार्यरत हैं सामाजिक सुरक्षा लाभों को सार्वभौमिक बनाने के बजाये ये कानून सामाजिक सुरक्षा कोषों के निगमीकरण में मदद करते हैं। ये हमले ऐसे समय में हुए हैं जब राष्ट्रीय आय में मजदूरी का हिस्सा लगातार गिरावट की ओर बढ़ रहा है जिसके परिणामस्वरूप भारी असमानताएं हैं। इन विधानों से इस देश के करोड़ों श्रमिकों की कीमत पर कुछ अरबपति पैदा होने की उम्मीद है।

सरकार का श्रमिकों के अधिकारों पर हमला करने के लिए ऐसे समय को चुना जाना जब वे अर्थव्यवस्था में संकट के कारण सबसे कमजोर स्थिति में हैं, प्रशासन की क्रूरता को दर्शाता है। कोविड 19 के कारण पैदा हुए स्वास्थ्य संकट को श्रमिकों पर हमला करने और नियोक्ताओं के हितों को आगे बढ़ाने के एक अवसर के रूप में परिवर्तित किया गया है। सरकार का मानना था कि महामारी के मद्देनजर लगाये गये प्रतिबंधों के कारण मजदूर वर्ग का जुटना और प्रतिरोध बेहद कठिन हो जाएगा। लेकिन सरकार गलत समझी। पिछले कुछ महीनों में देखे गए संघर्षों और विरोध प्रदर्शनों की श्रृंखला एक स्पष्ट संदेश देती है कि मुश्किल हालात के बावजूद श्रमिक सरकार के अपमान से लड़ने के लिए गंभीर लड़ाई लड़ने के लिए तैयार हैं। 26 नवम्बर 2020 संघर्षों के उस चरण की शुरुआत है।

26 नवम्बर 2020 को होने वाली राष्ट्रव्यापी हड़ताल के द्वारा सात प्रमुख मांगें रखी जा रही हैं। इनमें सार्वजनिक क्षेत्र की वित्तीय क्षेत्र की इकाइयों सहित सभी के निजीकरण को नकारना शामिल है। एलआईसी आईपीओ के खिलाफ एआईआईईए के संघर्ष को इस मांग में एक प्रतिबिंब मिलता है। अन्य महत्वपूर्ण मांग नेशनल पेन्शन सिस्टम (एनपीएस) को समाप्त करना, ईपीएस-95 में सुधार करना और सभी श्रमिकों के लिए पेन्शन प्रदान करना है। यह परिभाषित अंशदान पेन्शन योजना को खत्म करके सभी एलआईसी और जनरल इन्श्योरेन्स कर्मचारियों को 1995 की परिभाषित अंशदान तथा परिभाषित पेन्शन योजना के अन्तर्गत कवर करने की हमारी मांग के साथ है। यह हड़ताल सरकार और सार्वजनिक क्षेत्र के कर्मचारियों की समय से पहले सेवानिवृत्ति पर सरकारी परिपत्र को वापस लेने की मांग करती है। इस हड़ताल में शामिल अन्य प्रमुख मांगों में किसान विरोधी कानून और मजदूर विरोधी श्रम संहिता को समाप्त करना, ग्रामीण गारन्टी योजना का विस्तार, शहरी क्षेत्रों में रोजगार गारन्टी की शुरुआत, जरूरत के हिसाब से प्रति व्यक्ति प्रति माह 10 किलो मुफ्त राशन और जरूरत के हिसाब से सभी आयकर के दायरे से बाहर के परिवारों के लिए 7500 रुपये प्रति माह का नकद हस्तान्तरण शामिल है।

ये मांगें हर तरह से जायज हैं। जो सरकार उद्योगों और व्यावसायिक घरानों को भारी रियायतें दे रही है वह मजदूर वर्ग तथा भारतीय समाज में हाशिए पर मौजूद लोगों हेतु कल्याणकारी उपायों को लागू करने के लिए संसाधनों की कमी का हवाला नहीं दे सकती। सरकार को किसान विरोधी और मजदूर विरोधी विधानों के माध्यम से बड़े कारपोरेट घरानों के लाभ के लिए किसानों और श्रमिकों के हितों का त्याग करने की अनुमति नहीं दी जा सकती। इन कानूनों को वापस खत्म किया जाना चाहिए और सरकार को वास्तविक हितधारकों के साथ इन मुद्दों पर सार्थक चर्चा शुरू करनी चाहिए।

ऑल इण्डिया इन्श्योरेन्स एम्पलाईज एसोसिएशन ने सरकार की आक्रामकता से लड़ने के लिये तैयार लाखों-करोड़ों आक्रोशित मजदूरों के साथ अपने को शामिल कर जोड़ने का फैसला किया है। राष्ट्रव्यापी हड़ताल किसानों और मजदूर वर्ग के लिए एक सभ्य और गरिमापूर्ण जीवन की एक साधारण सी मांग पर है। यह मुनाफे को अधिकतम करने के लिए कारपोरेट घरानों को कारपोरेट लालच और सरकार की मदद के खिलाफ हड़ताल है। यह भारतीय समाज में बढ़ती असमानताओं के खिलाफ एक हड़ताल है। यह हमारे महान संस्थानों सहित सार्वजनिक क्षेत्र की इकाइयों की सुरक्षा के लिए एक हड़ताल है। इसलिए, बीमा कर्मचारियों को दृढ़ विश्वास के साथ इस लड़ाई में शामिल होना चाहिए और 26 नवम्बर की हड़ताल को एलआईसी और सार्वजनिक क्षेत्र की सामान्य बीमा कम्पनियों में अभूतपूर्व सफलता दिलानी चाहिए।

Trade Unions decide on Nationwide Strike on 26TH November 2020

AIEA CALLS INSURANCE EMPLOYEES TO MAKE STRIKE TOTAL

The Central Trade Unions and Independent Federations including AIEA decided to challenge the economic policies of the government through a nationwide General Strike on 26th November, 2020. The decision was taken in an online National Convention of Workers held on 2nd October 2020.

The National Convention strongly condemned the onslaught on the basic democratic and constitutional rights of the workers, farmers and common people of our country by Modi led BJP government at the Centre as well as by BJP State Governments. The convention expressed support and solidarity with the struggles of different sections of the society and workers from both organised and unorganised sectors. The convention noted the militant resistance struggles of the workers against the privatisation, Corporatisation, FDI etc in various sectors like Railways, Coal, BPCL, BSNL and Finance Sector including insurance industry. The Convention adopted resolutions in support with the struggles of Electricity employees in Uttar Pradesh, Proposed struggles of Coal and defence sectors.

This convention extended full solidarity to the farmers who are demanding withdrawal of anti farmer agri-laws which have been passed without even allowing voting on them and declared that the joint trade union movement would continue to support and express solidarity in all forms to their struggle at the national level as well as in any part of the country. The convention condemned the manner in which three labour legislations were pushed through in the parliament without any discussion and in the absence of the Opposition parties.

The Convention decided to project seven major issues through the strike. They are: no to privatisation of public sector units; scrapping of NPS and making pension available to all workers, increasing number of days work under Rural Guarantee Scheme and introduction of Urban guarantee scheme; 10 Kg every month to all those in need; Rs.7500 per month direct cash benefit to all non income tax paying households

and withdrawal of anti-farmer and anti-worker legislations.

These demands reflect the concern of the entire working class including insurance employees. The AIEA firmly believes that when privatisation becomes the declared policy of the government, public sector insurance industry cannot remain safe. Disinvestment has already made inroads into public sector general insurance companies. GIC Re and New India have already been disinvested. The government has already announced that LIC will be listed in the stock market. The Department of Investment and Public Asset Management (DIPAM) under the Ministry of Finance has already appointed two transactional advisors for assisting the government on LIC IPO. There are reports that the DIPAM will soon issue a Request for proposal (RFP) to appoint an actuary for determining the Embedded Value of the LIC. The government seems to be in a tearing hurry to disinvest India's premier public sector financial institution despite LIC's sterling performances and huge contribution to national development effort. Insurance employees are already in struggle against LIC's IPO. The 26th November Strike gives us an opportunity to make common cause with other sections of the workers who have been fighting the same policies of privatisation. The three days strike of the coal workers, the strike of the workers of Ordnance Factories, two days strike of BPCL workers, demonstrations of workers in Railway production units, the heroic struggle of electricity workers and engineers in UP are all important struggles in the recent past. These sectoral struggles will now converge into the nationwide General Strike on 26th of November. The Strike offers a grand opportunity of forming a grand alliance with these struggles and coalesce our movement into a powerful movement against the destructive policies of privatisation.

Our demand for scrapping of the Defined Contribution Pension Scheme and covering all LIC and general insurance employees under the 1995 defined contribution defined benefit pension scheme will certainly get a fillip. Neo liberalism is premised on the promotion of corporate interests

and profits at the expense of that of the workers. That explains the undue delay in wage revision of insurance employees despite the huge increase in productivity of the employees. Participation in the Strike against unjust denial of the workers' dues will certainly give a boost to our wage revision struggle.

The 26th November Strike is a patriotic struggle to protect India's public sector, to protect the

economic sovereignty of India, to protect the hard won rights of the workers, to protect the lives and livelihoods of our farmers against the onslaught of corporate and contract farming and against the vagaries of the market. The AIEA calls upon insurance employees throughout the country, in both LIC and PSGI companies, to join this Strike with courage of conviction and make the Strike a resounding success. ●

AIIPA Decides on Dharna on November 3, 2020

The Office-Bearers of AIEA held a virtual meeting on October 3, 2020 to discuss the issues relating to the insurance industry and the pensioners. The Meeting was presided over by Com Ashok Tiwari and had the benefit of the presence of Coms Amanulla Khan, Former President AIEA and Com V.Ramesh, President, AIEA.

Com T.K.Chakraborty, General Secretary AIIPA initiating the discussions pointed out to the haste with which the government is moving towards disinvestment of the most successful financial institution of the country, the LIC. He said that disinvestment will negate the objectives of nationalisation of life insurance business and establishment of LIC through an act of Parliament. Therefore he suggested that the AIIPA join the struggle to defend this great institution. He also pointed out that the government is yet to give approval to the increase in the family pension and some other improvements recommended by LIC Board despite passage of over one year. The demand for updation of pension has gained moment after the positive developments in the RBI and NABARD.

Com V.Ramesh and Com Amanulla Khan explained the impact of disinvestment on the Indian economy and the stakeholders in the industry. They made it clear that disinvestment is the first step towards privatisation and therefore it must be opposed. The campaign of AIEA along with the Federation of LIC Class I Officers' Associations and National Federation of Insurance Field Workers of India is in full steam and more than 350 Members of Parliament were met to appraise them of the ill effects of the government move. Disinvestment will relegate the social objectives to insignificance as shareholders primacy will gain prominence. They also informed the meeting of the developments in regarding to wage revision and pointed out that the demand for updation of pension has been forcefully placed in the negotiations. The AIEA has also demanded the LIC management to forcefully pursue for the

approval of the improvements recommended in family pension and formula for determination of basic pension.

There were lively discussions on the issues placed. Com K.Natarajan, Vice-President, AIIPA gave details on the legal battle in the Supreme Court. Com J.Gurumurthy informed of the progress made in General Insurance relating to the expansion of the organisation by taking out and successfully pursuing the issues of the pensioners. He also said that GIPSA has not yet made any recommendation of increase in family pension and the issue has to be pursued through agitation.

The Meeting came to the conclusion that it is necessary to launch an agitation to force the government to approve the recommendation of LIC Board and to make GIPSA make similar recommendations. The Meeting also felt that the organisation should agitate for updation of pension considering the developments in RBI while simultaneously pursuing the issue in the Supreme Court.

It was decided to observe a TWO HOUR DHARNA in front of all Divisional/Zonal Offices of LIC and Regional/Head Offices of P. S. GICs on NOVEMBER 03, 2020. Timing of Dharna can be decided in consultation with local units of AIEA. He appealed to the P. A. s to ensure wearing of masks and strict maintenance of social distancing, while observing the programme.

A Resolution demanding the Government to approve recommendation of LIC, on payment of uniform rate of 30% Family Pension and last drawn salary for computation of pension, if it's beneficial, without further delay and demanding of GIPSA to pursue with the Government for a similar decisions. Another Resolution on updation of pension underscoring the improvements in RBI and urging upon the Government to concede the demand immediately have to be adopted at the Dharna. ■

WAGE NEGOTIATIONS COMMENCE AGAIN

LIC MAKES WAGE INCREASE OFFER OF 15%

The negotiations on wage revision recommenced after a gap of over 18 months. The Unions were called for a virtual Information Sharing Session on 30th September 2020. In this meeting, LIC was represented by Sri M. R. Kumar, Chairman; Sri Mukesh Gupta, MD; Smt. Pratibha Kher, ED (Personnel); Sri R.K. Dubey, Chief (Personnel) and other officials of Personnel Department. Com. Amanulla Khan, former President; Com. V. Ramesh, President and Com. Shreekanth Mishra, General Secretary represented the AIIEA.

The ED (Personnel) made a power point presentation on the business performance of LIC. The Managing Director, Sri Mukesh Gupta, congratulated the employees for their magnificent co-operation for the all-round growth of the institution and called upon the employees to meet the challenges unitedly. He informed that the Corporation was trying its best to meet the growing aspirations of the employees. In this respect, he informed that the long pending issue of reduction of interest on HFL loans was going to be resolved very soon.

The Chairman LIC, Sri M.R. Kumar complimented the employees for their support and co-operation. He pointed out that LIC had done extremely well even in the most trying situations. He was happy that LIC had regained some of the lost market share and was leading the Indian insurance market with over 71 per cent market share. The Chairman said that the Covid 19 pandemic had thrown up new challenges and businesses had to attune themselves to new technologies. He elicited co-operation of the employees on the issues of improvement of Claims performance, widening the customer base, 'Single Window' servicing modules etc. and 'Shift System' of operations.

The Chairman concluded by making a Wage Offer of 15%.

Responding on behalf of AIIEA, the General Secretary said that the AIIEA shares the concerns expressed by the Chairman and Managing Director on the issues related to the industry. The General Secretary said that LIC had shown remarkable growth even in difficult times. The growth of LIC was more than that of the Indian economy. LIC was showing positive growth even when the entire Indian economy was going

through severe contraction. He said that the wage offer of 15% was not in keeping with the growth and prosperity of the institution or the aspirations of the employees. Referring to the presentations made by the management, he said that the wages and management expenses are less than the budget. It certainly was a healthy sign. Moreover total management expenses in relation to the total premium income are the best in the industry. In this background, he called upon the management to come out with improved offers and settle the wage question at the earliest so that the workforce can give their undivided attention to meeting the challenges before the industry. The General Secretary demanded that:

There should be a separate discussion on the challenges facing LIC.

LIC should immediately follow up with the government to settle the issues recommended by LIC Board, especially improvements in family pension.

Up-dation of Pension has become an urgent necessity and needs to be taken up.

Five Day Week needs to be cleared without any delay.

Reduction of HFL Rate of Interest to be considered immediately.

Our demands related to Treatment of Absence during Covid lockdown and other protocol related issues should be conceded without any further delay.

Management should take immediate steps to declare PLLI commensurate with the performance of LIC in difficult situation.

In his concluding remarks, the Chairman requested the unions to place their points of view in the individual discussions with the personnel department. Responding to AIIEA's demands for expeditious decisions on PLLI, he said that the issue was at an advanced stage of consideration and the announcements are expected shortly.

INDIVIDUAL DISCUSSIONS BY AIIEA WITH LIC

A delegation of AIIEA consisting of Com. Amanulla Khan, former President; Com. V. Ramesh, President; Com. Shreekanth Mishra, General Secretary; Com. H.I. Bhatt, Joint Secretary and Com. B.S. Ravi, Treasurer met the LIC

management through Video Conferencing on 01 October 2020 in the Individual Session. Smt. Pratibha Kher, ED (Personnel); Sri R. K. Dubey, Chief (Personnel); Ms. Lakshmy Kylas, Secretary (Personnel) and other officials of Personnel Department were present. The AIEA Delegation raised the following issues in the discussions.

Wage Revision:

The AIEA termed the wage offer of 15% inadequate and reiterated its demand for substantial improvement. The delegation justified the demand for improvement on the basis of higher productivity of the employees in comparison with the private life insurance industry. The AIEA also pointed out the operating expenses of LIC are much lower than the private sector reflecting the higher levels of efficiency. Therefore, AIEA said that the wage revision should reflect the strength of the industry and the higher productivity and efficiency levels achieved. The delegation pointed out in clear terms that LIC management should reconvene the discussions with improved offers and settle the wage revision early to help pooling the collective energies to meet the many challenges confronting our institution. The management said that our views will be communicated to the government and they will make efforts for an early satisfactory conclusion of wage revision.

Improvements in Family Pension and Pension Updation:

The AIEA expressed its disappointment over the inordinate delay in securing approval of the government on recommendations of LIC Board to increase family pension and determining pension on the basis of last drawn pay or average of last 10 months whichever is beneficial. We said efforts must be made to secure approval and implement this decision without further loss of time. The Delegation also took up the issue of one final option for Pension to RPT employees, Ex-Servicemen and those technically qualified employees who were recruited at higher ages. The Management informed that a favourable decision on the pension option to RPT employees was expected very soon. They assured to follow up the other issues with the government on an expeditious basis. The AIEA delegation pointed out that consideration of the demand for updation of Pension can no longer be delayed considering the positive developments in this regard in RBI and NABARD. The ED(P) said that our suggestions on this issue will be communicated to the Chairman and the MD. We insisted that the issue should

make recommendations to the government on this issue and follow up for approval.

Recognition to AIEA:

The AIEA expressed deep dissatisfaction over the inaction on the demand for recognition of the majority unions. The delegation pointed out that recognizing the representative union is basic for industrial democracy. It was pointed out that not giving Recognition to AIEA was not only unfair but a serious infringement of industrial democracy in the premier financial institution of the country. This issue has to be pursued vigorously.

Recruitment Related Issues:

The AIEA demanded that One Final option for Biometric Authentication be given to all those eligible candidates selected for the posts of Assistant but could not clear the Biometric authentication for reasons beyond their control. The delegation also demanded that the Assistant Recruitment Panels should be moved without any further delay. The AIEA raised the issue of the stalled recruitment process in the states of Kerala and Tamil Nadu. Since the Kerala High Court has already disposed off the petition clearing the way for recruitment, AIEA demanded that the process should start immediately. The AIEA also demanded Recruitment to the Class IV cadre in view of acute shortage of class IV employees all over the country. The AIEA demanded that LIC should take immediate steps for the absorption of temporary employees recruited through Employment Exchanges and working continually for over a decade. The AIEA demanded that these candidates should be absorbed through a limited test as suggested by the Hon'ble Supreme Court of India early. The AIEA pointed out that it is unfortunate the LIC has been indulging in a prolonged litigation on the issue of CGIT rather than implementing the verdict of the Supreme Court. The AIEA demanded that LIC should implement the orders of the Supreme Court without prolonging the litigation to bring the issue to a close by giving benefit of the judgement to the aggrieved workmen.

Treatment of Absence during Covid Lockdown:

The AIEA expressed its strong disappointment over the silence of the LIC management to our repeated requests for a fair treatment to all those forced to remain absent from their respective headquarters during the Covid lockdown. The delegation pointed out that newly recruited employees and those employees on the verge of their retirement have been particularly hit. The pandemic was an unusual and unprecedented

crisis and therefore the issue merits a sympathetic consideration of the management, averred our delegation. The stubborn refusal of some zonal level officials in various zones to sanction Quarantine Leave to the employees on flimsy grounds was also brought to the notice of the management. The ED (Personnel) assured to look into these issues.

Reduction of Interest Rate on Housing Loans:

As already communicated in our previous circular about the assurance of the Managing Director in the Joint Session on 30th September, the officials of the Personnel Department also reiterated that a positive decision on reduction of rate of interest on HFL Loans was expected soon.

Restoration of Increment postponed due to 8th January 2020 Strike:

AIIEA expressed its unhappiness over the delay in restoration of the increment postponed due to participation in the one day Strike action on 8th January 2020. The management agreed to consider the issue at the earliest.

PLLI:

As already informed, AIIEA took up the issue of PLLI for the year 2019-20 in the Joint Session itself. Responding to AIIEA's query, the Chairman said that PLLI was at an advanced stage of consideration and the decision would be communicated shortly.

Problems in Statement of Accounts of DCPS (NPS) Optees:

The delegation pointed out that in spite of several rounds of discussions and follow up with Central Office, no proper statement of account was being given to the Defined Contribution Pension Scheme beneficiaries. The ED (Personnel) agreed with our understanding and assured to take up the matter at the appropriate level. We reiterated that this demand is without prejudice to our stand of scrapping the NPS Scheme.

Group Insurance Scheme for Employees' Cooperative Societies:

AIIEA drew the attention of ED (personnel) to our discussion of 15th January 2020, subsequent letter dated 18th February 2020 and discussion of 13th March 2020 on the issue of denial of group insurance to various employees' cooperative societies by LIC's P&GS department. The delegation pointed out that this had created an unpleasant situation where private companies were making a beeline for insurance of LIC employees' cooperative societies after our own P&GS turning down the proposals. The officials of the Personnel department said that the issue had

already been broached with P&GS Department and some technical issues needed to be sorted out. We demanded an early resolution of the issue.

Issues Related to Mediclaim:

AIIEA drew the attention of the management to our long pending demand of giving an option to those who could not join the scheme earlier. The delegation demanded that this option be given to the existing employees, retired employees and their dependents. AIIEA also demanded that necessary instructions be issued for giving automatic entry into the scheme for those dependents who had to exit due to ineligibility of dependency clause based on the income limit.

The delegation also discussed certain other issues like Five Day Week, Pay Fixation of Ex-Servicemen employees, Ex-Gratia in lieu of Bonus etc. The AIIEA shall continue to pursue these issues.

AIIEA Secretariat endorse the line of Negotiating Team

The Secretariat of the AIIEA had a virtual meeting on 02 October to take stock of developments in LIC and PSGI Companies. The Secretariat unanimously endorsed the line taken by our delegation in the wage revision negotiations. The Secretariat expressed its anguish that no wage related discussions had taken place in PSGI companies after the exploratory round of negotiations in April 2019. The Secretariat felt that employees in PSGI companies deserved a good wage revision on the basis of the performance of the industry during the period of 2012-17. While appreciating the fact that all the unions in PSGI industry are meeting on 4th October 2020 to chalk out a common strategy, the Secretariat felt that struggle was the need of the hour to realize a good wage revision in PSGI companies. Accordingly, the Secretariat authorized the Standing Committee (General Insurance) to devise programs of action in consultation with other unions.

The Secretariat while noting the positive developments in LIC on wage issue, called upon the employees to remain prepared for a struggle to secure the desired improvements. The Secretariat called upon the PSGI employees to immediately prepare for struggles to force open the negotiations and secure the wage revision early. The Secretariat also called upon employees in LIC and PSGI companies to continue the struggle in defence of the public sector insurance industry without any let up.

UNIONS IN GENERAL INSURANCE DECIDE TO AGITATE ON WAGE REVISION

The leaders of all Unions representing various classes of employees and officers working in PSGI Companies met through video conferencing on 6th October, 2020 to discuss the issue of wage revision pending since 1st August 2017 and other important issues relating to the employees. The meeting commenced at 6 pm and continued well past 8 pm.

The meeting expressed its dismay on inordinate delay in commencement of wage talks by GIPSA. Even after passage of three years since the wage revision fell due, the disquieting silence of GIPSA defies any logic. It is pertinent to recall that the CMDs of PSGI Companies and Chairman, GIPSA had categorically assured to the Associations for speedy settlement of the issue during the meeting held on wage talks at Mumbai on 4th April, 2019. In the meantime, significant development on wage issue in other financial institutions has taken place. This indifference of GIPSA has created an all round dissatisfaction among employees of PSGI Companies, the meeting observed. The meeting was of the considered opinion that three years is too long a period to resolve any issue. Hence, it was decided to communicate to the PSGI Companies in unequivocal terms that the WAGE REVISION issue must be addressed without any further loss of time. In this backdrop, the meeting decided unanimously to launch struggle under the banner of Joint Forum encompassing the entire workforce demanding immediate commencement of wage talks.

The meeting expressed its strong dissatisfaction on the inaction of GIPSA in the matter of improvement in Family Pension scheme from to a uniform 30 percent of the last drawn basic of the deceased employee / retired employee. The

constituents of Joint Forum unanimously expressed their opposition to the National Pension System made applicable to the employees joining PSGI Companies on or after 1st April, 2010. They were of the firm view that the Pension Scheme, 1995 should cover all employees of PSGI Companies while abolishing NPS.

The meeting unanimously decided to launch following program of actions on the demands of:

1. Immediate re-commencement of negotiations on wage revision taking towards an early settlement
2. Updation of Pension and Uniform Family Pension of 30%
3. Abolition of NPS bringing all employees under pension scheme, 1995 and
4. Without prejudice to the demand for 1995 Pension for all, immediate enhancement of NPS contribution of Management to 14% from existing 10%

13th October, 2020: Demonstrations before HO's of the companies during lunch recess followed by submission of joint memorandum to the CMDs

20th October, 2020: Demonstrations during lunch recess at all Regional Centres

27th October, 2020: Badge wearing

28th October, 2020: Badge wearing and demonstration during lunch recess at all centres.

The meeting called upon units of all trade unions to form joint platforms at all levels and make efforts for successful observance of the agitational programmes. The meeting called upon all employees of PSGI industry to prepare themselves for bitter struggle on the issues of employees and the Industry.



Final Pension Option for RPT Employees allowed

The LIC issued instructions on 7th October 2020 allowing exercising of final option to join the Pension Scheme 1999 to those Regular Part Time Employees who could not join when pension scheme was introduced.

In-service RPT/Converted full time employees should exercise their option within 90 days from date of issue of the CO circular. Similarly, Retired & families of deceased RPT employees/Full time converted employees should exercise their option within 120 days from the date of issue of the CO circular.

All the in-service RPT/Converted full time employees should surrender the entire contribution of the Corporation to PF including interest thereon.

The existing RPT/converted to full time employees should make a one-time payment of 3.5 times their existing pay (as on 1.9.2020) within 180 days.

Retired RPT/Converted full time employees AND the families of deceased RPT /Converted full time employees should refund 1.3 times the Corporation's contribution of PF including interest within 180 days.

The instructions issued by LIC bring to a successful close the demand of AIIEA which was vigorously pursued since 15th May 2019 when the notification was issued allowing final option to the full time employees to join the 1995 Pension Scheme.



Image courtesy, NDTV

DIGNITY NEITHER IN LIFE NOR IN DEATH

the UP State government has failed in protecting the dignity of the victim during her life and also in death. The historical reality of our country is that events like this gang rape have become routine. In pre-constitutional feudal India, there was socially sanctioned control of the upper castes on the so called lower castes. It is shameful and unfortunate that even after 73 years of independence, the patriarchal structure of society is refusing to change. Justice for the Hathras victim lies in embracing the truth of her life as a Dalit woman and her death because of it.

M.GIRIJA

“The combination of caste and gender makes millions of Dalit women extremely vulnerable to discrimination and violence, including rape”

– Human Rights Watch

The conscience of the nation has been shaken by the horrific brutal rape and murder of a 19 year-old Dalit girl in Hathras in the State of Uttar Pradesh. The crime has been compounded by the folly of a midnight cremation by the police, that too without the permission and presence of the victim's family. Adding insult to the injury, the UP government hired services of a public relations firm (a Mumbai based firm by name Concept PR) to press its controversial claim that she was not actually raped at all. When the civil society erupts in rage and when the print, visual and social media record the outbursts of pain, we could hear some voices saying that let us not reduce the heinous crime against the Hathras victim as a

crime against a Dalit. People say so because they want to deny the cruelty and brutality of the caste system prevailing in our society. Such a denial is not only to pretend that it does not exist, but also to make sure that the caste system continues to flourish. What we essentially need to understand is that the domination of the persons from the so called lower-castes by the persons from the so called upper-castes is a deeply ingrained issue in our Indian society. The ancient male dominant society is still influential almost everywhere in the country, so these crimes almost always have a caste angle to them. Whenever a Dalit woman or a woman from the so called lower castes is subjected to sexual violence, it becomes clear that the prevailing structure of caste and the status of women in society are largely responsible for the violation of their human rights. Thus, there is a need to understand that caste has everything to do with every case of rape of Dalit women in India.

Multiple discriminations

Dalit women suffer multiple discrimination at the intersection of caste and gender discrimination. They are often trapped in highly patriarchal societies. The severe discrimination they face from being both a Dalit and a woman makes them a key target of violence and systematically denies them choices and freedoms in all spheres of life. Such a gender-and-caste discrimination is the outcome of severely imbalanced social, economic and political power equations. These women, who comprise about 16% of India's female population, face a "triple burden" of gender bias, caste discrimination and economic deprivation. Rape is often used as a weapon during situations of caste or class conflict. Dalit women make up the majority of landless labourers and scavengers in India. The subordinate position of Dalit women, positioned at the bottom of India's caste, class and gender hierarchies and almost always uneducated and paid much less than their male counterparts, is often exploited by those in power. A report documented by Human Rights Watch reveals that landlords and the police often used sexual assault and other forms of violence against Dalit women to teach them 'political' lessons, and also to suppress their voice and crush dissent. According to the 2016 National Crime Records Bureau data, of all crimes committed against the members of the Scheduled Castes, the highest is against Dalit women. The data also suggests that over four Dalit women are raped every day.

Denial of Access to justice

They also suffer from severe limitations in access to justice and there is widespread impunity in cases where the perpetrator of the crime belong to the so called upper caste. Because of this, Dalit women are considered as easy targets for sexual violence and other crimes and the perpetrators almost always get away with it. Women in India face daunting obstacles starting from lodging an FIR. For women who belong to lower castes, it is even more difficult to access the justice system. The studies show that in India, the conviction rate for rapes against Dalit women is fewer than 2% compared to a conviction rate of 25% in rape cases against all women in India. A study has reflected the layers of caste and gender discrimination, harassment and disbelief that survivors have undergone in the hands of Uttar Pradesh police. Based on the experiences of 14 rape and gang rape survivors in UP, a report titled "Barriers in Accessing Justice" is



Cartoon courtesy: Manjul, Firstpost

released by two organisations in Lucknow, viz., The Commonwealth Human Rights Initiative (CHRI) and the Association for Advocacy and Legal Initiatives (AALI). The findings of the report reveal how difficult it is to register an FIR over such cases in UP even today. It also states that in almost every case, women survivors of sexual violence had to face derogatory remarks from police officers. It further states that bias and discrimination against women exists in all ranks of the police department and is a prime factor that perpetrates the denial of women's legal rights. In the Indian Penal Code, all sexual offences are considered cognisable. It is mandated by law for the police to immediately file FIRs in complaints of sexual offences. As per 166A(c) of the Criminal Law (Amendment) Act 2013, if a public servant does not register an FIR for sexual violence, he or she can be punished with imprisonment and fine. But the case studies of these two organisations found that there was no information available about action taken against police officers who did not register FIRs of sexual offences. In the recent Hathras incident too, despite the statements of the girl and her family, and the evidence, an FIR was registered in the Chandpa police station, Hathras only after eight days. It is evident that the police did not comply with the mandated procedure in registering the FIR and criminal proceedings punishable under Section 166A(c) should be invoked against them. Apart from these police personnel, the police officers who made away with the body of the victim are guilty at least under Section 201 of the IPC, attracting punishment of seven years. Yet, all of them were roaming free and even their suspension from duty came only after the Allahabad High Court intervened suo moto. Thus, it is clear that right from the inception, the police did not want to prosecute the accused. They also

delayed the forensic examination and has been stressing that no rape has been committed. The BJP-RSS has always been strongly advocating their allegiance to the Manusmriti. And the UP State government has failed in protecting the dignity of the victim during her life and also in death. These rulers claim that they want to make the punishments more stringent. But, the certainty of the punishment is more important. Without improving the criminal justice system and making the police more accountable, mere enactment of Laws with higher and higher punishments will not be helpful. In fact, it is a way to dupe the public into thinking that the government is taking the crime seriously, whereas nothing is being done to improve the system.

The historical reality of our country is that events like this gang rape have become routine. In pre-constitutional feudal India, there was socially sanctioned control of the upper castes on the so called lower castes. For centuries, caste has dictated almost every aspect of Hindu religious and social life, with each group occupying a specific place in this complex hierarchy. The caste system bestowed many privileges on the upper castes while sanctioning repression of the lower castes by privileged groups. Though often criticised for being unjust and regressive, it remained virtually unchanged for centuries, trapping people into fixed social orders from which it was impossible to escape.

It is shameful and unfortunate that even after 73 years of independence, the patriarchal structure of society is refusing to change. Justice for the Hathras victim lies in embracing the truth of her life as a Dalit woman and her death because of it.

India Ranks Low In Global Hunger Index, Categorised 'Serious'

India ranked 94 among 107 nations in the Global Hunger Index 2020 and is in the 'serious' hunger category. Last year, India's rank was 102 out of 117 countries.

The neighbouring Bangladesh, Myanmar and Pakistan too are in the 'serious' category but ranked higher than India in this year's hunger index. While Bangladesh ranked 75, Myanmar and Pakistan are in the 78th and 88th position. Nepal in 73rd and Sri Lanka in 64th position are in 'moderate' hunger category, the report showed.

Seventeen nations, including China, Belarus, Ukraine, Turkey, Cuba and Kuwait, shared the top rank with GHI scores of less than five.

According to the Global Hunger Index, 14 per cent of India's population is undernourished. It also showed the country recorded a 37.4 per cent stunting rate among children under five and a wasting rate of 17.3 per cent. The under-five mortality rate stood at 3.7 per cent. Wasting is children who have low weight for their height, reflecting acute malnutrition. Stunting is children under the age of five who have low height for their age, reflecting chronic malnutrition.

Data from 1991 through 2014 for Bangladesh, India, Nepal, and Pakistan showed that stunting is concentrated among children from households facing multiple forms of deprivation, including poor dietary diversity, low levels of maternal education, and household poverty.

INSTRUCTIONS ON PLLI ISSUED

The Central Office of LIC issued instructions on 8th October 2020 for calculation and payment of PLLI for the financial year 2019-20. Based on the performance of LIC as a whole, the Corporate level PLLI works out to 1% for the said financial year. The Zones and Divisions have to calculate the eligible PLLI based on their performance and make the payments accordingly.



Cartoon courtesy:Alok Nirantar /facebook

The neo liberal government sees the Pandemic situation as an opportunity to push through its agenda of opening up every other sector of this country to the Corporates and big business. With the passage of the three Farm Bills, Indian agriculture, which is the lifeline of a majority of the population of this country has been given on a platter to those big business and the Corporates. Once again the government is abdicating its responsibility bowing to the dictates of neo liberalism.

S. SIVASUBRAMANIAN

FARM BILLS 2020: DESTROYING FARMERS – DESTABILISING INSTITUTIONS



Image courtesy:
Indian Cartoon Gallery

The haste with which the farm bills were passed in the just concluded Monsoon Session of the Parliament reinforces the fact that the Modi government wants to complete its neo-liberal agenda of opening up the Agriculture sector which employs more than 50 percent of the total workforce in India and which contributes around 17 to 18 percent to the country's GDP (Economic Survey 2017-18). The manner in which the government moved on the agricultural legislations left little scope for democratic and opposition voices to be heard in a meaningful manner. The Three Bills were: 1) The Farmer's Produce Trade and Commerce (Promotion & Facilitation) Bill 2) The Farmer's (Empowerment & Protection) Agreement on Price Assurance and the Farm Services Bill and 3) Essential Commodities (Amendment) Bill. The Bills were passed by voice vote denying the demand for vote by division raising serious questions over the legitimacy of the Bills and undermining of the Parliamentary rules and regulations.

Three Bills – One Dimension

The government has been claiming that the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill 2020 allows farmers to sell their harvest outside the notified Agricultural Produce Market Committee (APMC) Mandis without paying any State taxes or fees.

It is also being argued that the law will provide farmers with more choice, with competition leading to better prices, as well as, ushering in a surge of private investment in agricultural marketing, processing and infrastructure. APMC is an arrangement through which government procures giving Minimum Support Prices. When apprehensions are raised, the government has repeatedly been claiming that the MSP will continue even when there is no APMC. This is a dubious argument being put forth by the government. MSPs are the pre-set rates at which the Central government purchases produce from farmers, regardless of market rates, and are declared for 23 crops at the beginning of each sowing season. The reality is, the Centre purchases Paddy, Wheat and select Pulses only and a mere 6% of farmers alone are actually being benefitted by the MSP rates, according to the 2015 Shanta Kumar Committee's report using National Sample Survey data. So, the argument "breaking the monopoly of APMCs" is only to enable the big business and the corporates to exploit the small and marginal farmers.

On the issue of Minimum Support Price (MSP), the approach of this government during the last six years has been dubious and deceitful. In 2014, during the election campaign the BJP led NDA had promised to implement the recommendations

of the Swaminathan Committee on Minimum Support Price. What happened was, in 2015, the Modi government filed an affidavit in the court saying that it was not feasible. They further argued that they could not do it because it would lead to distortion of market prices!

The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill 2020 is assuring to facilitate contract farming and direct marketing. It should be remembered here that 60% of Country's farmers practice rainfed agriculture and 85% farmers are small and marginal, with a landholding of less than two hectares and with hardly any bargaining power. Contract farming and competitive pricing in itself has seeds of unequal farming which acts to the detriment of small and marginal farmers, who form the backbone of our economy. When it comes to contract farming, those of us who have seen the vulnerability, distress and despair of small farmers, and their total dependence on the vagaries of nature, can well imagine those small farmers bartering away their rights to their crops to agri companies for paltry amounts. The entire bill is about written agreements but nowhere it mandates written contracts, and makes that voluntary.

The Essential Commodities (Amendment) Bill 2020 deregulates the production, storage, movement and sale of several major foodstuffs, including cereals, pulses, edible oils and onion, except in the case of extraordinary circumstances. The removal of the stock limits and facilitation of bulk purchase and storage through the amendment to the Essential Commodities Act

could bring large Corporate players in to the agriculture space. Although they will bring the much-needed investment, they could also skew the playing field, with small and marginal farmers unlikely to match them in bargaining power. According to Shri P.Sainath, the amended Essential Commodities Act simply legalizes hoarding by removing any stocking limits by very big people. The farm bills will throw crores of farmers to the market forces leaving them with neither a fair price nor a say in the Indian farming system. Citing "market distortion", the WTO rules impose a limit on India's price support-backed public food grains stockholding programme for sale at concessional rates to the poor through the Targeted Public Distribution System. The Modi government seems keen on imposing its unequal rules on Indian farmers and consumers by creating private markets that are not legally bound to purchase farmers' produce at the minimum support price set by the government on the one hand, and leaving the crores of underclass of this country with a dismantled Public Distribution System. All these three bills have only one dimension – promoting neo-liberalism.

FEDERALISM UNDERMINED

Agriculture is a State Subject in the constitution, listed as Entry 14 in the State List (List II). The Farm Bills have been brought without consultation and developing a broad consensus with the States. Usurping the rights of the State and centralising all powers on issues of concern to the States is a serious attack on Federalism. The increasing centralisation of all powers and using that power in an autocratic manner will cut at the very roots of the constitutional understanding relating to the Centre-State relationship. It is understandable that many States have disapproved the manner in which these Farm Bills have been formulated and passed without any basic consultations.

Norms Thrown To The Winds

In the Rajya Sabha, the denial of the Deputy Chairman to conduct a division of votes on the first two bills in spite of the repeated requests from the Opposition members was unprecedented in its sheer brazenness. The rules of procedure regarding voting are unambiguous that if a voice vote is challenged; voting should be conducted by operating the automatic vote recorder. Even if a single member of the house demands a division of votes, it has to be carried out. The demands of the opposition that the bills be referred to a Parliamentary Select Committee were also



In the Rajya Sabha, the denial of the Deputy Chairman to conduct a division of votes on the first two bills in spite of the repeated requests from the Opposition members was unprecedented in its sheer brazenness.

unheeded. Instead, eight members belonging to Opposition Parties were suspended for a week. "The government's claim that it had the numbers to pass the Bills is dubious in the wake of the skulduggery it deployed for their passage. In any case, regardless of which side has the majority, procedure is sacrosanct and voting is the foremost tool of establishing parliamentary authority. It cannot be reduced to an act of benevolence by the Chair or the executive" says the Editorial of The Hindu (dt. 22.9.20) titled A serious destabilization of constitutional institution. The democratic and Parliamentary norms were trampled by the ruling dispensation.

The neo liberal government sees the Pandemic situation as an opportunity to push through its agenda of opening up every other sector of this country to the Corporates and big business. With the passage of the three Farm Bills, Indian agriculture, which is the lifeline of a majority of the population of this country has been given in a platter to those big business and the Corporates. Once again the government is abdicating its responsibility bowing to the dictates of neo liberalism. These bills have to be opposed tooth and nail uniting the people of this country.

(Writer is the Treasurer of SZIEF)



Three Bills for Ache Din
Cartoon courtesy: Panju Ganguli

Democracy and neo liberalism will never go together. Democracy in true sense means liberation from exploitation, suppression and inequality. Neo liberalism negates these as it always works for profit of Capital. Bourgeois democracy with a capitalist economic path will do its best to ensure maximum profit to the Corporates. They will not compromise on profit even during days of any crisis. On such occasions government may turn more undemocratic and authoritarian to satisfy the profit greed of the capital. For this, Government will not even hesitate to curtail the democratic rights of the society in general and of the working class in particular so that the workers can be exploited more freely.

Parliament recently adopted two sets of enactments targeting two basic segments of wealth production; agriculture and labour. Nation witnessed how undemocratic was the government in its attempts to get those bills passed in both houses of the parliament.

The Labor Laws amendments were long pending demands of the Corporates. They considered the multitude and rigidity of the existing labour laws as a hurdle to the exploitation of the workers and to the maximization of profit. So they wanted laws to be more flexible and less in number. Yielding to their pressure Government at the centre was trying to amend all central labour laws and bring them together under four labour codes. First of the series, Code on Wages, passed last year, subsume four important Acts, Minimum Wages Act, Payment of Wages Act, Payment of Bonus Act and Equal Remuneration Act. Parliament in its last session adopted other three codes, viz. Industrial Relations Code, Code on Social Security and Occupational Safety, Health and Working Conditions Code (OSHWCC). Bills for this purpose were moved in the house on 19.09.2020 replacing the earlier three bills presented last year. The Industrial Disputes Act, Trade Unions Act and Industrial Employment Standing Order Act are amended and merged under Industrial Relations Code. The Code on Social Security subsume existing nine acts (relating to social security, retirement and employee benefits) including Employees' PF and Miscellaneous Provisions Act, ESI Act, Payment of Gratuity Act, Maternity Benefit Act, Unorganised Workers' Social Security Act etc. The OSHWC Code replaces Factories Act, Contract Labour (Regulation and Abolition) Act, Employment and Conditions of Service Act and other eleven existing Acts pertaining to workers of various sectors.

P.P.KRISHNAN



NEW LABOUR CODES STEP TO WAGE SLAVERY AND THREAT TO DEMOCRACY

The 'labour reforms' is part of pro corporate agenda of the government with twin objective of maximising profit of the Capital and removing hurdles for the neoliberal policies. Profit can be increased when labour generates more surplus value and more share of it goes to the employer. Furthering exploitation of workers and ensuring no organized resistance to the exploitation are pre requisites for this which the government is trying to ensure through the Labour Codes. But a nation with no democratic rights to the workers or other downtrodden sections of the society cannot remain as a democratic country for long.

Government could pass the Code on Wages in July 2019 with support of the Congress. But this time when the opposition members were out of the house protesting on Farm Bills and the undemocratic way of its passage, government utilised the opportunity to pass the bills without proper discussion. Suggestions from the Left MPs for referring the bills to the standing Committee were rejected. Government's approach was so undemocratic that they never tried to have a consensus through Indian Labour Conference or any other tripartite mechanisms. Through various protest actions including all India strikes Trade unions had raised their voice against the Labour Codes. But none of their apprehensions were considered and no courtesy was shown to discuss with them before proceeding with the amendments.

The contents of the Codes are so anti worker that even Trade Unions having allegiance to the ruling front find no reason to justify them. These amendments will take away the hard earned rights and privileges of the workers, will promote hire and fire system and will result in jungle raj in labour sector. A clause by clause analysis of the four codes will be too big a topic for an article like

this. Even a cursory look will prove that the purpose of the labour codes is to further deepen class exploitation and enable corporates maximize their profit and amass wealth.

Class exploitation on workers will be easy for the employers when restrictions on working hours, stipulation on minimum wages, freedom to form union and protection of labour laws are withdrawn. Government is fulfilling this agenda through the labour Codes.

Code on Wages increases working hours to nine a day including one or more intervals of rest not exceeding one hour. It also empowers the employer to spread over the working day of an employee upto 12 hours inclusive of intervals. That means the employee will be forced to remain at the disposal of the employer upto 12 hours a day. Existing restrictions on weekly working hours and overtime work are removed and Governments are authorized to increase it further through Executive orders. Method of fixing minimum wages is modified against the interests of workers.

Right to form a trade union, collectively bargain for demands and strike work if required is the basic democratic right of workers. Trade union is the weapon in their hands to resist

exploitation and ensure decent labour. Provisions of Industrial Relations Code make the formation and functioning of trade union very difficult, sometimes even impossible. It restricts right of workers to strike work and provide more flexibility to the employer for hiring and firing of workers. Fourteen days' notice is required to go on a strike in any sector (at present it is for public utility services only) which has a limited validity of 60 days. Also strike is not allowed during pendency of any conciliation proceedings (and seven days after conclusion of such proceedings) or during pendency of proceedings before a tribunal or NIT (and 60 days after conclusion of such proceedings) or during pendency of arbitration proceedings (and 60 days after conclusion of such proceedings). This makes a strike almost impossible. A trade union can be registered only if at least 10% of the workers or 100 workers (whichever is less) of the firm are members of the union and union has to satisfy this condition at all times. Trade Union Registrar will get elaborate powers to cancel the registration of a Trade Union at any time. For trade union recognition secret ballot system need not be used hereafter. This will enable Managements to intervene to get recognise unions of their choice. They wish to make workplaces union free so that they can freely exploit the workers without organized resistance. The Code legalizes the Fixed Term Employment also.

Every effort is made to take the workers out of the protective umbrella of labour laws by diluting the definition of worker, by exempting certain sections of workers from the provisions of the Acts and by raising several threshold levels set by existing laws. As per the IR Code, companies with up to 300 workers can fire workers and shut the plant without prior permission of Government. Hitherto this threshold level was 100. With this, it is estimated almost 70% units and 74% workers will be thrown out of the legal protection against retrenchment. Since Government is empowered to raise this limit further through notifications more workers will lose this protection in future. IR Code states that the provisions of the Standing order that insist employer to formally define conditions of employment under them will be applicable only to establishments engaging 300 or more workers (earlier the limit was 100). Earlier any establishment engaging minimum 10 workers and using electricity or 20 workers if not using electricity were defined as a factory. OSHWC Code raises this threshold limit to 20 and 40 respectively. The said code also empowers state government to

exempt any new factory from provisions of the Code to "create more economic activity and jobs".

Even the limited protection available under various Codes will be eroded further with poor Law enforcement mechanism. The roles of labour inspectors are reduced to that of advisors and facilitators and penal provision for obstructing their duties is relaxed.

The labour laws amendment is part of pro corporate agenda of the government with twin objective of maximising profit of the Capital and removing hurdles for the neoliberal policies. Profit can be increased when labour generates more surplus value and more share of it goes to the employer. Furthering exploitation of workers and ensuring no organized resistance to the exploitation are pre requisites for this which the government is trying to ensure through the labour Codes.

Since 1991 sustained campaigns and struggles are there against the neo liberal economic policies of the government. As a result in many sectors government could not move ahead in the manner they desired. Trade unions were in the forefront of the resistance. The Corporates and the government recognize that to take forward their policies further this resistance is to be weakened for which the trade unions leading the resistance should be weakened. The enactment of labour codes is a major step in this direction.

The rights and privileges the workers enjoy today, including various legal protections, are products of the past struggles and sacrifices. After soviet revolution, taking inspiration from the benefits enjoyed by the working class of then USSR, workers world over started fighting for better working conditions. Governments in various countries were forced to offer some benefits to workers of their country and enact various welfare schemes for them. But after dismantling of Soviet Union attack on working class intensified. All efforts are made to deepen exploitation on working class. The labour reforms are part of it. It is also part of the attempts of the government to take away the democratic rights of various sections of the society. A nation with no democratic rights to the workers or other downtrodden sections of the society cannot remain as a democratic country for long. So fight against the labour codes is a fight for protecting the democracy as such. Struggle against the labour codes is an immediate task of the working class. The national strike on November 26 becomes more important in this background.

(Writer is President, SZIEF)

The Global Hunger Index 2020 ranks India at 94 out of 107 countries. Almost 194.4 million citizens go hungry despite food wastes amounting to 65 million tonnes per annum. In a throwback to Steinbeck's comments, the government of the day is unwilling to address this distress despite the Food Corporation of India having more than excess food stocks since the past three years.

GOVIND MENON

ENSURE

FOOD TO HUNGRY



Image courtesy:
The Hindu

The world stands on the brink of an unprecedented food crisis that has never been seen in the last 50 years. This prompted the UN to urge governments to act swiftly to mitigate the situation. The UN Secretary General Antonio Guterres warned: "Even in countries with abundant food, we see risks of disruption in the food supply chain." The pandemic has aggravated matters whereby 50 million people risk falling into the proverbial 'hunger-trap' and the long-term risks of malnutrition including stunted growth amongst children, is a grim reality. The UN World Food Programme bluntly stated that the world is entering a serious global crisis with almost 35 countries facing an impending famine.

The 'International Food Day' falls on October 16th to observe the founding of the Food and Agriculture Organisation of the UN in 1945. The

primary focus of this day is to tackle global hunger and strive to eradicate this serious crisis befalling mankind. It is seen that around 821 million people the world over are chronically undernourished, with 99 percent of them living in developing countries. About 60 percent of the hungry are women and about 50 percent of deaths in children under the age of 5 are due to malnutrition.

This crisis is avoidable but the capitalist system's quest for profit forces billions to the edge of starvation. Research shows that the global food stock right now, is capable of meeting the requirement of 10 billion people for the next 30 years. The food supply chain is so unduly tilted in favour of the large MNC's like Walmart, Ahold and Carrefour that they dominate the market at each stage. The drive for artificially propping up farm prices has resulted in forcible destruction of milk, eggs and livestock in the US. This is reminiscent of the 1930's depression where, in the 'Grapes of Wrath', John Steinbeck wrote, "The works of the roots of the vines.....must be destroyed to keep up the price." Capitalism turns a blind eye to people's sufferings despite the resources to tackle it.

Revolutionary schemes like the Green Revolution, Operation Flood, Pink Revolution and Silver Revolution has enhanced India's food production significantly. From a food-deficit country which humiliatingly had to bow to US



Cartoon courtesy: Subhani, Deccan Chronicle

'diktats' in the 1950's and 1960's; the policy makers in the early 1970's had the will to cast aside the US pressures and herald in these path-breaking changes improving the lives of millions of Indians. Those revolutions propelled India to be one of the largest food producers in the world. It is said that India is one of the top four countries in the agricultural sector. There are 68 million tonnes of rice and wheat in stock, which is more than twice the buffer stocks required. Milk production has grown at four times the population growth. The rate of growth of potatoes has grown at almost 80 percent in a decade, whilst sugar output is 32 million tonnes vis- a- vis the required 25 million tonnes.

But pathetically, despite this surplus food production, the per capita food consumption is very low. The Global Hunger Index 2020 ranks India at 94 out of 107 countries. Almost 194.4 million citizens go hungry despite food wastes amounting to 65 million tonnes per annum. In a throwback to Steinbeck's comments, the government of the day is unwilling to address this distress despite the Food Corporation of India having more than excess food stocks since the past three years. The 58 million tonnes food stocks hoarded at FCI godowns brooks no excuse because supplying of about 4 million tonnes of foodgrains to PDS every month would have filled many a hungry stomach. The inadequate distribution mechanism, weakened PDS and inadequate poverty alleviation programmes



**We can eat only rice...
cereals, pulses, oil, potatoes
are non-essentials now!**

Cartoon courtesy: Subhani, Deccan Chronicle

have only intensified the lack of will of this present dispensation. The hastily announced lockdown has pushed millions of workers into the throes of hunger, with jobs lost. The world's biggest child nutrition schemes namely the ICDS and the Mid-Day Meal Programme also suffered during lockdown. The utter neglect of the rabi crops, stopping of routine immunization programmes and slowing of the MGNREGs scheme- amidst lockdown has aggravated the gloom of hunger.

Free Trade Agreements has been entered into without any conscience. The recent FTA with the US shocked millions of food producers and traders. Such are the risks to India's food security, that the farmers might be pushed into accepting UPOV (Union for Protection of New Plant Varieties) which tantamount to giving patent like rights to seed companies. The wheel of succumbing to US pressures now has turned a full cycle.

Even when the nation groans under the Covid-19 crisis the government in utter contempt of Parliamentary procedures has passed The Farmers Produce Trade and Commerce (Promotion and Facilitation) Bill 2020, The Farmers (Empowerment and Protection) Agreement of Price Assurance and Farm services Bill 2020 and The Essential Commodities (Amendment) Bill 2020; leaving food security to the mercy of the corporates. P Sainath rather sarcastically told NDTV recently, that the so called 'Essential Goods' would henceforth not be 'Essential'. This bill could take India into the dark ages of more hunger and poverty. Almost 70 percent of the Indian population depends on agriculture for their livelihood and even the presently distorted MSP would be lopsided further. The once 'Essential Commodities' would be used by the Corporates to garner super-profits. There are tell-tale signs that big corporates like Reliance are using the Jio platform with help from Facebook to disrupt the food supply chain.

We as conscious citizens have a role to play; to stop the snatching away of 'Right to Food', as enshrined in Article 47 of the Constitution. Grandiose speeches and rejigging old schemes for vote-bank, cannot be accepted lamely now. The theme for the World Food Day 2020 rightly states, 'Grow, Nourish, Sustain Together'; for food is the essence of life, culture, communities and the birthright of every life under the sun.

(Writer is an activist of LICEU Kozhikode)

कितनी निर्भया .. ? कितने हाथरस .. ?

रामजी तिवारी



Courtesy: Subhani, Deccan Chronicle

पिछले महीने उत्तर-प्रदेश के हाथरस जिले में एक दलित लड़की की बलात्कार के बाद हत्या कर दी गयी। इसका आरोप उसी गाँव के ही ऊँची जाति के चार लड़कों पर लगा। इस घटना ने स्त्रियों के विरुद्ध होने वाले अपराध में पुलिस, प्रशासन, राजनीति और जातिगत उत्पीड़न की बहुत सारी गुत्थियों को सामने लाकर खड़ा कर दिया। सबसे खराब भूमिका पुलिस और प्रशासन की रही। अब तो पुलिस ने बलात्कार के आरोप को ही झूठा बताया और उसने सोशल मीडिया पर उठाने वाले पत्रकारों पर मुकदमों की धमकी दी। फिर बाद में पीड़िता का सार्वजनिक बयान आने के बाद उसे प्राथमिक सूचना रिपोर्ट में शामिल किया। दुखद यह भी रहा कि गंभीर रूप से घायल पीड़िता के समुचित इलाज में भी लापरवाही बरती गयी। और बहुत दबाव पड़ने पर पहले अलीगढ़ के मेडिकल कालेज में और फिर बाद में उसे दिल्ली के सफदरगंज अस्पताल में इलाज के लिए भेजा गया, मगर अफसोस कि तब तक काफी देर हो चुकी थी और पीड़िता ने दिल्ली पहुँचने के अगले दिन दम तोड़ दिया।

पीड़िता के दम तोड़ने के बाद भी उसकी और उसके परिवार की मुश्किलें कम नहीं हुईं। दिल्ली से जब उसका शव उसके पैत्रिक गाँव पहुँचा तो प्रशासन ने परिवार की अनुमति के बगैर ही जोर-जबरदस्ती के द्वारा उसे आधी रात में ही जला दिया। आरोप यह भी लगा कि शव जलाने में तेजी लाने के लिए पुलिस ने केरोसिन और पेट्रोल का भी इस्तेमाल किया। मसला गरम हुआ तो प्रशासन ने हाथरस जिले में धारा 144 लगाते हुए किसी भी बाहरी व्यक्ति के प्रवेश पर रोक लगा दी। अब न तो कोई पत्रकार हाथरस में प्रवेश कर सकता था, और न ही कोई राजनेता। काफी जिच और विरोध-प्रदर्शन के बाद प्रशासन को अपनी गलती का एहसास हुआ और उसने यह प्रतिबन्ध उठाया। इधर उत्तर-प्रदेश की सरकार ने इसमें विदेशी साजिश, विदेशी फंडिंग, जातीय हिंसा भड़काने की कोशिश, सांप्रदायिक विभाजन की साजिश और सरकार को अस्थिर करने की साजिश का आरोप लगाया। तो उसके समर्थक मीडिया घरानों और सोशल मीडिया के हलके में यह प्रचार भी शुरू हुआ कि यह पूरा मसला बलात्कार और हत्या का न होकर “आनर किलिंग” का है।

फिर हर मसले की तरह इस मसले पर भी राजनीति शुरू हो गयी। जैसे-जैसे विपक्षी पार्टियाँ उत्तर-प्रदेश सरकार पर हमलावर हो रही थीं, उसी अनुपात में यहाँ की सत्तारूढ़ पार्टी (भाजपा) भी विपक्ष शासित राज्यों में होने वाली बलात्कार की घटनाओं को उछालने लगी।

To stop violence against women, we have to look at all the aspects.

This includes changes in laws, the mindset in the families, in the patriarchal society, reducing inequalities in the society and sensitising the police force.

What happened and is happening in Hathras incident forces us to look into all these aspects.

मामला “तू-तू-मैं-मैं” की तरफ बढ़ने लगा। बहरहाल मगर हम इस आरोप-प्रत्यारोप से बाहर निकलकर इस मसले के बहाने स्त्री-सुरक्षा और लैंगिक अत्याचार की बात को समझना चाहते हैं। क्योंकि हम जानते हैं कि हाथरस की घटना देश में बलात्कार की इकलौती घटना नहीं है। “राष्ट्रीय अपराध ब्यूरो” के आंकड़ों के अनुसार पिछले वर्ष हमारे देश में तीस हजार से अधिक बलात्कार की घटनाएँ दर्ज हुई हैं। प्रतिदिन लगभग 82 के आसपास। यानि लगभग हर पंद्रह मिनट में एक। जिन राज्यों में अशिक्षा, गरीबी, स्त्री-शिक्षा का अभाव और सामंती समाज हैं, वहाँ ये घटनाएँ ज्यादा हैं। मसलन उत्तर-प्रदेश, राजस्थान, मध्यप्रदेश, हरियाणा, बिहार और गुजरात जैसे राज्य। और दुखद यह भी है कि ये घटनाएँ पूरे देश में और लगातार घटित हो रही हैं। कहीं थोड़ा कम और कहीं थोड़ा अधिक।

यूँ तो स्त्रियों के विरुद्ध अपराध की कहानी कोई नयी बात नहीं है। लेकिन हालिया वर्षों में इनमें न सिर्फ तेजी आई है, वरन इनकी जघन्यता भी बढ़ गयी है। आज से लगभग आठ वर्ष पहले दिल्ली में हुई “निर्भया” के साथ बर्बर घटना को कौन भूल सकता है, जिसने सारे देश को झकझोर दिया था। तमाम बहसों हुई थी और उपाय सोचे गये थे कि भविष्य में हमारा समाज कैसे इन घटनाओं से पार पाएँ। सर्वोच्च न्यायालय के पूर्व न्यायाधीश जस्टिस वर्मा के नेतृत्व में एक आयोग का गठन हुआ, जिसने इस दिशा में बहुत सारे ऋन्तिकारी बदलाव सुझाये। कुछ कानूनी, कुछ प्रशासनिक और कुछ सामाजिक। मगर हमेशा की तरह हमने कुछ सुझाओं पर ही ध्यान दिया और बाकि

कुछ को भुला दिया। कानूनी मुद्दे पर यह बदलाव आया कि अब बलात्कार के लिए भी मृत्यु-दंड का प्रावधान किया गया। दूसरा यह कि गैंगरेप के मामले में न्यूनतम बीस वर्ष की सजा निर्धारित की गयी। तीसरा यह कि बलात्कार की परिभाषा को काफी विस्तृत किया गया। और चौथा यह कि आरोपियों की उम्र में भी परिवर्तन किया गया, क्योंकि देखने में यह आ रहा था कि कम उम्र के अपराधी भी जघन्यतम घटनाओं में शामिल हो रहे हैं।

जब कानून में हुए इस बदलाव के बाद भी देश में स्त्रियों के विरुद्ध जघन्यतम अपराधों में कोई उल्लेखनीय कमी नहीं आयी, तब कुछ लोगों ने तर्क दिया कि न्याय में पैदा होने वाले उलझाव और देरी के कारण अपराधियों का मनोबल बढ़ता जा रहा है। यदि हम त्वरित न्याय के सिद्धांत को अपनाते हैं तब जाकर ऐसी घटनाएं रुकेगीं। ऐसे में जब हैदराबाद में एक डाक्टर लड़की के साथ बलात्कार की घटना हुई तो पुलिस ने आनन-फानन में आरोपियों का इनकाउटर कर दिया। यह कहते हुए कि आरोपी पुलिस के हथियार छीनकर भागने की कोशिश कर रहे थे, इसलिए उन्हें अपने रक्षार्थ गोली चलानी पड़ी, जिसमें ये सभी आरोपी मारे गये। जनता ने सच जानते हुए भी इस घटना का स्वागत किया और इस "गैर-न्यायिक हत्या" को सही ठहराया।

लेकिन इसके बाद भी इस तरह की जघन्यतम घटनाएं नहीं रुकीं। रुकने की बात तो दूर, इस तरह की वीभत्स घटनाओं की संख्या में लगातार बढ़ोत्तरी ही होती रही। मगर क्यों ...? अब तो बलात्कार के खिलाफ सख्त कानून भी बन गया। उसकी परिभाषा को भी विस्तारित कर दिया गया। फास्ट-ट्रैक अदालतों में भी मामलों को भेजा जाने लगा और यहाँ तक कि आन-स्पाट फैसले की तर्ज पर आरोपियों को मुठभेड़ में मारकर भी देख लिया गया। फिर क्यों नहीं अपराधों की संख्या में कमी आयी...? क्यों नहीं उनकी जघन्यता में कमी आयी...? आखिर क्यों ...?

दरअसल हमने स्त्रियों के प्रति होने वाले अपराधों को रोकने के लिए उसके एक सिरे को ही पकड़ा है। और वह सिरा है दंड के विधान का। हम समझते हैं कि दंड जितना अधिक कठोर होगा, अपराध उतना ही कम होगा। लोग-बाग दंड के विधान को देखकर डरेंगे। अपराध करने से पहले दस बार सोचेंगे। और इस तरह अपराध कम हो जायेंगे। दरअसल अपराध रोकने के लिए दंड का सिद्धांत काम करता भी है। उससे समाज में एक निरोधात्मक संदेश जाता है। लेकिन यह समझ लेना कि दंड की कठोरता से अपराध समाप्त हो जायेंगे, या उनमें कमी आ जायेगी, उचित जान नहीं पड़ता। दुनिया भर में इस बात को लेकर एकमत राय पायी जाती है कि अपराध का सम्बन्ध समाज से भी होता है। यानि यदि हमें अपराध को रोकना है, तो हमें समाज को बेहतर बनाने की दिशा में काम करना होगा। दुनिया भर के समाज वैज्ञानिक इस तरह के अपराधों को रोकने के लिए एक मुकम्मल उपाय की तरफदारी करते हैं। इसमें कानून में किया जाने वाला परिवर्तन एक हिस्सा जरूर है, लेकिन वही सब कुछ नहीं।

कानून में परिवर्तन के अतिरिक्त ऐसे अपराधों को रोकने की पहली कोशिश घर से आरम्भ होनी चाहिए। क्योंकि देखने में यह आता है कि घर और परिवार की चाहरदीवारीके भीतर स्त्रियाँ खूब प्रताड़ित होती हैं। यहाँ अपराध करने वाले लोगों की एक बड़ी संख्या नजदीकी संबंधियों की होती है। वे समझते हैं कि स्त्री लोक और लाज के कारण अपना मुंह नहीं खोलेगी। और यदि उसने अपनी शिकायत दर्ज भी करायी तो उसे दबा दिया जाएगा। बात को घर की चाहरदीवारी से बाहर नहीं आने दिया जाएगा। ऐसे में बहुत सारे अपराध घर की चाहरदीवारी में जन्म लेते हैं और वहाँ दफन हो जाते हैं। बहुत कम मामले ऐसे होते हैं जो इस लौह आवरण को भेद पाते हैं। यदि हम बलात्कार, छेड़खानी, पीछा करना, निजता भंग करना, ताक-झांक करना, अश्लील फब्तियाँ कसना, गंदे इशारे करना, जैसे तमाम मामलों को एक साथ जोड़ दें, तो स्त्रियों के प्रति होने वाले अपराधों की संख्या लाखों में पहुँच जायेगी।

दूसरा सबसे महत्वपूर्ण परिवर्तन समाज के भीतर आरम्भ होना चाहिए। जब तक समाज स्त्रियों प्रति संवेदनशील नहीं होगा, तब तक ऐसे अपराधों पर काबू नहीं पाया जा सकेगा। हम सब जानते हैं कि हमारा समाज पुरुष वर्चस्ववादी वाला समाज है। उसमें किसी पुरुष का लालन पालन इस तरह से होता है कि वह अपने को मजबूत और स्त्रियों को कमतर मानता है। वह यह नहीं समझ पाता कि जैसे उसका स्वतन्त्र व्यक्तित्व है, उसी तरह से एक स्त्री भी स्वतन्त्र चेतना के साथ पैदा होती है। यानि समाज ही उसे आक्रामक बनाने लगता है। दूसरी तरफ स्त्री के भीतर भी यह भावना बैठा दी जाती है कि वह पुरुष से कमतर है। प्राकृतिक रूप से भी और सामाजिक रूप से भी। ऐसे में जब कोई आपराधिक घटना होती है तो पूरा समाज उसे दबाने के लिए तत्पर हो जाता है। और जो कुछ हिम्मतवाली स्त्रियाँ आगे बढ़ती हैं, उन्हें लांछित किया जाने लगता है।

दुनिया के समाज वैज्ञानिक मानते हैं कि इंसान की स्वाभाविक प्रवृत्ति यह नहीं है कि वह किसी का बलात्कार करे। वह इसे समाज के भीतर ही सीखता है। ऐसे अपराधियों का निर्माण समाज के भीतर ही होता है। आप अपने समाज की गालियों को देखें, उसके मजाक का अवलोकन करें, उसके भीतर रोजाना की गासिप का अध्ययन करें, उसके मनोरंजन और सिनेमा को परखें, आप पायेंगे कि इन सबमें स्त्रियों के प्रति सैकड़ों गलत फहमियाँ पसरी हुई हैं। यही गलत फहमियाँ आगे चलकर स्त्रीद्वेष और कुंठा का रूप ग्रहण करती हैं। जिसमें आगे चलकर समाज के भीतर से कोई बलात्कारी पैदा होता है। जिस समाज में जेंडर के प्रति असंवेदनशीलता, पावर डामिनेंस, पितृसत्ता, और स्त्री को मात्र उपभोग की वस्तु समझा जाता है, उस समाज में स्त्रियों के विरुद्ध अपराध अधिक होता है।

तीसरा सबसे महत्वपूर्ण परिवर्तन पुलिस और प्रशासन के व्यवहार में होना चाहिए। हाथरस की घटना ने इस बात को और भी गहराई से रेखांकित किया है कि समाज की निचली पायदान पर खड़ी स्त्रियों के

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INDIA SLIPPING FROM THE HANDS OF 'WE THE PEOPLE OF INDIA'

...the money starved government, which has refused to pay even the compensatory GST shares of the states, is looking at 10% LIC disinvestment as a very attractive option without realizing that they are killing the goose which lays golden eggs for the government. The speed with which the government is moving in respect of privatization and disinvestment of components of very vital infrastructure like airports, sea ports, railways looks like the country will become subservient to the corporate and private sector and *de facto* will no more belong to "We the people of India" and the very flavor of socialistic democratic republic will evaporate completely.



DR. SARDARA SINGH JOHL

India after Independence had quite a visionary leadership, who declared India as Secular Socialistic Democratic Republic and introduced the concept of mixed economy with public sector having commanding heights, which resulted in good progress for some time and yielded significant dividends, but through time due to mismanagement by incompetent career administrators and inept politicians with vested interests made the public sector undertakings, except a few of them, into loss making white elephants and a burden on the public exchequer. Government department created undertakings whose funds were used for expenditures that could not be made from the department funds and appointed career bureaucrats as managing directors and obliged politicians of ruling parties by appointing them as chairmen who had no business acumen. That proved to be sure combination to fail the business and commercial undertakings. Then in Nineties started sale and privatization and dilution of the public sector undertakings under the concept of free economy and free market. which has now reached the senseless corporatization of even the high dividend yielding public enterprises and public assets.

Through mortgages, as collaterals for loans, share selling and total sales to meet the budgetary deficits and debt payments, even airports, railway stations, sea ports, oil enterprises and some government buildings have not been

spared and are under the knife. Now the central government, desperate as it is, out to sell 10 percent share of life Insurance corporation by listing it in the stock exchange. If the government does so, it will be tempted and even obliged to sell higher percentage of shares to the private /corporate interests. This is very high dividend yielding corporation. According to LIC sources today apart from rendering many public service, its investment in central and state government securities stands at around Rs18 lakh 80 thousand crore and in public infrastructure more than Rs 2 lakh 61 thousand crore . Thus total investment of the Life Insurance Corporation in government securities and public infrastructure comes to more than Rs 21 lakh and 40 thousand crore. To help the implementation of five year plans upto the thirteen five year plan the corporation invested more than Rs 701 thousand crore. Will the revenue from these investments be shared by private stake holders after disinvestment of whatever percentage of the share they hold? Although government floated this corporation with Rs 5 crore only in 1956 which was enhanced to Rs 100 crore only in 2011, yet the corporation played a very significant role in industrialization of the country from its very inception and has built up the corporations assets more than Rs 31 lakh 96 thousand crores with a gross income of about Rs 6 lakh 16 thousand crore and is serving more than 40 crore policy holders with 76 percent share of insurance market. The corporation is

providing direct primary employment to about 108684 Persons and generated second run employment and wherewithal to multiple times these employees in the form of insurance agents. The corporation is giving more than two thousand 6 hundred crore dividend to the government very year. The sale of 10 percent shares through listing LIC on stock change the disinvestment money the government will get, the corporation can yield dividend to the government just in about five years.

Unfortunately the money starved government, which according to the statement of finance minister of Punjab, has refused to pay even the compensatory GST shares of the states, is looking at the corporation disinvestment of 10 percent share as a very attractive option without realizing that they are killing the goose which lays golden eggs for the government. The speed with which the government is moving in respect of privatization and disinvestment of components of very vital infrastructure like airports, sea ports, railways and even the profit making enterprise and undertakings looks like the country will become subservient to the corporate and private sector and *de facto* will no more belong to "we the people of India" and the very flavor of socialistic democratic republic will evaporate completely.

(Writer is a Padma Bhushan Awardee and Chancellor of Central University, Punjab. He is a renowned economist and is 92 year old)

कितनी निर्भया .. ? कितने हाथरस .. ?

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प्रति पुलिस प्रशासन का रवैया बहुत ही अमानवीय होता है. और अंतिम बात यह भी कि जिस समाज में गैर-बराबरी होती है, उस समाज में स्त्रियों के विरुद्ध अपराध की घटनाएं और भी अधिक होती हैं. मसलन पश्चिम में रंगभेद और भारत में जातिभेद भी स्त्रियों के प्रति अपराध का एक कारक बना था.

इसलिए स्त्रियों के विरुद्ध होने वाले अपराधों को रोकने के लिए हमें सभी पहलुओं पर ध्यान देना चाहिए. इसमें कानून में बदलाव, घर-परिवार की मानसिकता में परिवर्तन, समाज को अपने भीतर झाँकने की जरूरत, सामाजिक गैर-बराबरी को कम करना और पुलिस-प्रशासन के भीतर की संवेदना का होना इसकी अनिवार्य शर्त है.

हाथरस की घटना से हम ये सबक जरूर ले सकते हैं

A second consequence of Farm Bill that is less discussed, namely the loss of food security by the country. Since land is scarce, and 'land-augmenting' measures such as irrigation are subject to limits opening up the use of this scarce land to the pull of the purchasing power of consumers of Global North will necessarily mean a diversion of acreage from foodgrains to crops not producible in the Global North. The damage that diversion of acreage from foodgrains to export crops does is best illustrated by the case of sub-Saharan Africa, which has been ravaged by a string of famines after it became import-dependent for food.

The three agriculture bills rushed through Parliament by the Narendra Modi government seek to bring peasant producers into direct contact with corporate buyers without any intervention by the State. The government suggests that intervention in the form of the minimum support price-regime will continue. But this is disingenuous: if the MSP-regime was to continue, why was it not incorporated into the legislation? Besides, the MSP-regime requires supervision by government agents like those installed in *mandis*; if the *mandis* lose primacy, as the legislation visualizes, then the MSP-regime becomes infructuous.

One consequence of this change has been much discussed, namely that it leaves the peasantry at the mercy of powerful private monopsonists, and that too in commodities subject to wild price fluctuations. In years of excess demand, the high prices will not be passed on to the producers; but in years of excess supply, the price falls will be passed on, driving peasants into debt and destitution. The protection against the latter provided by the MSP-regime is now being withdrawn.

There is, however, a second consequence that is less discussed, namely the loss of food security by the country. Since land is scarce, and 'land-augmenting' measures such as irrigation (that makes multiple cropping possible) and improvement in agricultural practices (that raise

DANGEROUS HUNGER THE AGRICULTURE BILLS AND FOOD SECURITY



Image courtesy: AP/File

PROF. PRABHAT PATNAIK

(Courtesy: Telegraph 14.10.20)

the yield per acre) are subject to limits within our existing agrarian arrangements, opening up the use of this scarce land to the pull of the purchasing power of Northern consumers will necessarily mean a diversion of acreage from foodgrains to crops not producible in the Global North.

To be sure, as long as the public distribution system continues, the government will have to procure an adequate amount of foodgrains; but unlike at present when it is obliged to procure whatever is offered, it will now be under no compulsion to procure anything in excess of what is needed for the PDS. This will only encourage the shift of acreage from foodgrains to other crops, especially with large firms catering to Northern markets encouraging such a shift.

In fact under the Doha round of WTO negotiations, great pressure was put on India to scale down its foodgrain procurement operations; but successive Indian governments, mindful of the immense social implications of doing so, both for peasant producers and for urban consumers, have resisted this pressure until now, which is why the Doha round remains deadlocked.

Advanced countries have for long been

pressing India to import foodgrains, of which they have a surplus, and export other crops where they are deficient. India had been a foodgrain importer in the late 1950s and early 1960s, buying wheat from the United States of America under Public Law 480. In the mid-1960s, however, there were two successive harvest failures, which caused a famine in Bihar. The country's import-dependence became so great that it was literally a case of 'ships-to-mouth'; and arm-twisting by the US, a clear example of what some have come to call 'food imperialism', became so odious that Indira Gandhi asked Jagjivan Ram, the then food and agriculture minister, to expedite the 'Green Revolution'.

The entire arrangement of MSP, procurement operations, PDS, and food subsidies to cover the gap between procurement prices and issue prices came into being from that time. Although under the neo-liberal regime, this arrangement has been getting whittled down, it still remains intact to a large extent because no government till now has been mindless enough to jettison it. And whatever one may think of the Green Revolution, whose ecological effects have often

been criticized, it has allowed India to shake off the shadow of 'food imperialism' to become 'self-sufficient', even though at abysmal levels of income and food intake for the majority.

All that, some would say, belongs to the past; one should not keep harping on 'food imperialism'. What is wrong with India importing food from the world market as it imports so many other commodities? There are several answers to this question. First, since the substitute crops, which would be grown in lieu of foodgrains and exported, have large price fluctuations, the foreign exchange earnings too would display similar fluctuations. It is perfectly possible, therefore, that in some years the country may not have enough foreign exchange to buy food in the world market.

Second, exactly the same would happen if there is a sudden outflow of finance. It is true that at the moment we have enough foreign exchange reserves; but that cannot be guaranteed to last forever. Making the continued availability of adequate foodgrains dependent on the absence of an outflow of finance is tantamount to making the lives of millions of people dependent on the caprices of a bunch of financial speculators.

Third, when a country of India's size suddenly increases its purchase of foodgrains in the world market, the world foodgrain prices shoot up immediately. In years when the domestic foodgrain output drops, as would inevitably happen from time to time, India would have to pay an even higher price for importing what it requires.

Fourth, even if the country has enough foreign exchange to buy foodgrains in the world market in a year of collapse of the price of its export crop, the people producing that export crop would experience a decline in income and hence would

lack the purchasing power to buy the foodgrains that have been imported. People would still starve despite the country having enough imported foodgrain stocks.

Fifth, leaving aside the question of foodgrain availability in contingencies, there is a further problem. Many of the export crops that would be grown in lieu of foodgrains involve lower employment per acre than foodgrains. Shifting acreage from food to non-food crops, therefore, would directly reduce employment. And the larger profits made from growing export crops with lower wage-bill per unit area would not create much employment elsewhere in the economy since these profits, which would be accruing to agri-business, would get spent abroad, creating employment elsewhere. The shift from growing food to growing export crops like fruits or flowers entails a net loss of employment, making people not only poorer but also — lacking purchasing power to buy food — hungrier.

The moral of the story is that for a country like India food security necessarily means growing one's own food to the maximum possible extent. The market in this case cannot be the determinant of land-use. Since land is scarce, and domestic food production essential, *land-use must be socially controlled*.

Kerala is the only region in the entire third world that has a law, enacted in 2008, preventing diversion of paddy land to any other use. While Kerala is too land-scarce to become self-sufficient in foodgrains, this law has prevented paddy-land being diverted extensively for construction. Other regions in the country and other countries in the third world would do well to emulate Kerala's example.

The damage that diversion of acreage from foodgrains to export crops does is best illustrated by the case of sub-Saharan Africa, which has been ravaged by a string of famines after it became import-dependent for food. In India, while there is no control over land-use, the old arrangement of MSP, procurement, and PDS implicitly ensured adequate domestic foodgrain production. The Modi government, alas, is dismantling that arrangement; it must be stopped.

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Cartoon courtesy:
Sandeep Adharyu, Times of India

VETERAN SOLDIERS DEMAND ACTION AGAINST MISCHIEVOUS PROPAGANDA

More than 100 high ranking retired soldiers from Army, Navy and Air Force have asked the President, Prime Minister and other responsible functionaries in the government to take immediate action against those who are spreading falsehood that a non-existent Muslim Regiment refused to fight against Pakistan in the 1965 war and consequently this Regiment is disbanded. The veterans point out that Indian Army never had any Muslim Regiment and this is an attempt to further vitiate the communal atmosphere. They argue that India's Defence Forces are committed to remain secular and any attempt to communalise the military would have disastrous consequences. They further point out that the Muslim soldiers laid down their lives heroically fighting the Pakistani forces in the 1965 war. Their letter of 14/10/2020 which has national importance is reproduced:

“We, the signatories, are all Veterans of the Indian Armed Forces...We do not represent any group or political party, and each of us only has the best interest of our country and our Armed Forces at heart in making this Statement.

...We wish to draw your attention to the outright falsehoods being spread by forces inimical to our country and our Armed Forces, which will adversely affect morale and national security. We specifically refer to a number of social media posts to the effect that a 'Muslim Regiment' of the Indian Army refused to fight against Pakistan in India's 1965 war with Pakistan, and was therefore disbanded. When we refer to 'soldiers', we mean All Ranks of India's Army, Navy and Air Force.

These falsehoods began in 2013, when @120croreHindus - 'World Hindus United' posted the following on Twitter on 19 May 2013: "In 1965 there was a regiment in Indian Army called Muslim regiment which refused to fight against Pakistan after which it dismantled."

The tweet was meant to show that Muslim soldiers had their loyalties to Pakistan rather than India. The 'Muslim Regiment' post has been re-tweeted many times thereafter, and its insidious surfacing during the on-going Chinese aggression, is certainly suspect.

The hundreds of such tweets cannot be included in this letter, so examples mentioning social-media identity, date-time and social media channel are provided below (*these tweet details are edited due to space constraints-ed*)

These 'Muslim Regiment' posts are blatantly false, because the Indian Army did not have a Muslim Regiment in 1965 or since. Some senior-ranking Veterans have unequivocally pointed out the false nature of these posts.

...We further wish to point out that Muslims fighting as part of multi-class regiments proved their absolute commitment to the cause of our nation. For example, Quartermaster Havildar Abdul Hamid was posthumously awarded Param Vir Chakra, for his courage and valiance in the Battle of Asal Uttar during the 1965 India-

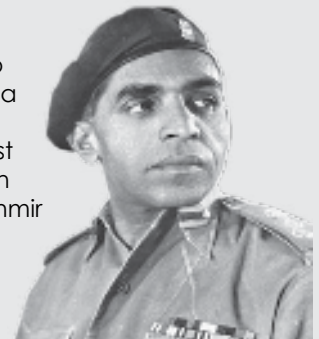


Quartermaster Havildar Abdul Hamid, famously known as *Tank buster*, was awarded posthumously Param Vir Chakra in 1965 Indo -Pak war



Brigadier Mohammad Usman,

who chose to remain in India in 1947, was the seniormost officer killed in action in Kashmir in July 1948





Lt Gen. Mohammad Zaki
Vir Chakra



Major Abdul Rafey Khan
Vir Chakra (posthumous)

Pakistan War. Also in the 1965 war, Major (later Lt Gen) Mohammad Zaki and Major Abdul Rafey Khan were both awarded Vir Chakra, the latter posthumously, when he fought against the Pakistani division commanded by his own uncle, Maj Gen Sahibzada Yaqub Khan. Such are the legends of Muslim warriors.

Even earlier, at Partition in 1947, when his Baluch Regiment went to Pakistan, Brigadier Mohammad Usman chose to remain in the Indian Army. He was approached personally by Jinnah to move to Pakistan, but he refused. He fought the Pakistani invasion in Kashmir, was the senior-most officer killed in action in July 1948, and was posthumously awarded Mahavir Chakra for his gallantry. He lies buried in the Jamia Milia Islamia campus in Delhi and remains an inspiration to students who throng the annual memorial service that India's Parachute Regiment conducts to honour the gallant paratrooper.

Saying that Muslim soldiers of this so-called 'Muslim Regiment' refused to fight the war against Pakistan in 1965 and hence the 'Muslim Regiment' was disbanded, denigrates and questions the loyalty of all serving and retired Muslim soldiers. Further, it helps the enemy by striking at the morale of India's soldiers to degrade their operational capability.

Our soldiers fight shoulder-to-shoulder as a Team at every level of all military functioning and operations from the Section and Platoon level up to the highest level, based upon mutual trust, respect, comradeship and fraternity, regardless of the of the religion, language, caste, etc. of other members of the Team. Social media posts like the 'Muslim Regiment' posts put in the public domain are an insidious attack on the morale of our Armed Forces. It generates doubt in the public mind that if Muslim soldiers cannot be trusted, then

other Muslims too are no different. It exacerbates mistrust and hate between communities.

The ill-motivated 'Muslim Regiment' posts on social media have far more reach among the public than a few denials by senior Veterans like Lt Gen Hasnain, and hence cause serious damage to the morale of soldiers and to the social fabric of our diverse nation.

When falsehoods like the 'Muslim Regiment' posts are repeated often as they have been, starting perhaps in 2013, the public assumes that it is the truth, especially when there is no official action against the perpetrators.

It may well be the cause at least in part, to the increasing anti-Muslim feeling among the Indian public since that time. It may show the success of the psychological warfare waged by enemies of the Republic of India, through agents like those who have tweeted about the 'Muslim Regiment'. It needs no emphasis that social unrest adversely affects the morale of soldiers who are far away from their families, doing their duty to defend our borders, at daily risk to life and limb.

The 'Muslim Regiment' posts are an attack on India's Armed Forces. Remaining a-political and secular has been an article of faith for every soldier, sailor and airman, both at the institutional and individual levels. Every soldier swears to protect the Constitution of India even at peril to his/her life in the service of our nation, and serves in harsh and high-risk field service conditions. He/she also endorses the principle of civil control over India's Armed Forces, which have loyally upheld Constitutional democratic principles.

Today, our soldiers are facing the Chinese aggression in Aksai Chin and also elsewhere, while the threat from Pakistan remains, and our troops additionally remain deployed for internal security duties. While in any situation, the 'Muslim Regiment' posts would be condemnable, in the current situation on our borders it is especially so, calling for serious attention of Government and expeditious action to counter Pakistan's propaganda.

In light of the foregoing and in the national interest, we earnestly urge impartial, firm and immediate action as follows:

Investigate the antecedents of individuals who have made 'Muslim Regiment' posts.

Identify and charge individuals who have made 'Muslim Regiment' posts for anti-national activities.

Issue warning to the social media providers (Facebook & Twitter) who have enabled 'Muslim Regiment' posts.

Issue immediate instructions to all state governments that the generation of false and seditious messages in social media should be acted upon with alacrity so as to not jeopardize national security.

We further appeal to you to ensure that the secular and a-political character of our Armed Forces is preserved, and to adhere unwaveringly to the vision and spirit of the Constitution of India,

which spells out the framework for our nation and its people.

As we have done during our active service in the past, we assure you of standing in solidarity with our nation, the Constitution of India, the Government of India and our gallant Armed Forces."

Admiral Laxminarayan Ramdas, PVSM, AVSM, VrC, VSM, Lt Gen Ramdas Mohan, PVSM, AVSM, VSM Lt Gen RK Nanavatty, PVSM, UYSM, AVSM, Lt Gen Vijay Oberoi, PVSM, AVSM, VSM Lt Gen UK Ganguli and more than a hundred other veterans.)



WORKING COMMITTEE MEETING OF WBSGIEA

On 10th October, 2020 virtual Working Committee meeting of West Bengal State General Insurance Employees' Association was held. Initiating the agenda Com. Tapan Mitra, General Secretary, WBSGIEA informed the attending members about the position of wage revision issue, protection of Public Sector general insurance companies and the programme of actions decided by the Joint Forum. He requested all WC members to take initiative for the mobilisation of all section of employees in the scheduled programmes. Com. Sanjay Jha, Secretary, Standing Committee explained very beautifully with proper logic and statistics why the employees of PSGI Cos deserve a good wage revision which is long pending since 1st August, 2017. He suggested to meet the employees and build up the confidence among them for the achieving a better wage structure through intensive joint struggle. In this context he explained the guidelines of AIEA Secretariat and how the Standing Committee has successfully been able to assemble all trade unions and welfare associations of PSGI Cos under one umbrella. At the same time Com. Jha said that it is the need of hour to prepare the entire organisation to challenge the challenges before the public sector general insurance companies in particular and whole working class of the country in general. Com. Suràjit Das, General Secretary, EZGIEA addressed the meeting. He highlighted the role of the BJP Govt which is anti people, undemocratic and unconstitutional. He categorically criticised the economic policy of the Govt for which entire economy is in doldrums.

Negative growth is being found in every sector which effected general insurance industry also. He accused Narendra Modi for taking the opportunity of the prevailing pandemic situation by enacting one after another laws ignoring all parliamentary proceedings against the farmers, labours, daily earners and the people of India as a whole. Therefore resentments are taken place among them and series of struggles are being organised by the working class in different sectors. These roads of struggle will be culminated on 26th November, 2020 through observing ONE DAY COUNTRYWIDE GENERAL STRIKE, decision taken by the all central trade unions and independent federations and associations. AIEA is one of the constituent of this mass platform. Therefore Insurance Employees must link up their own struggle to this broader movement. The meeting emphasised to use social media for sharing organisational information to the employees in this crucial juncture. Com.

Partha Sarathi Chakraborty presided over the meeting. Com. Satyanarayan Prasad, President, EZGIEA conducted this zoom meeting. Most encouraging is that many younger comrades participated in the debate and put their valuable suggestions.

i) The meeting has decided to implement religiously the programmes of Joint Forum .

ii) Office visit to be started and met the employees considering health guidelines.

iii) Trade Union Class to be organised in course of time considering the COVID-19 situation. The meeting ended with vote of thanks to the chair.



34th Women Convention of Madurai Division

The 34th Women Convention of ICEU, Madurai Division was held on 11th of October 2020 via ZOOM in a very grand manner. The Conference was well attended by around 250 comrades out of which 180 were women from across all 27 branch units of Madurai Division.

The Conference started with a video show of Women Subcommittee Activities in the last one year. The Conference was presided over by Com. D. Chitra, Convener of Women Subcommittee. Com. D. Krithika, Joint Convener delivered welcome address. Com. Chitra along with her presidential address introduced the report in the house and as many as 7 comrades took part in the debate and enriched the report in various dimensions. Com. S.Subha, Asst. Professor, Women Studies Department, Bharathidasan University delivered Special Address. While appreciating the field work and the report of WWSC she highlighted the present scenario of women in society and the need for reconstruction in order to establish equity in society.

The highlight of the Conference was the felicitation and video show of Ms. M. Poornasundari from Madurai who got selected in the recent IAS

exam. Her confidence and speech enthused the participants.

A Special resolution congratulating the relentless service rendered by Ms. K.K. Shylaja Teacher, Health Minister of Kerala in containing the Covid-19 pandemic was passed in the Conference.

Com. S. Dhayamani, Joint Coordinator of Women Subcommittee, MRGIEA and Com. J. Vijaya, Jt. Convener, LICSZWWCC greeted on the occasion. Com. N.P. Rameshkannan, General Secretary, summed up the debate and announced the decisions of the Conference to hold TU Classes for women subcommittee members, to conduct Training Camp to comrades of cultural troupe, to activate Media Response Committee, to conduct awareness programs in schools /colleges on gender equality via zoom and to hold seminar in the month of January.

Com. D. Chitra as Convener and a team comprising of 13 joint conveners for the ensuing term were elected in the Conference. The Conference came to an end with vote of thanks proposed by Com. M. Mallika, Joint Convener.



DEMONSTRATION HELD AT MADURAI

A vibrant demonstration was held on 3rd of October 2020 at Madurai Divisional Office premises against the brutal sexual violence of a young girl of Hathras district of U.P.

Comrade D. Chitra, Convener of Women Subcommittee addressed the protest demonstration. Around 150 comrades attended the demo.



ONLINE T.U. CLASS IN GUWAHATI DIVISION

Under the aegis of Gauhati Division Insurance Employees' Association (GDIEA) a virtual trade union class was held on 11th October, 2020 on the subject "AIIEA & the challenges before LIC and its employees". Class was confined to the Working Committee Members/office-bearers, Executive Members of the Base units and the new recruits. About one hundred comrades participated. Com. Amanulla Khan, former President, AIIEA and Editor, Insurance Worker was the main speaker. In his one and



half an hour long deliberation Com. Amanulla explained in details the challenges facing the public sector LIC because of the decision of the Modi government to list LIC in the Stock Exchange with a view to disinvest its shares. Pointing out that the disinvestment is the first step towards privatization he traced this uncalled for and unjust move of the government to the neo-liberal economic policies that are being very aggressively pursued by the present ruling dispensation led by Narendra Modi. He said that the reasons behind this disastrous move of the present government are both ideological and economic. Modi regime and BJP are ideologically opposed to the public sector and are wedded to the interests of the private corporates, both indigenous and foreign. The previous incarnation of BJP, Jansangh opposed the nationalization of insurance and banking industries. Hence today they have been adopting policies to liquidate the entire public sector at the behest of the big corporates of the private sector and the International Finance Capital. On the other hand due to the concessions galore provided to the private corporates and the economic mess created by the wrong policies of the government it is facing a massive and widening fiscal deficit. To plug up this deficit the government has now embarked upon a selling -spree and disinvestment of shares of profitable PSUs, Com. Amanulla said. Explaining the history of the emergence of the public sector and the nationalization of life insurance industry to ensure a self-reliant and equitable economic

growth he pointed out that attack on public sector would seriously undermine the economic sovereignty and self-reliance of the country. He lauded the singular role played by the public sector LIC in nation building and said the move of the government to disinvest and privatize this great institution would be utterly suicidal. Calling for building up resistance against this move Com. Amanulla underlined that the need of the hour is to reach out to all sections of patriotic people including the forty crore policy holders, public representatives of all political shades, everybody who is somebody, to build up a powerful nationwide public opinion to desist the Modi regime from proceeding with this anti-national move. Narrating the history of AIIEA's relentless and successful struggles for the last more than two decades and a half against different moves starting from Malhotra Committee Report, of successive governments to weaken and privatise LIC, Com. Amanulla asserted that this time too we would be able to defeat this disastrous move provided we can mobilise wider public behind our struggle. At the same time, he said, there is a paramount urgency to build up united struggles to reverse the anti-people and anti-public sector economic policies that this government is aggressively pursuing. In this context the call for a nationwide general strike on 26th November next given unitedly by Central TUs/Federations assumed great importance, he pointed out. He called upon the insurance employees to make the strike a total success. Com. Amanulla

also sharply criticized the authoritarian moves of the Modi regime to snuff out all dissent and its sinister attempts to communally polarize the Indian people and society. He called for greater consciousness on the part of LIC employees against these moves. Com. Amanulla also briefly explained the latest position in regard to wage revision vis-à-vis the stance of AIEA. At the end of

the discussion he replied to some queries raised by the participants.

Com. Satanjib Das former Vice-President AIEA also briefly addressed the T.U. class which was conducted by Com. Maitrayee Misra, President GDIEA, Earlier Com. P.Rajbhandari, General Secretary GDIEA explained the objectives of the T.U.class. ○

200 days in the service of Underprivileged Humanitarian services of Swarnandhra Seva Samstha

Swarnandhra Seva Samstha led by its founder Dr. Gubbala Rambabu (Joint Secretary of ICEU, Rajahmundry), which is being patronized by all classes of LIC employees had earned tremendous goodwill, awards and rewards for its pioneering services in the aftermath of Covid Pandemic.

Soon after imposition of Lockdown, Swarnandhra team immediately swung into action and provided succour to the marginalized and migrant labour in a big way. During the 200 days of service activities of Swarnandhra starting from 23rd March ,2020 to 11th October around 6,500 people were given food rations along with cash amount.

Around 1.5 lakh migrant workers, destitute were the beneficiaries of the Services of Swarnandhra Seva Samstha. Rations, food items, masks, umbrellas, Medical kits worth 70 lakh rupees were provided during the 200 days of relief work. Employees of LIC and well wishers contributed their mite for taking up these relief activities.

These activities came in for special appreciation from Sri GBV Ramayya SDM, LIC, MLAs Sri Jakkampudi Raja, Smt A Bhavani & Sri M Bharat Ram MP , Rajahmundry. Viswaguru Telugu Book of world Records, Indian Book of world Records have applauded Swarnandhra on completion of 100 days of activities. Indian Humanitarian award was given to Com.Rambabu by World Records India on completion of 200 days of relief activities.

E-TV had telecast a Special Bulletin on the pioneering service activities taken up by Swarnandhra

& Philanthropic attitude of Dr.Rambabu. The Hans India, Deccan Chronicle, Sakshi News Paper have also published special stories on the service activities.

While inaugurating the book written by Dr.Gubbala Rambabu on Old-aged people (Vrudhapyamlo ananda jeevanam kosam -How to be happy in Old Age), Smt Taneti Vanitha, Honble Minister, Women and Child Welfare Ministry, AP applauded the noble deeds of Com. Rambabu & the supportive role played by LIC Employees to Swarnandhra Samstha.

It may be mentioned here that in 2013, Com. Amanulla Khan had visited the Swarnandhra Seva Samstha at Rajahmundry and applauded its activities, which are being taken up as per the true tenets of AIEA. ○



AP & TELANGANA STATE-LEVEL WEBINAR ON LIC IPO

The State-Level Webinar on the topic "ILL EFFECTS OF LIC IPO", conducted by the Joint Front of Zonal Units of Federation of LIC Class 1 Officers' Associations, NFIFWI, AIIEA and LIAFI on 10.10.2020 was a massive success with overwhelming participation of employees, officers, agents and policyholders from not only both the States of Telangana & Andhra Pradesh but from other States also. Reports of large number viewership from all over the country are also being received.

The webinar was presided by Com. Clement Xavier Das, Joint Secretary, AIIEA; Sri. Jaya Raj, Zonal Joint Secretary, LIC Class 1 Officers Association; Com. M Ravi Kumar, Zonal Joint Secretary, NFIFWI and Sri Singarapu Srinivas, All India President, LIAFI. Prof. K Nageshwar, Ex-MLC; Dr. Krishna Reddy, Chittedi, University of Hyderabad; Com. A Pratap Reddy, All India Resident Secretary, NFIFWI, Hyd and Sri SB Srinivasa Chary, All India Advisory Committee Chairman, LIAFI have graced the Webinar as Speakers.

Initiating the Webinar, Com. Clement Das explained the background against which the webinar is being conducted. He informed that the government is going ahead with the preparations for the issue of IPO in LIC in a serious manner totally oblivious of the adverse effects to the Industry and the National Interests. It is the need of the hour that all sections of the employees, officers, field force, agents and policyholders come together and fight this onslaught, he called Prof. Krishna Reddy Chittedi applauded the sterling performance of LIC over the years. LIC is a premier Public Sector Institution which has won the trust over 42 crore policyholders, he stated. Even today, the rural people trust LIC only, he said. The policyholder base of LIC is bigger than the entire population of USA, he said. As such, there is no justification for the disinvestment of LIC, he felt.

Prof. K Nageshwar exhorted that the Central Government does not have the Moral Right or Authority to disinvest LIC, as LIC is the property of 40 crore policyholders. IRDA statistics are a testimony to the performance and financial strength of LIC, he said. He called the bluff of all the arguments forwarded by the government in support of disinvestment. Stating that disinvestment will

not stop with 10% or 25%, he recalled how the government forwarded similar arguments in the case of FDIs also, in the past. He recalled how the attempts made to privatise in the past, by former Prime Ministers Sri PV Narasimha Rao and Sri Atal Bihari Vajpayee have failed and expressed confidence that this time also the ill-conceived move to disinvest can be defeated by mobilizing popular public opinion. Com. A Pratap Reddy cautioned the government that one lakh of employees & officers and 12 lakhs of agents are battle ready for the struggle against disinvestment of LIC. Disinvestment is a political decision and it should be fought politically only, he opined. He called for the support of the intelligential, civil society and opposition parties to support the employees and peoples' struggle.

Sri SB Srinivasa Chary informed that Insurance was nationalized with the objective of mobilising peoples' savings under government control and utilize the same for nation building activities, while giving total protection to their monies. LIC has been fulfilling this task and has grown by leaps and bounds, since formation. It is very unfortunate that the government, instead of strengthening the industry by removing GST on insurance premium and giving improved tax reliefs to the insurance premium to facilitate enhanced premium income, is trying to dismantle the industry. There is the danger of policy shift from service orientation to profit orientation in favour of the stock holders due to reorganization of the Board as a result of disinvestment, he cautioned.

Sri Jayaraj, Com. M Ravi Kumar and Sri Singarapu Srinivas have also addressed the webinar. The webinar came to an end with vote of thanks proposed by Sri A. Chandra Seshar Shetty, Addl. General Secretary, Class 1 Association, after three hours of healthy debate

The success of the program can be judged from the fact that 37132 views of the webinar (28,273 on Face Book and 8859 on YouTube TU News Channel) were recorded. Apart from this over 10000 views were reported on the YouTube Channel of Prof. K Nageshwar. There are reports of the webinar being viewed by employees, officers and agents from different zones across the country.



Insurance News in brief

■ A.M.KHAN, DHARWAD

U.S. Census Bureau report shows a continued slow erosion of nation's insured rate in 2019. Though it became wealthier and US witnessed more jobs in 2019, more than one million people lost health insurance. Nearly 30 million people were not having health insurance.

The committee set up by the IRDA to suggest steps to promote micro insurance says that like in other countries there should be multiple players if insurance penetration has to be improved. It also suggests that the entry-level capital requirement for standalone micro insurance companies should be brought down to Rs.20 crore from Rs.100 crore. Citing the present pandemic situation the committee says that these two things be urgently done.

To help the insurance companies, both life and non-life, to complete mandatory requirement of KYC, IRDA has allowed them to conduct KYC of prospective customers through Video Based Identification Process (VBIP). IRDA says that the objective of VBIP is to leverage various electronic platforms to simplify KYC process and make it customer-friendly.

A policy action of Carrot and Stick! IRDA identifies LIC, GIC and New India Assurance as Domestic Systemically Important Insurers (D-SIIs) and too big to fail then in the same breath it subjects them to enhanced regulatory supervision. It goes on to say "The perception and the perceived expectation of government support may amplify risk taking, reduce market discipline, create competitive distortions, and increase the possibility of distress in future," Hence the three insurers have been asked to raise the level of corporate governance, identify all relevant risks and promote a sound risk management culture. The methodology adopted by IRDA to name an insurance company as D-SII includes the size of operations in terms of total revenue, including premium underwritten and the value of assets under management; and global activities across more than one jurisdiction.

It is not an isolated case; more than 90 per cent of the families across the country have struggled to get insurance claims for Covid-19 treatment. Claims have been turned down on multiple grounds – the price charged by the private hospitals, pre-existing ailments, intensity

of Covid-19, no proper bills from the hospitals etc. The three way conflict that rages between insurance companies, private hospitals and government regulators over the billing of the treatment has rendered the

patients helpless and forced to pay for their own Covid-19 treatment even if covered by insurance. Many customers have approached various courts to seek regulation of COVID-19 treatment prices at private hospitals and complaining about non-reimbursement of claims by insurance companies. In August 2020, a Supreme Court bench looking into a petition on this matter chastised insurance companies: "When there's a pandemic, insurance companies can't keep their hands off."

Major changes that have come into effect from 1st October in the health insurance sector : 1] Coverage of the number of diseases will get increased; 2] Major diseases outside the health insurance policy will be the same for all insurance companies; 3] Major diseases outside health insurance plan will come down to 17 only; 4] If the major diseases outside plan is 10, then health insurance premium will come down as well; 5] If the major diseases outside plan is 30, then health insurance premium for such plans will go up; 6] In new health insurance products, insurance premium is expected to go northward from 5 per cent to 20 per cent; 7] Psychiatric, genetic and neuro diseases will also get covered in health insurance plans; and 8] Neuro disorder, oral chemotherapy, robotic surgery and stem cell therapy will also get covered under health insurance plans.

Reliance General Insurance Company Ltd., (RGICL) has partnered with SatSure Analytics for satellite-based crop monitoring and predictive analytics to help address the key areas of crop health, soil moisture, crop sown area, crop yield and crop loss estimation. RGICL will supply extensive ground observation data and generate timely reports through SatSure Analytics' SAGE platform, combining the analysis of Earth Observation data.

Fresh air comes in in the second quarter of this financial year for the life insurance companies. The first quarter (April-June quarter) had seen a year-on-year slump in new business premium. The 16 percent rise in new business premium in the second quarter (July-September) has given a fresh lease to the life insurance companies. Life insurance sector totalled a sum of Rs.75,392 crore of which LIC's share is Rs.51,488 crore.

Working Class Struggles

S.SRIDHARA, MYSORE ■

Since 30th September, workers in Costa Rica have set up road blocks at major border crossings to protest negotiations with International Monetary Fund. Workers fear that the proposed agreement, ostensibly to strengthen Public Finances would impose austerity measures and tax increases impacting the working class the hardest.

Municipal workers across El Salvador held protest actions on October 7th to demand the delivery of overdue funds for Municipal projects and wages. There were at least 11 separate blockades of major highways. The impetus for the protests was the lack of payments from the Economic and Social Development funds for the last four months. About 260 Municipalities through out El SALVADOR are supposed to receive payments.

Bus drivers in Argentine's Tucuman Province began an indefinite strike from October 6th. In SAN MIGUEZ DE TUCUMAN, the provincial capital, hundreds of buses blocked the streets. The transportation workers union called the strike to demand the payment of wages from July, August and September. The Companies that employ the transportation workers claim that they cannot deliver the wages because they have not received subsidies from Provincial Government.

Anger is growing among health care workers across Europe with demonstrations and strike actions organised by NURSES AND DOCTORS in France and Spain on October 10th. The protests are driven by demands for desperately needed resources for Hospital workers to fight against pandemic and against the "HERD IMMUNITY" policy that underline the European states response to the VIRUS.

Greek Public Sector workers walked out of work on 15th October in a 24 hour strike, bringing public transport and ports to a halt. Members of the Public Hospital personnel workers union POEDIN and Teachers Union OLME were joined by the air traffic controllers. The strikers are demanding wage increase, improved pensions and improved safety measures to protect COVID-19. Other demands include recruitment of teachers to enable a maximum 15 pupils per class. Workers are also demanding no further privatisation of health, pension and other public services.

Workers at seven Amazon fulfilment centre in Germany began a two day strike on 13th October. The strike coincided with Prime day when Amazon generates a massive boost in sales and profits. The workers are seeking a pay rise and improved conditions. Amazon workers have taken various industrial actions since 2013.

UK Rail staff at the SERCO-RUN CALEDONIAN Sleeper Services began a Second 48 hour strike on 11th October. The service runs overnight from London to various destinations in Scotland. The Rail, Maritime and transport Union members are protesting failure to provide sufficient berths for on board staff to take rest breaks. They held a previous 48 Hour strike on 4th and 5th October.

Over 50000 Swiss Public Sector workers employed by the Geneva Canton held a half-a day strike on 15th October, to be followed by a full day strike on 29th October. The trade union members are opposing the CANTONS announcement last month to cut pay by 1% and adjust PENSION Contributions.

Workers at the RIO TINTO-OWNED Aluminium Straumsvik Smelter Plant in ICELAND voted for strike action. Workers are demanding pay rise in line with an agreement signed by the Icelandic Confederation of Enterprises last year. The strike began on 16th October will take the form of rolling one day strikes through out in different departments in the plant.

Workers across LEBANON took part in protests on 14th October blockading main roads in major population centres including Beirut, Saids, Tripoli. The workers are protesting against the dire Economic and Social conditions, in particular the plan by the Central Bank of Lebanon to end subsidies on various essential commodities including food, fuel, medicines and wheat. According to a recent world bank report, Lebanon's poverty rate is over 55% and workers with jobs have seen an 80% reductions in the value of their wages.

Workers at the state owned South African Post Office walked out of work on 14th October in protest over unpaid statutory medical contributions which could mean their Insurance cover is stopped. The Communication workers Union members said that SAPO also deducted PENSION contributions from their wages but did not remit to the Retirement fund. The workers also demanding 6.5% wage rise agreed in April 2020 by SAPO.

On 13th October, workers in KWARA STATE, NIGERIA embarked an indefinite strike to demand a minimum wage of N30,000. The State Government declared the action illegal by taking out an injunction at the National Industrial Court. The strike went ahead as planned in defiance of the Court Ruling.

Economic Tid Bits

■ J.SURESH, MYSORE

The World Bank has revised its estimate and expects India's economy to contract by 9.6% in 2020-21, from earlier 3.2%. India's GDP contracted 23.9% in the first quarter of this year and official estimates for the second quarter is yet to be released. The World Bank predicts that there will be a 5.4% growth in 2021-22. India's industrial output fell for the sixth month in a row in August even as consumer price inflation surged past the 7% mark, with food price spikes reaching 10.68% compared to 9.05% earlier. The index of industrial production (IIP) shrank 8% on a year-on-year basis. August's output does mark the lowest contraction since factory production began falling in March. Output had shrunk 18.7% in

March; followed by contractions of 57.3% in April and 33.4% in May. Between April and August industrial output has shrunk 25%.

According to National Sample Survey Organisation close to 44% of farm produce in India were sold to private traders. 32% were sold in mandis and 12% to government and procurement agencies. Only 32% of households cultivated paddy knew about the Minimum Support Price Programme and only 25% knew of procurement agencies. A majority of the farmers with a relatively smaller piece of land sold their produce to local private traders while a higher share of big farmers took their produce to Mandis. Among the households that were aware of the MSP programme but chose not to sell to procurement agencies, a greater share cited unavailability of infrastructure as the reason for not going to Mandis, while some said they received better prices than the MSP.

* According to World Bank report, Global extreme poverty is expected to rise for the first time in 20 years because of the disruption caused by Covid-19. The pandemic may push another 88 million to 115 million into extreme poverty of having to live on less than \$ 1.50 per day, resulting in total of 150 million such individuals. Some 9.1% to 9.4% of the world will be affected by extreme poverty in 2020, compared to 7.9% in the counterfactual scenario, where the pandemic had not raged across the world. Many of the newly poor individuals will be from countries that already have high poverty rates, while many in

middle income countries (MIC's) will slip below the poverty line as per the report. Some 82% of the total will be in MIC's. Sub-Saharan Africa, with 27-40 million new poor, and South Asia with 49-57 million new poor will be badly

hit as per Bank's projection. The pandemic and global recession may cause over 1.4% of the World's population to fall into extreme poverty.

* According to IMF, India's economy to contract by 10.3% this year. The Global output is projected to shrink 4.4% in 2020. the projection for India is a downgrade of 5.8% points from its June forecast. India is expected to rebound in the fiscal year beginning in April 2021 with 8.8% growth, an upgrade of 2.8 percentage points relative to the June update. Brazil is expected to contract by 5.8%, Russia 4.5%, South Africa by 8%. Chinese economy is expected to grow by 1.9%. The recovery of World's economy is to be at 5.25% in 2021. The US economy is expected to shrink 4.3% this year and grow by 3.1% next year. The Euro Zone is expected to shrink by 8.3% in the current year and expected to grow by 5.2% next fiscal. The IMF has projected close to 90 million people could fall below \$ 1.90/- day, extreme poverty threshold due to covid pandemic.

China's economic growth continued to gain momentum in third quarter in the current fiscal with the GDP expanding 4.9% from a year earlier in the July-September period, according to official data released by China. The pace of expansion was faster than the preceding quarter's 3.2% and underlined the rebound in the world's second largest economy at a time when other major economies are struggling to recover from contractions triggered by the covid-19 pandemic. The IMF has forecast China's economy will expand by 1.9% in 2020, making it the only major economy to register growth in a pandemic hit year. The recovery was driven by a 5.8% growth in industrial production and a revival of exports. A surge in investments in infrastructure projects, enabled by measures to boost liquidity had been sanctioned by the government, which had to grapple with millions of job losses at the start of the year as a result of covid pandemic. China's debt-to-GDP ratio rose dramatically from roughly 257 last September to roughly 275 in September 2020.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

Bumper year: LIC has booked Rs.15,000 crore profit from its equity investments in half of this fiscal and is heading for a **bumper year**. This amount is equivalent to 80% of the gains it made from the markets in the previous financial year, when it booked Rs.18,500 crore profits from equities.

Sterling performance: Despite the Covid crisis, in the just concluded half year 2020-21, LIC has garnered more than Rs.25,000 crore as first year premium income in Individual New Business performance as on 30 Sept 2020 as compared to Rs.24,867.70 crore as on 30 Sept.2019.

Dividend: LIC has allocated a dividend of Rs.2,697.74 crore to the government for financial year 2019-20. Last year it was of Rs.2,660.60 crore. During the year 2019-20, LIC generated a surplus of Rs.53,954.86 crore. For its policyholders, it has reserved a surplus of Rs.51,257.12 crores.

Systemically important: IRDAI has identified LIC, GIC Re and New India Assurance as systemically important insurers in the domestic market for 2020-21. A systemically important financial institution (SIFI) is a bank, insurance company, or other financial institution whose failure might trigger a financial crisis. They are colloquially referred to as "too big to fail". IRDAI has asked the three insurance companies to raise their corporate governance levels, identify all relevant risks, and promote a sound risk management culture.

Standard Term Plan: IRDAI has mandated all life insurance companies to provide a standard individual term life insurance policy from January 1, 2020. It will be called Saral Jeevan Bima with the insurer's name prefixed to the product name.

Health beats motor: For the first time in India's insurance sector, the health business has beaten the motor vertical to become the biggest non-life industry segment, boosted by a rise in standard Coronavirus (COVID-19) plans. On the other hand, a slump in vehicle sales has affected motor insurance. Till now, the motor insurance segment, driven primarily by the mandatory motor third-party insurance, has always been the largest business segment in the general insurance sector.

Telemedicine Costs: Telemedicine costs will now be covered under medical insurance in accordance with the IRDAI new guidelines. Telemedicine includes off-site medical consultations through telephone and video calls, online chats.

Colour Code: IRDAI has said in a draft, every health insurance product offered by general and health insurance companies will be colour coded. 'Green' will signify that the product

offered is a simple one, easy to understand and comprehend, 'Orange' colour will signify that the product offered is moderately complex and 'red' will signify that the product offered is complex and needs to be understood properly.

Porting Covid policies: IRDAI has changed norms to permit the renewal, migration and portability of Covid-19 specific standard health insurance policies — Corona Kavach, Corona Rakshak and Group Corona Kavach — to normal health policies. IRDAI has said insurers have the choice to allow renewal, migration and portability of the Corona policies, which currently can be bought for three and half months, six and half months and nine and half months.

PhonePe Insurance: PhonePe has announced the launch of Car and Bike Insurance products on its platform for owners of private cars and two-wheelers, in association with Bajaj Allianz General Insurance.

Pay Later: Max Life Insurance has introduced 'Buy Now – Pay at Approval' feature for the customer while purchasing online policies. It allows customers to apply for a policy with the proposal form and a payment instruction through a digital payment method, without the actual deduction of money until the proposal is evaluated by the insurer.

Cyber attacks: Flipkart has announced a partnership with Bajaj Allianz General Insurance Company to offer 'Digital Suraksha Group Insurance for customers in India. The insurance compensates for direct financial loss (up to the sum insured) due to unauthorised digital financial transactions as a result of identity theft arising out of cyber attacks, phishing/spoofing and SIM-jacking. The policy covers online transactions for debit cards, credit card, digital wallets, UPI/ Internet banking (All bank accounts, credit and debit cards and mobile wallets).

Ombudsman rules: Panel set up by the Department of Financial Services, Ministry of Finance has said the ombudsman rules are not sufficient to carry out the objectives of the IRDA Act, 1999 to protect the interest of policyholders. It also flagged conflict of interest in duty of ombudsman as protector of policyholders' interest, and the interest of the insurers. It recommended that the department should complete the review and amend the law within three months.

COM KKK NAIR IS NO MORE

Com KKK Nair, former Vice President of undivided South Zone Insurance Employees' Federation (SZIEF) breathed his last on 23.08.2020 at his residence at Taliparamba, Kannur District, Kerala. He was President of LIC Employees' Union, Kozhikode Division for a couple of terms. He was 80.

Com Nair joined the services of LIC of India at Dharwad Branch in the year 1962. A new Division at Dharwad was formed carving out of Udupi Division in 1971. This was a time when conspiracies were hatched to split the AIEA for political reasons. Com Nair joined comrades loyal to the AIEA to defeat the split in Dharwad Division. Dharwad today remains one of the strongest and formidable units of the AIEA.

He was a gifted orator and he participated in many debates in AIEA Conferences representing South Zone. He authored several books in Malayalam, especially, on history of North Malabar from where eminent personalities partook in freedom struggle and on other socio cultural subjects. He brought out a book on Basaveswara too basing on an in depth study made while

he was working in the State of Karnataka.

Com Nair is survived by wife, Smt. T.V Vimala and children, Dr Niranjana Prasad and Dr Manjula. The AIEA and Insurance Worker deeply mourn the death of Com KKK Nair and share the grief with his family and friends.



DONATIONS TO INSURANCE WORKER

Com. Vijay Kumar Sharma, HGA, BO11G Rewari, Delhi DO-3,	Rs.500
Com. Rewa Sawhey, HGA, BO-12M, Gurgaon, Delhi DO-3	500
Com. Yogesh Madan, HGA, BO-31B, Janak Puri, Delhi DO-3	500
Com. Kusum Shedha, HGA, IT Deptt, Delhi DO-3	500
Com. Raj kishore Prasad, HGA, BO-11Y, Najafgarh, Delhi DO-3	500
Com. Tapan Kumar Mukhopadhyay, Asst. Lake Town Base Unit,	1000
Com. Indira Sudhakar, HGA, DO Unit, Bangalore -1	5000
Com. Mohammed Adam K.T, Chennai DO-1	3000
Com. Sudhanshu singh, Patna DO	2000
Com. Ajayan, Kozhikode, General Insurance	20000
Com. Abhimanyu Das, HGA, Jaleswar Base Unit.	2000
Com. Atul Shankar Sarawate, pune	1001
Coms of J.D.I.E.A Dibrugarh Base	10000

DONATIONS TO AIEA

Com. Abhimanyu Das, HGA, jaleswar Base Unit	3000
Com. Nimai Charan Sarkar, HGA DO UNIT, Cuttack DO	3000
Com. B.V.Suryanarayana Rao , Vizag DO	5000
Com. K.V.Ramamurthy, Vizag DO	5000
Com. Nimi Charan Sarkar, Cuttack DO	3000

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
January	330	7532.55
February	328	7486.90
March	326	7441.24
April	329	7509.72
May	330	7532.55
June	332	7578.20
July	336	7669.50
August	338	7715.15
Base 1960=Base 2001 x 22.8259		

WE ARE GRATEFUL

Com. Dinesh Chandra Bhowmick, father of Com. Santanu Bhowmick, Asst. Secretary of KDLIEA(KOI- I), expired on 30th August, 2020 after suffering for a few days from brain infection. Com. Dinesh Da, as he was called while in service led CBO4 base committee both as its Secretary and President. He also served the organisation as one of its Working Committee members. He was an avid reader of Insurance Worker.

In memory of his father com Santanu Bhowmick has handed over a cheque Rs. 50000/- to Com Amitesh Sarkar, General Secretary, KDLIEA, as donation to Insurance Worker.

Insurance Worker while paying respectful homage to Com Dinesh Chandra Bhowmick, acknowledges the donation with gratitude.

*With
Best Complements
from*

**WESTERN REGION
GENERAL INSURANCE
EMPLOYEES'
ASSOCIATION**



With Best wishes

**GENERAL INSURANCE
EMPLOYEES' ASSOCIATION
(GIEA)
SOUTH ZONE**

