

# Insurance Worker



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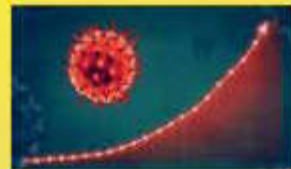
NEP – 2020 :  
New Endorsement  
to Privatisation



Faltering  
Literacy Rate



Court's drift and...



Lessons from  
the Pandemic



Rather than  
blaming Gods,  
FM is well advised to  
revisit the policies that  
have brought this  
economic disaster

DEMOCRATIC SPACE IS SHRINKING  
We must defend DEMOCRACY  
for our TU Rights,  
Civil Rights &  
Human Rights

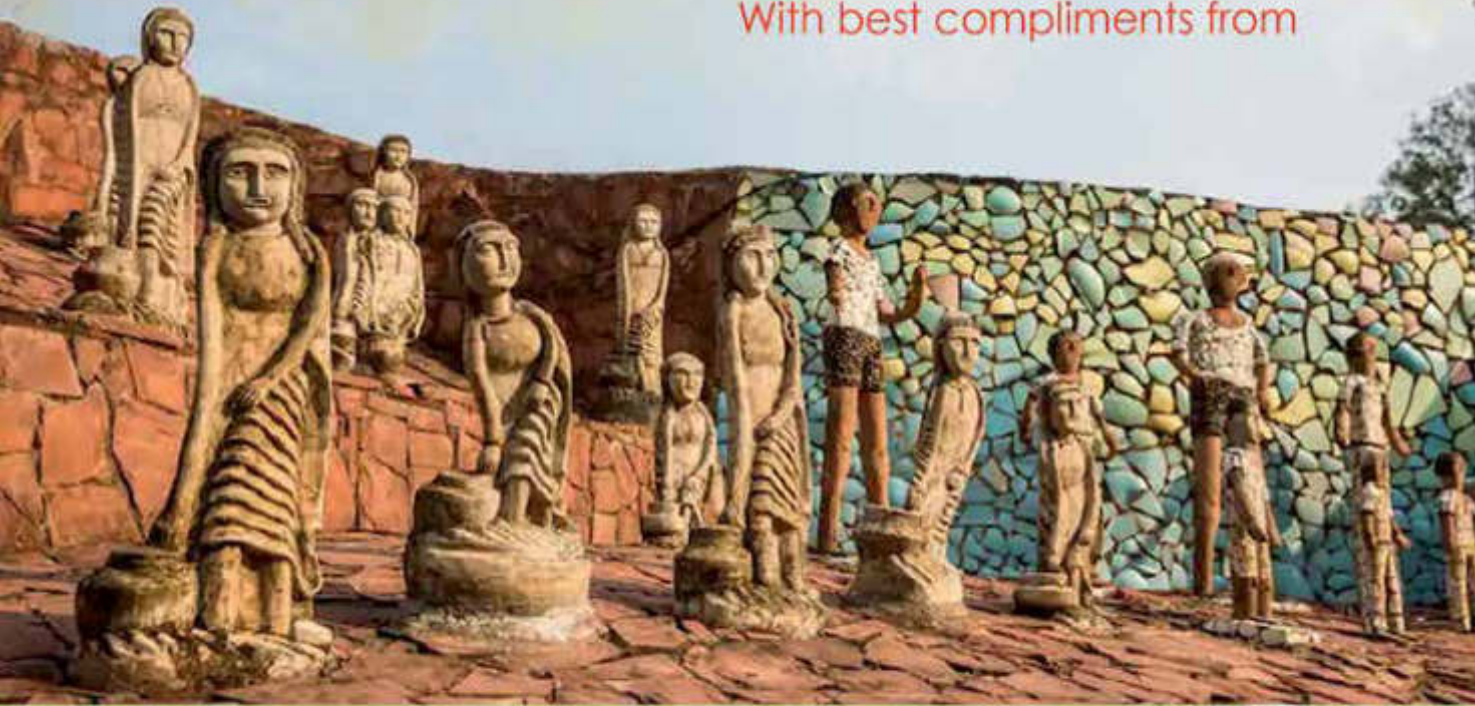


INTENSIFY  
STRUGGLE  
AGAINST LIC IPO





With best compliments from



**Northern Zone  
Insurance Employees Association**

**Divisional Committee, Chandigarh**

## ECONOMY FALLS STEEPLY

The near 24% shrinkage of Indian economy in the first quarter of the current financial year did not come as a surprise. Even this sharp fall may not reflect the true picture as the NSSO data does not fully capture the informal sector which accounts for 45 percent of the output and employs nearly 93 percent of the workforce. Therefore the estimates made by some prominent economists suggest that economy would have fallen by more than 35 percent. This has been the worst performance of the economy post independence. According to the OECD, it is the largest fall among 13 large economies of the world.

The economic distress is seen in every sector. Services which contribute close to 60 percent of the GDP registered a massive fall with construction and tourism bearing the brunt. Private consumption which accounts for nearly 60 percent of the economy has registered a steep fall of 27 percent. The indirect tax collection has declined by 36.2 percent. Both the exports and imports continue to show de-growth. The only saving grace is agriculture which registered a growth of over 3 percent. There is no doubt that economy is in the grip of a long time recession. Various rating agencies are projecting that the economy would shrink ranging from 11 to 14 percent in the current financial year.

The impact of this crisis has devastated the life and living of the workers and marginalised sections of the society. The crisis has wiped out millions of jobs. The Centre for Monitoring Indian Economy has estimated that more than 12 crore workers have lost jobs between April and August. The job losses are not limited to informal sector as even organised sector has seen steep fall in employment. The CMIE estimates suggest that during this period 21 million salaried jobs have been lost. These massive job losses have resulted in loss and fall in incomes of large sections of populations while creating conditions for rise of hunger and malnutrition.

It is not correct to blame the Covid 19 alone for the economic mess. It is a well recognised fact that Indian economy was in the grip of a deep crisis even before the pandemic due to misplaced priorities and wrong policies. The demonetisation wrecked the economy and inflicted serious injuries more specifically to the informal sector. This along with the ill-planned GST regime had devastated the economy much before the virus attack. The Covid 19 and the strictest nationwide lockdown with just four hours notice further aggravated the situation ruining the economy and destroying the lives of millions of workers and the marginalised sections of the Indian society.

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In such a situation the only path for the recovery of the economy was to create demand. As against expectations of a relief package to boost demand by direct transfer of cash to all the households below a certain level of income, the Government announced a fiscal stimulus of Rs.20 lakh crore. The Prime Minister claimed that this stimulus package accounting for over 10% of the GDP is the largest relief package in the world. The reality was something different. This package aimed at increasing liquidity through loans while clearly shying away from increasing government spending. Various estimates peg the government spending through this package to just around 1% of the GDP. Expectedly, the attempts to revive the economy by increasing liquidity have clearly failed. These liquidity measures have not resulted in any significant increase in either bank credit or the economy has seen any new investments. Rather there is a fear that the economic crisis will lead to further increase in the non-performing assets. The RBI in a report released in July has warned that the NPAs will rise by about 4% from March 2020 to March 2021 which may result in nearly a write-off of Rs.4 lakh crore of bank loans. This will further stress the banking institutions and deepen the crisis.

This grave situation demands the government to accept that the country is facing an economic disaster and take certain bold measures to revive the economy. Unfortunately the government continues to be in a denial mode. The Chief Economic Advisor has strangely seen green shoots where none exists and has claimed that economy will take a V shape recovery. The Finance Minister has refused to accept the responsibility of the economic and health crisis by blaming the Gods. Rather than blaming Gods, the Finance Minister is well advised to revisit the policies that have brought this economic disaster. The government must listen to the suggestions that in a crisis like this, it need not stick to fiscal fundamentalism. It must expand spending to create demand in the economy. The demand can be created by raising the purchasing power through direct cash transfer, creating jobs through infrastructure projects, increasing the wages and number of days of work under MGNREGS and come out with a scheme to tackle the urban unemployment. The public mobilisation and agitations must force the government to take these measures immediately to give some relief to the most vulnerable sections and create demand in the economy.

Faced with such unprecedented crisis, the government should have paused and revisited the policies that have devastated the economy.

But the government in the guise of atmanirbharta is bent upon destroying institutions that helped self reliance and national development. If the government had believed that this crisis and the restrictions due to pandemic will make the working class resistance difficult, it is sadly mistaken. Resistance by the working class is developing across the country and in across sectors of the economy. The workers have made it clear that they will fight the policies of dismantling the public sector and heaping miseries on the workers. The

चालू वित्त वर्ष की पहली तिमाही में भारतीय अर्थव्यवस्था का लगभग 24 प्रतिशत सिकुड़ना कोई आश्चर्य के रूप में सामने नहीं आया। इसके अलावा इतनी तेज गिरावट वाले ये आंकड़े भी सही तस्वीर प्रस्तुत नहीं कर पा रहे हैं क्योंकि एनएसएसओ के इन आंकड़ों के निर्माण में अनौपचारिक क्षेत्र के पूरे आंकड़ों को शामिल नहीं किया जाता है, जो कि आउटपुट का 45 प्रतिशत है और लगभग 93 प्रतिशत कार्यबल को रोजगार देता है। इसलिए कुछ प्रमुख अर्थशास्त्रियों द्वारा किए गए अनुमानों से पता चलता है कि अर्थव्यवस्था में 35 प्रतिशत से अधिक की गिरावट आई होगी। स्वतंत्रता के बाद यह अर्थव्यवस्था का सबसे खराब प्रदर्शन रहा है। ओईसीडी के अनुसार, यह दुनिया की 13 बड़ी अर्थव्यवस्थाओं में सबसे बड़ी गिरावट है।

आर्थिक संकट हर क्षेत्र में देखा जा रहा है। जीडीपी में 60 प्रतिशत के करीब योगदान देने वाले सेवा क्षेत्र ने भारी गिरावट दर्ज की है तथा निर्माण और पर्यटन उद्योग सर्वाधिक मार झेल रहा है। निजी खपत जो अर्थव्यवस्था के लगभग 60 प्रतिशत के लिए जिम्मेदार है, ने 27 प्रतिशत की गिरावट दर्ज की है। अप्रत्यक्ष कर संग्रह में 36.2 प्रतिशत की गिरावट आई है। निर्यात और आयात दोनों ही लगातार नकारात्मक वृद्धि दर्शा रहे हैं। कृषि क्षेत्र की सकारात्मकता ही एकमात्र बचाने वाला क्षेत्र है जिसने 3 प्रतिशत से अधिक की वृद्धि दर्ज की है। इसमें कोई संदेह नहीं है कि अर्थव्यवस्था लंबे समय की मंदी की चपेट में है। विभिन्न रेटिंग एजेंसियां अनुमान लगा रही हैं कि अर्थव्यवस्था चालू वित्त वर्ष में 11 से 14 प्रतिशत तक सिकुड़ जाएगी।

इस संकट के प्रभाव ने श्रमिकों और समाज के हाशिए पर रहने वाले लोगों के जीवन और आजीविका को तबाह कर दिया है। संकट ने लाखों नौकरियों का सफाया कर दिया है। सेंटर फॉर मॉनिटरिंग इंडियन इकोनॉमी ने अनुमान लगाया है कि अप्रैल से अगस्त के बीच 12 करोड़ से ज्यादा मजदूरों की नौकरियां चली गई हैं। नौकरी का नुकसान अनौपचारिक क्षेत्र तक ही सीमित नहीं है, यहां तक कि संगठित क्षेत्र ने भी रोजगार में तेज गिरावट देखी है। सीएमआईई का अनुमान है कि इस अवधि के दौरान 2.1 करोड़ वेतनभोगी नौकरियों को खो दिया गया है। इस बड़े पैमाने पर नौकरी के नुकसान के परिणामस्वरूप आबादी के बड़े हिस्से की आय में नुकसान और गिरावट हुई है जिसके कारण भूख और कुपोषण के



farmers across the country have been agitating against the laws being introduced in the farming sector to the detriment of their interests. The refusal to honour the constitutional obligation to States on the issue of GST is further sharpening the centre-state relations undermining federalism.

Despite the unprecedented economic crisis, the LIC is performing well. The Government instead of utilising the strength of this fine institution in the present difficult situation is moving forward in the direction of listing of LIC in the stock market.

It is reported that a Note has been presented to the Cabinet to sell 25 percent of LIC equity in one or more tranches. The Government is also aiming to bring the necessary legislative changes in the current session of the parliament. The insurance employees, therefore, have to step up their resistance and along with other sections of the working people must challenge the entire gamut of the economic direction of the government. There is no time to relax and lower our guard. This is the time for action.

## तेजी से गिरती अर्थव्यवस्था

बढ़ने की स्थिति पैदा हो रही है।

आर्थिक गड़बड़ी के लिए अकेले कोविड 19 को दोषी ठहराना सही नहीं है। यह एक अच्छी तरह से मान्यता प्राप्त तथ्य है कि गलत प्राथमिकताओं और गलत नीतियों के कारण महामारी से पहले ही भारतीय अर्थव्यवस्था गहरे संकट की चपेट में थी। विमुद्रीकरणने अर्थव्यवस्था को बर्बाद कर दिया और विशेष रूपसे अनौपचारिक क्षेत्रमें गंभीर चोटें पहुंचाईं। इसने खराब तरीके से लागू कि गई जीएसटी व्यवस्था के साथ मिलकर वायरस के हमले से बहुत पहले ही अर्थव्यवस्था को तबाह कर दिया था। इस कोविड 19 के चलते और केवल चार घंटेके नोटिस के साथ सख्त राष्ट्रव्यापी तालाबंदी ने स्थितिको और भी अधिक बिगाड़ दिया जिसने अर्थव्यवस्था को बर्बाद कर लाखों श्रमिकों और भारतीय समाज के हाशिए पर पड़े वर्गों के जीवनको नष्ट कर दिया।

ऐसी स्थितिमें अर्थव्यवस्था को उबारने का एकमात्र रास्ता मांग पैदा करना था। आय के एक निश्चित स्तर से नीचे के सभी घरोंमें नकदी के सीधे हस्तांतरण द्वारा मांगको बढ़ावा देने के लिए एक राहत पैकेज की अपेक्षाओंके विपरीत, सरकारने 20 लाख करोड़ के वित्तीय प्रोत्साहन की घोषणा की। प्रधानमंत्री ने दावा किया कि यह प्रोत्साहन पैकेज जो कि जीडीपी के 10 प्रतिशत से भी अधिक के बराबर होता है, दुनिया का सबसे बड़ा राहत पैकेज है। वास्तविकता कुछ अलग थी। इस पैकेज का उद्देश्य ऋणोंके माध्यम से तरलता का बढ़ाना है, जबकि सरकार को अपने खर्चों को बढ़ाने से स्पष्ट रूपसे दूर रखना है। विभिन्न अनुमान यह बताते हैं कि इस पैकेज के माध्यम से सरकार का खर्च जीडीपी का मात्र एक प्रतिशत तक होगा। जैसी कि उम्मीद थी कि तरलता बढ़ाकर अर्थव्यवस्था को पुनर्जीवित करने के ये प्रयास स्पष्टरूपसे विफल रहे हैं। इन तरलता उपायोंके परिणाम स्वरूप न तो बैंकक्रेडिटमें ही कोई उल्लेखनीय वृद्धि हुई और नही अर्थव्यवस्था में कोई नया निवेश देखा गया है। बल्कि एक डर पैदा होता है कि आर्थिकसंकट से गैर-निष्पादित परिसंपत्तियों में और वृद्धि होगी। जुलाईमें जारी एक रिपोर्ट में आरबीआई ने चेतावनी दी है कि मार्च 2020 से मार्च 2021 तक एनपीए में लगभग 4 प्रतिशत की वृद्धि होगी जिसके परिणामस्वरूप बैंक ऋणोंका लगभग 4 लाख करोड़

रूपसे बढ़ेखाते में डाला जा सकता है। इससे बैंकिंग संस्थानों पर दबाव बढ़ेगा और संकट गहराएगा।

यह गंभीर स्थिति सरकार से यह स्वीकार करने की मांग करती है कि देश एक आर्थिक आपदा का सामना कर रहा है और अर्थव्यवस्था को पुनर्जीवित करने के लिए कुछ साहसिक कदम उठाये जानेकी जरूरत है। दुर्भाग्यवश सरकार लगातार इससे इनकार करती रही है। मुख्यआर्थिक सलाहकारको तो सबकुछ हरा-हरा दिखाई दे रहा है, जहां कुछ भी खराब नहीं है और दावा यह किया जा रहा है कि अर्थव्यवस्था वी आकार में प्रगति कर वापस सही हो जाएगी। वित्तमंत्रीने भगवान पर दोष मढ़ते हुए आर्थिक और स्वास्थ्य संकट की जिम्मेदारी लेनेसे इनकार कर दिया है। भगवान को दोष देने के बजाय वित्तमंत्री से उन नीतियों पर फिरसे विचार करने की सलाह दी जाती है जिसकी बजह से यह आर्थिक आपदा को पैदा किया गया। सरकारको उन सुझावों को सुनना चाहिए जिसमें इस तरह के संकट के समयमें उन्हें राजकोषीय कट्टरवादसे नहीं चिपके रहने की जरूरत की सलाह दी गई है। उन्हें अर्थव्यवस्थामें मांग बनानेके लिए खर्चको बढ़ाना चाहिए। सीधे नकद हस्तांतरण के माध्यम से ऋणशक्ति बढ़ाने, बुनियादी ढांचापरियोजनाओंके माध्यमसे रोजगार पैदा करने, मजदूरी बढ़ाने और मनरेगा के तहत दिनोंकीसंख्या बढ़ाने और शहरी बेरोजगारी से निपटनेके लिए एक योजनाके साथ सामने आकर मांग बढ़ाई जा सकती है। जन लामबंदी और आंदोलनों द्वारा सरकार को सबसे कमजोर वर्गोंको कुछ राहत देने और अर्थव्यवस्थामें मांग पैदा करने के लिए इन उपायों को तुरंत लागू करने के लिए मजबूर करना चाहिए।

इस तरहके अभूतपूर्व संकटका सामना करते हुए सरकारको उन नीतियोंको रोकना चाहिए और उन नीतियों पर फिरसे विचार करना चाहिए जिसने अर्थव्यवस्थाको तबाह कर दिया है। लेकिन आत्मनिर्भरता की आड़में सरकार आत्मनिर्भरता और राष्ट्रीय विकास में मदद करनेवाली संस्थाओं को नष्ट करने पर तुली हुई है। यदि सरकार ऐसा मानती है कि इस संकट और महामारी के कारण लगाए गए प्रतिबंधों से मजदूर वर्ग का प्रतिरोध कठिन हो जाएगा, तो अफसोस ! वे गलती पर हैं। मजदूर वर्गका प्रतिरोध पूरे देशमें और अर्थव्यवस्था

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## AND DEMOCRATIC SPACE SHRINKS

India today is facing multiple crises. But the most important and fundamental is the crisis of democracy. In the past few years, the democratic space has alarmingly shrunk. This undermining of democracy is a serious challenge to the Republic itself.

Democracy is not just about holding of free and fair elections periodically, though it is a matter of another debate as to how free and fair elections are in India. It is true that holding of elections is an essential element of democracy. But democracy is much more than that. It is about the separation of powers among different organs of the State. It is about civil liberties, rule of law, freedom of expression and dissent, pluralism, recognising the rights and protection of minorities. There is no doubt that in India today, these essential elements of democracy are under tremendous stress and strain.

The independence of judiciary, law and order machinery and other institutions set up under the constitutional scheme today stand seriously compromised. This raises the real possibility of India becoming an autocratic state from democracy. Therefore, it is not surprising that India's standing on Global Democracy Index compiled by The Economist Intelligence Unit has registered a sharp fall. While India ranked 41 in 2018, it fell ten places to stand 51 in 2019.

The freedom of expression and right to dissent are the basic features of our Constitution. But today these rights stand heavily curtailed. Democratic dissent has become treason. The Prime Minister is elevated to the status of a nation and any criticism of the Prime Minister and his government policies are considered anti-national. The law and order machinery controlled by the government comes down heavily on those who disagree with the government policy and speak for the marginalised and weaker sections. Take the case of Bhima Koregaon. In this case respected human rights activists are arrested under draconian provisions of NSA and UAPA on charges of waging war against the State and conspiring to kill the Prime Minister. No details are shared with the citizens about an issue as serious as conspiracy to kill the Prime Minister. The government makes no effort for speedy trial as the aim is to keep these activists as long as possible in jail so as to break their will and spirit. Interestingly the Police have not taken any action against those who really instigated violence in

Bhima Koregaon, for they happen to be close to the party ruling at the Centre. The observations on Dr Kafeel Khan's detention under NSA by Allahabad High Court are revealing and are damning indictment of the UP government and a telling commentary on the state of affairs in India.

The manner in which the Delhi Police is conducting investigations into the February communal riots is a matter of great alarm. The entire energy of the Police is directed against the activists who were opposing the CAA and NRC rather than investigating riots and bringing the guilty to justice. The Delhi Police has been arresting members of the minorities, social activists and civil rights activists who were campaigning against the CAA and NRC. These activists were right in taking up a stand that citizenship cannot be determined on the basis of religion and therefore the decision of the government was against the constitution. It is obnoxious that the Delhi Police has filed several charge sheets including one containing 17000 page against these activists alleging they conspired against the

**भारत आज कई संकटों का सामना कर रहा है। लेकिन सबसे महत्वपूर्ण और मुख्य है लोकतंत्र पर छाया संकट। पिछले कुछ वर्षों में, लोकतांत्रिक गुंजाइश चिंताजनक रूपसे सिकुड़ गई है। लोकतंत्र में लोगों के विश्वासको हो रही यह क्षति स्वयं गणतंत्र के लिए एक गंभीर चुनौती है।**

लोकतंत्रका मतलब केवल समय-समय पर स्वतंत्र और निष्पक्ष चुनाव कराना नहीं है, हालांकि यह एक अन्य बहसका विषय है कि भारतमें स्वतंत्र और निष्पक्ष चुनाव कैसे होते हैं। यह सही है कि चुनाव कराना लोकतंत्रका एक अनिवार्य तत्व है। लेकिन लोकतंत्र इससे कहीं ज्यादा है। यह राज्यके विभिन्न अंगोंके बीच शक्तियों के पृथक्करण के बारेमें है। यह नागरिक स्वतंत्रता, कानूनका शासन, अभिव्यक्ति की स्वतंत्रता और असंतोष, बहुलवाद, अल्पसंख्यकोंके अधिकारों और संरक्षणको मान्यता देने के बारे में है। इसमें कोई संदेह नहीं है कि भारतमें आज लोकतंत्रके ये आवश्यक तत्व काफी तनाव और दबाव में हैं।

संवैधानिक योजना के तहत गठित न्यायपालिका, कानून व्यवस्था और अन्य संस्थानों की स्वतंत्रता आज गंभीर रूपसे संकटमें है। इससे भारतके लोकतंत्रको एक निरंकुश राज्यमें बदलने की वास्तविक संभावना बढ़ जाती है। इसलिए यह आश्चर्यकी बात नहीं है कि द इकोनॉमिस्ट इंटेलिजेंस यूनिट द्वारा संकलित ग्लोबल डेमोक्रेसी इंडेक्स पर भारत की स्थिति में एक तेज गिरावट दर्ज की गई है। जहां 2018 में भारत 41 वें स्थानपर था वहीं 2019 में दस स्थान गिरकर 51 वें

state by inciting riots and for bringing down image of the country in comity of nations. Horrifyingly the Police allege eminent personalities like Sitaram Yechury, Yogendra Yadav, Prof Jayati Ghosh, Prof Apoorvananda and Rahul Roy of instigating riots. This is a clear attempt to instil fear and warn the people that any opposition to the government policy will be dealt with an iron hand. Interestingly the police has not deemed fit even to question Anurag Thakur, Union Minister of State for Finance and BJP leaders Kapil Mishra and Parvesh Verma whose incendiary videos were seen by the entire nation.

It is naïve to believe that police is acting independently. They are clearly acting under the directions and guidance of their political masters. It is a matter of some satisfaction that eminent retired police officers, civil servants and civil society has questioned and deplored the manner in which the Delhi police are conducting the investigations. But it must be understood that there is a pattern behind these developments. This can be seen from an ongoing case involving Sudarshan TV which alleges that Muslims are infiltrating the civil services. Here, the Solicitor General Tushar Mehta becomes champion of

press freedom to inform Supreme Court that "freedom of the journalists is supreme" while just a few days earlier he had attacked the journalists for reporting the deaths and sufferings of the migrant workers. In that case he stated in the Supreme Court that these reporters are "vultures and prophets of doom who always spread negativity, negativity and negativity". The Solicitor General presents views of the government in the court. Is any more proof required about intolerance to criticism and double standards of the present regime?

We are truly living in difficult times. The government is trying to gag employees too by saying that they have no right to criticise its policies and if anybody dares so, will attract severe punishment. This makes the functioning of trade unions difficult. Democracy is the foundation on which other rights including labour rights are built. Therefore, it is imperative that we must defend democracy and work for the expansion of democratic rights. The trade unions, civil rights and human rights groups must come together in this endeavour. This is the service they must do for the Republic.

## सिकुड़ता लोकतंत्र

स्थानपर आगया है।

अभिव्यक्ति की स्वतंत्रता और असंतोषका अधिकार हमारे संविधान की मूल विशेषताएं हैं। लेकिन आज ये अधिकार बहुत हद तक कम हो गए हैं। लोकतांत्रिक असंतोष देशद्रोह बन गया है। प्रधानमंत्री को एक राष्ट्र का दर्जा दिया जाता है और प्रधानमंत्री और उनकी सरकार की नीतियों की किसी भी तरहकी आलोचना को राष्ट्र-विरोधी माना जाता है। सरकार द्वारा नियंत्रित कानून एवं व्यवस्था उन लोगों पर भारी प्रहार करती है जो सरकार की नीतिसे असहमत हैं और हाशिए पर पड़े लोगों और कमजोर वर्गों के लिए बोलते हैं।

भीमा कोरेगांव का ही मामला लें। इस मामले में मानवाधिकार कार्यकर्ताओं को राज्यके खिलाफ युद्ध छेड़ने और प्रधानमंत्री को मारने की साजिश रचनेके आरोपमें एनएसए और यूएपीए के कठोर प्रावधानों के तहत गिरफ्तार किया जाता है। एक ऐसे मुद्देके बारेमें भी नागरिकोंके साथ कोई विवरण साझा नहीं किया जाता है जिसमें प्रधानमंत्री की हत्याकी साजिश जैसी गंभीर बातें हैं। सरकार तेजीसे सुनवाई के लिए कोई प्रयास नहीं करती है क्योंकि इसका उद्देश्य इन कार्यकर्ताओं को जेलमें टासांभव लंबे समय तक रखना है ताकि उनकी इच्छाशक्ति और विचारधाराको तोड़ा जा सके। दिलचस्प बात यह है कि पुलिसने भीमा कोरेगांव में हिंसा के लिए उकसानेवालों के खिलाफ कोई कार्रवाई नहीं की है क्योंकि उनके केंद्रमें शासनवाली पार्टी के

साथ नजदीकी रिश्ते हैं। इलाहाबाद उच्च न्यायालय द्वारा एनएसए के तहत डॉ. कफिल खान की कैदपर की गई टिप्पणी आंख खोलनेवाला खुलासा कर रही है कि उत्तरप्रदेश सरकार द्वारा दोषपूर्ण तरीके से अभियोग लगाए गये थे।

जिस तरहसे दिल्ली पुलिस फरवरी के सांप्रदायिक दंगों की जांच कर रही है वह बहुत ही चिंता का विषय है। पुलिस की पूरी ऊर्जा उन कार्यकर्ताओं के खिलाफ है जो सीएए और एनआरसी का विरोध कर रहे थे, न कि दंगों की जांच करने और दोषियों को न्याय दिलाने के लिए। दिल्ली पुलिस उन अल्पसंख्यकों, सामाजिक कार्यकर्ताओं और नागरिक अधिकारोंके कार्यकर्ताओं को गिरफ्तार कर रही है जो सीएए और एनआरसी के खिलाफ अभियान चला रहे थे। इन कार्यकर्ताओं का इस राय पर पहुंचना सही था कि नागरिकता का निर्धारण धर्मके आधारपर नहीं किया जा सकता है और इसलिए सरकारका निर्णय संविधान के विरुद्ध था। यह धुणित है कि दिल्ली पुलिस ने इन कार्यकर्ताओं के खिलाफ 17000 पेज की चार्जशीट दायर की है, जिसमें आरोप लगाया गया है कि उन्होंने दंगोंको भड़काकर और अंतरराष्ट्रीय स्तरपर देशकी छविको खराब करने के लिए राज्यके खिलाफ साजिश रची। भयावह रूपसे पुलिस ने सीताराम येचुरी, योगेंद्र यादव, प्रोफेसर जयति घोष, प्रोफेसर अपूर्वानंद और राहुल राय जैसे प्रतिष्ठित व्यक्तियों पर दंगे भड़काने का आरोप लगाया। यह डर

पैदा करने और लोगोंको आगाह करने का एक स्पष्ट प्रयास है कि सरकार की नीतिके किसीभी विरोधको निर्ममता केसाथ निपटा जाएगा। दिलचस्प बात यह है कि केंद्रीय वित्त राज्यमंत्री अनुराग ठाकुर, भाजपा नेता कपिल मिश्रा और परवेश वर्मा, जिनकेउकसानेवाले वीडियो को पूरे देशने देखा था, उनसे पूछताछ तक करना भी पुलिस ने उचित नहीं समझा।

कोईभोला-भाला व्यक्ति ही ऐसा मानेगा कि पुलिस स्वतंत्र रूपसे काम कर रहीहै। वे स्पष्ट रूपसेअपने राजनीतिक आकाओं के निर्देशों और मार्गदर्शनके तहत कार्य कर रहे हैं। यह कुछ संतोष की बात है कि प्रख्यात सेवानिवृत्त पुलिस अधिकारियों, सिविल सेवकों और सिविल सोसाइटी ने दिल्ली पुलिस की जांचको अंजाम देनेके तरीके पर सवाल उठाए हैं और उसकी निंदाकीहै। लेकिन यह समझना चाहिए कि इन घटनाओंके पीछे एक निश्चित तरीका है। सुदर्शन टीवीसे जुड़े एक चालू मामले में, जिसमें आरोप लगाया गया है कि मुस्लिम नागरिक सेवाओंमें घुसपैठ कर रहेहैं, सॉलिसिटर जनरल तुषार मेहता ने प्रेस की स्वतंत्रता के उद्धारकर्ता के रूपमें कार्य करते हुए सुप्रीम कोर्ट को सूचित किया कि 'पत्रकारों की स्वतंत्रता सर्वोच्चहै', जब कि कुछ दिन पहले ही उन्होंने प्रवासी श्रमिकों की मृत्यु और पीड़ा की रिपोर्टिंग के लिए पत्रकारों पर

हमला किया था। उस मामले में उन्होंने सुप्रीम कोर्ट में कहा कि ये 'पत्रकार प्रोफेट ऑफ ड्रम (नकारात्मक सोच रखनेवाले) और गिद्ध हैं जो हमेशा नकारात्मकता, नकारात्मकता और नकारात्मकता फैलातेहैं'। क्या वर्तमान शासन के दोहरे मानकों तथा आलोचना के प्रति उनकी असहिष्णुता को साबित करने के लिए किसी और प्रमाण की आवश्यकता है?

हम वास्तव में मुश्किल समय में जी रहे हैं। सरकार कर्मचारियों को यह कहकर चुप कराने की कोशिश कर रही है कि उन्हें इसकी नीतियोंकी आलोचना करने का कोई अधिकार नहीं है और यदि कोई ऐसा करने की हिम्मत करता है, तो उसे कड़ी सजा मिलेगी। इससे ट्रेड यूनियनों का काम काज मुश्किल हो जाता है। लोकतंत्र वह नींव है जिसपर श्रम अधिकारों सहित अन्य अधिकारों का निर्माण किया जाताहै। इसलिए यहजरूरी है कि हमें लोकतंत्र की रक्षा करनी चाहिए और लोकतांत्रिक अधिकारोंके विस्तार केलिए काम करना चाहिए। ट्रेडयूनियनों, नागरिक अधिकारों और मानवाधिकार समूहोंको इस प्रयास में एक साथ आना होगा। यही वो सेवा है जो उन्हें इस गणतंत्र के लिए करनी चाहिए।

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## PRANAB MUKHERJEE

Pranab Mukherjee, Former President of India died on 31<sup>st</sup> August 2020 at the age of 84. He was hospitalised to remove a clot in the brain and was found Covid positive too. In a long political career, Shri Pranab Mukherjee served the country in various capacities. He served as the Union Finance, Foreign and Defence Minister. He was the President of India from 2007 to 2012.

Insurance Worker offers heartfelt condolences and shares the grief with the family of Pranab Mukherjee.



## SWAMI AGNIVESH

Swami Agnivesh, a renowned social activist passed away on 11<sup>th</sup> September 2020 at Delhi.



He was suffering from liver disease for a long time. He was 81. Swami Agnivesh was a staunch believer in communal harmony and was in the forefront of many struggles defending secularism and democracy. He made enormous contribution in the struggle on issues relating to the downtrodden and marginalised sections. He is known for his fight against bonded labour. He was a staunch critic of the Hindutva forces for which he had to undergo enormous harassment including physical attacks. Insurance Worker condoles the death of Swami Agnivesh and sends its heartfelt condolences to the bereaved family and all those people who fought along with him for the cause of the poor and the marginalised.



## DISCUSSIONS WITH THE EXECUTIVE DIRECTOR (P)

The leadership of Federation of LIC Class I Officers' Associations, National Federation of Insurance Field Workers of India and All India Insurance Employees' Association had a discussion with Smt. Pratibha Kher ED (Personnel), Sri R.K. Dubey, Chief Personnel and other officials of Personnel Department through video conferencing on 02.09.2020 to discuss the common issues relating to the insurance industry, issues of the LIC employees and officers. The meeting discussed the following issues.

**IPO OF LIC:** The leaders expressed their concern on the move of the Government to come out with IPO of LIC. The Joint Front pointed out that Listing of LIC in the stock market was the first step towards privatisation of this successful financial institution. It was pointed out that employees and officers are important stake holders of LIC and they had a right to know the developments related to the listing of LIC. It was pointed out that disinvestment of LIC was against the interest of the Nation, Policy holders, Employees and Agents. In this background we suggested that the Chairman and Managing Director must convene the meeting of the unions to inform the developments to clear the mist on the issue. The ED (Personnel) assured to convey our concern to the Chairman and Managing Director.

**WAGE REVISION;** We expressed our deep concern on the delay in resuming wage revision negotiations even after three years. It was reiterated that wage revision in LIC should be based on the performance and paying capacity of LIC without any extraneous considerations. The Joint Front was categorical in its assertion that LIC employees deserved a good wage revision based on the spectacular performance of LIC even in very difficult times including during the time of the pandemic. It was informed that the Management is continuously in touch with the Government and they would try to impress upon the government our understanding on the issue.

**IMPROVEMENT IN FAMILY PENSION:** The leaders expressed their dissatisfaction on the inordinate delay on the part of the government to accord approval to LIC Board's recommendations for enhancement of family pension and some other improvements. The issues of One final option for Pension to RPT employees, Pension option to those who joined LIC at a later stage at age higher than 35 years (some left out Ex-servicemen employees

and Actuaries) were also pointed out. The officials explained that these issues are being pursued with the government in all seriousness and would be pursued still further.

**TREATMENT OF ABSENCE DURING LOCK DOWN:** We have urged the Management to take an empathetic view on the sanctioning of leave during lock down period, in the light of the proactive and sympathetic treatment of the issue by DOPT and other public sector undertakings. The delegation was assured that the matter will be examined with all seriousness. Difficulties of Covid duty for the Employees in Bangalore City was brought to the notice of the management once again.

**REDUCTION OF HOUSING LOAN INTEREST:** The leadership of the Joint Front was critical of the fact that no interest rate relief was being provided on Housing Loan interest despite the declining interest rate regime everywhere. Acknowledging that there had been unintentional delay on the issue because of the Covid-19 induced lockdown, the ED (P) assured to give a solution to the problem. The Joint Front was informed that the matter has been taken up with HFL at the highest level and the management would resolve the issue at the earliest.

**IMPROVEMENT IN MEDICLAIM:** The leadership of the Joint Front broached the issue of denial of settlement of Cashless Mediclaim of Covid affected employees by some of the Network hospitals. The inadequate reimbursement of mediclaim and exclusion of PPE kit related expenses related to Covid treatment were brought to the knowledge of the personal Department. It was assured that the matter will be taken up with New India Assurance on an expeditious basis.

The meeting of the Joint Front also discussed issues relating to delay in notification of categorisation of vigilance cases, stagnation in some cadres in Class I and II, restoration of increment postponed due to participation in the One Day Strike of 8<sup>th</sup> January 2020, Absorption of temporary employees recruited through Employment Exchanges by framing a suitable scheme for them as per the judgment of the Hon'ble Supreme Court of India, CGIT Issue, movement of panels for recruitment to the ongoing round of Assistants recruitment, inordinate delay in providing proper NPS statements to

the employees, Ex-gratia in lieu of Bonus to the eligible employees, fixation of pay of ex-servicemen, Group Insurance for PDO's of Class II, Continuation of Group Insurance for employees who took VR etc. The Joint Front also demanded Furniture Allowance for Class II and III employees. These issues will be pursued in future for their eventual resolution.

The leadership of the three major front

partners expressed their concern on the lack of dialogue and interaction at regular intervals on important issues and emphasized that continuous dialogue with representatives of the employees will only strengthen the Organization. The E.D (P) assured that they are always open to such dialogue and all the concerns will be brought to the knowledge of the competent authority.



## TRADE UNIONS DECIDE TO INTENSIFY AGITATION

The joint platform of the Central Trade Unions and independent Federations and Associations in a meeting held on 31st August resolved to intensify their united agitations to newer heights against the aggressive moves of the government to suppress and alter labour rights legislations through executive orders/ Ordinances, aggressive and destructive disinvestment/privatisation of Central and state public sector enterprises including vital financial sector, railways, defence, steel, petroleum, electricity etc., continuing job losses, wage cuts, forced premature retirements being imposed on Govt. Employees and those in PSUs, DA-DR freeze etc., anti-people changes in management of agriculture and farm trade and virtual abrogation of Essential Commodities Act through Ordinances, attack on the democratic rights of working masses and the other sections of the society. We consider all these moves of the government as anti people and disastrous for the National interest.

The Meeting noted that the Indian economy is in an unprecedented crisis due to the wrong policies and mishandling of Covid 19. This crisis has resulted into loss of tens of millions of jobs across sectors making the life unbearable and miserable for the working class and the marginalised. But instead of concentrating its energies on reviving the economy and taking measures to alleviate the sufferings of the people, the Government is utilising this crisis to attack the rights of the workers and impose a regressive social agenda.

In this background the anguish amongst masses is growing which found reflection in the response on the call of CTUs the working class observed 9<sup>th</sup> August, the Quit India Day as 'Save India Day'. It became historic moment when the workers and farmers were on streets all over India for their respective agenda, and moved together also in many places. Modi Govt. instead of taking cognizance of the situation, not only used its

home dept to put FIRs on agitators but arrogantly announced to carry forward its policies of selling the nation. 18<sup>th</sup> August was also observed with the slogan of 'Save Public Sector'- 'Save India' by the unions. It has become imperative for the CTUs to raise the pitch of opposition and heighten the same to the level of resistance. Hence in its meeting the following decisions taken were.

**1. To extend support to BPCL strike/protest Actions on 7-8 September 2020.**

**2. Nationwide militant protest on 23<sup>rd</sup> September 2020 against anti worker destructive policies and also for their immediate demands against wage cuts and loss of employments.**

**3. National Convention of PSUs to be held on 28<sup>th</sup> September 2020 to discuss and plan for united action by all.**

**4. 12<sup>th</sup> October the beginning day of indefinite strike by Defence federations to be supported through solidarity actions all over the Country.**

The CTUs and Federations note with enthusiasm the rising militant struggles in numerous industries and sectors, both organised and unorganised reflecting increasing determination to combat and resist the anti-people, anti-worker and anti-national destructive policies of the Govt at the centre. Three days Strike in coal, two days strike in BPCL, decision for all in united indefinite strike by defence production sector employees of Ordinance factories from 12<sup>th</sup> October, militant strikes and agitations by ASHA workers and Anganwadi workers in many states, militant agitations including strike in various private sector industries in cement, engineering etc in many states are pointers to the rising determination of the working people to unitedly fight not only to defend their rights and livelihood but also to defend and save the country from destruction and disaster. We need to be prepared for nationwide strike in future.



# Trade Unions Oppose Arbitrary Move to Prematurely Retire Govt. Employees

Joint Platform of Central Trade Unions and Sectoral Federations/Associations, in its meeting held on 31<sup>st</sup> August 2020, unanimously denounced the renewed move of the Govt of India to unilaterally and on absolutely arbitrary grounds, impose conditions for forced premature retirement on the Govt employees vide the Office Memorandum (OM) No. 25013/03/2019-Estt.A-IV dated 28<sup>th</sup> August 2020 issued by Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training, Govt of India.

The above OM arms the Govt with powers to give any Govt employee marching orders after completing 30 years of service or reaching 50/55 years of age or older, i.e., five to ten years before the scheduled date of retirement, through forced premature retirement, on various vague grounds, such as, "ineffectiveness", "doubtful integrity" etc., to mention only a few. A designated authority stipulated by the said OM is assigned with infinite power to pick and choose the targeted employee for such forced premature retirement on those vague and arbitrary grounds, and the victim-employee will not have the right to be heard prior to his forced retirement, as natural justice demands. Post-facto, he may

approach Advisory Committee appointed by the Government, which amounts to the Executive sitting in Judgment!

Such move of the Govt of India reflects their overall autocratic attitude towards the basic rights of the employees, the workers and their unions, as also revealed by their hell-bent bid to alter all labour laws of the country, seeking to impose conditions of virtual slavery on the workers and complete abrogation of labour rights in favour of the employers, dismantling of Public Sector and some Govt Departments in detriment to national interests. The Govt is likely to use these powers to weed out any employee even remotely suspected of standing up for his/her rights.

The Joint Platform of Central Trade Unions and Sectoral Federations/Associations condemns such an authoritarian and arbitrary move of the Govt and demands immediate withdrawal of the said OM forthwith. The Joint Platform of CTUs and Sectoral Federations/Associations also calls upon the Govt employees and their organizations to unitedly and resolutely oppose such autocratic and arbitrary OM with the assurance of wholehearted support in their struggles by the entire trade union movement of the Country.

## Unions oppose change in Base Year for Consumer Price Index

The Government is proposing to change the Base year for the Consumer Price Index for Industrial Workers to 2016 without any consultations. The Trade Unions are opposed to this change of base and methodology as the past experience shows that this is to reduce the compensation level due to increase in the cost of living.

The trade unions have pointed out that the exercise of changing base year and continuing with faulty computation of consumer price indices is aimed at suppressing and grossly undervaluing the actual impact of price rise of all essential commodities in the basket in order to deprive the workers of their due dearness allowance. It is a matter of record, which may as well be cross checked, that on every occasion of change of base year of CPI, the revised consumer price index on any date/

period after the revision of Base Year was always substantially lower than what it would have been if calculated on the basis of unchanged base year. This indicates that the change of base year, the manner and mechanism through which it has been accomplished, has actually resulted in undervaluing the real impact of changes in prices thereby grossly curtailing/reducing the entitlement of dearness allowance of the workers. Therefore, the entire exercise and the mechanism followed need to be thoroughly restructured and reworked in the interests of making the consumer price indices a true and transparent reflection of the actual impact of changes in price level of those items in the concerned basket.

Therefore the Trade Unions have asked the government to keep the whole exercise in abeyance and hold proper discussions with them.







Balwant Singh Mankotia, President,  
J&K Panthers Party



Com Brinda Karat, PB Member,  
CPI (M)



Com Sitaram Yechury,  
General Secretary, CPI (M)

## SPLENDID CAMPAIGN AGAINST LIC IPO

The campaign against LIC IPO has intensified across the country even as reports suggest that the government intends to sell 25 percent of its stake in tranches. The government is also aiming at bringing the necessary legislative changes to this effect in the parliamentary session which began on 14<sup>th</sup> September and expected to last till 1<sup>st</sup> October.

The AIIEA and other partners of the Joint Front, Federation of Class I Officers' Associations and National Federation of Insurance Field Workers of India are firmly opposed to the idea of listing of LIC in the stock markets. The arguments given by the government in favour of listing have sufficiently been debunked by the organisations. What is driving the government is its commitment to neoliberalism which demands privatisation of the public assets and allow total freedom for the markets for maximisation of private profits. It is well known that disinvestment is the first step towards privatisation.

The AIIEA Secretariat decided to approach the Members of Parliament and eminent personalities to inform them of the harm the government's move would do to the self reliance and national

development. This understanding is endorsed by the other partners of the Joint Front. The decision has created massive enthusiasm among the units of AIIEA and the activists. In a very short span of time more than 250 Members of Parliament belonging to all political parties have been met. These include some Ministers in the Union Cabinet. It is a matter of satisfaction that almost every Member of Parliament acknowledges the massive contribution made by LIC to national development and many of them while extending support to our agitation have also assured to raise the issue in Parliament. It is matter of satisfaction that already 3 Members of Parliament have raised the issue despite the fact that this Parliament Session has dispensed with the Question Hour. Many prominent newspapers and electronic media have reported the meetings with the MPs and other related activities. This has brought the issue into national focus.

While every divisional unit has done a splendid job, it is worth recording a special appreciation for the magnificent work done by the Srinagar Divisional Unit. In a situation where the political activities remain suspended in Jammu & Kashmir,

Shri Arjunlal Meena, MP, Member  
Committee on Public Undertakings

Shri Ravishankar Praad, Union Minis-  
ter for Law by Patna comrades

Shri Kishan Reddy, Union Minister  
of State for Home





Shri Satyapal Jain, Addl Solicitor General, Govt of India



Dr Sardar Singh Joh, Chancellor, Central University, Punjab



Shri Digvijay Singh, Congress leader

## MORE THAN 250 MEMBERS OF PARLIAMENT MET

our unit has approached all MPs from the area as also the important political leaders of every political party. This commitment to the cause of LIC in a volatile political situation is really heart warming.

The campaign has been taken to a large number of eminent personalities. Many of them have also recorded their views as to why the government should drop the idea of LIC IPO while hailing the immense contribution made by LIC to the Indian Society. Our units and cadres have also met the heads of many political parties seeking their intervention. The response has been encouraging. The campaign must be extended to the Policyholders with the cooperation of the Associations of our Agency force.

There are reports that due to technical reasons, the government may not find it possible to list LIC in the current financial year. This should not lead to complacency and lull the campaign. The government is known for bulldozing all democratic opinions and opposition to carry forward its agenda. Therefore, the campaign must be carried forward with greater intensity.



Shri Manish Sisodia, Dy CM, Delhi



Shri Santosh Gangwar, Union Labour Minister by Bareilly Comrades

Prof Irfan Habib, renowned Historian

Shri Sunil Dattatreya Takare, MP & National General Secretary, NCP

Sri Bharat Bhusha Ashu, Minister for food & civil supplies, Punjab



# AIIEA HOLDS TRADE UNION CLASS FOR ALL INDIA AND ZONAL LEADERSHIP

The first All India Trade Union Class on the topic **“LISTING OF LIC – THREAT TO ITS FOUNDATIONAL OBJECTIVES”** was held on 23<sup>rd</sup> August, 2020. It was for the first ever time that a virtual online class was organised by AIIEA in the background of COVID-19 related issues. The faculty for the class was com. Amanulla Khan, Former President of AIIEA. The class was held for the Members of the AIIEA Secretariat and the leaders of the Zonal Organisations.

Com. Shreekanta Mishra, General Secretary of AIIEA, welcomed all the participants and outlined the background in which the trade union class was organised. He narrated the adverse global economic scenario and its impact on our country. He briefly explained the prevailing socio-political and economic situation in the country and its adverse impact on millions of people. He highlighted the outstanding performance of LIC in very trying situations and deplored the decision of the government to sell part of its shares in LIC, which will be detrimental to the interests of LICians, the people and the nation at large. He said that the Trade union class which is organised is as per the decision taken in the AIIEA Conference to impart knowledge among the rank and file of our membership to skillfully meet the challenges of times.

Com Amanulla Khan, while dealing on the subject, recalled the glorious and unprecedented struggles waged by the insurance employees to protect the interests of public sector insurance industry which is unparalleled in the history of trade union movement. During the last 25 years or more, the government at the center made repeated attempts to weaken the public sector insurance industry but could not do so because of the sustained campaign unleashed by AIIEA in building public opinion in favour of our cause. As such, the efforts of the AIIEA in halted the policy decisions of the government for last 25 years has given both public sector LIC and General Insurance Cos sufficient time to prepare themselves to meet the eventual challenges of neo-liberalism, opening up of the economy and privatization. He emphasized that the employees must draw inspiration from these achievements and must continue their spirited struggle and campaign against the decision of

the government to divest the shares of LIC. He said that this decision of the government did not come as a surprise to insurance employees. It was anticipated and as such was discussed and debated in the 25<sup>th</sup> Silver Jubilee Conference of AIIEA and accordingly a decision was taken to intensify the struggle and campaign in case the government decides on IPO of LIC.

In his very educative submissions, he first highlighted the background of the historic events and struggles which helped our country to attain freedom from the British regime. He said the government took a decision to nationalize life insurance and partially banking to gain control over savings. He said this helped the government to develop infrastructure for industrialization. He opined that the private capital always ridded piggy back on the public sectors to amass their wealth. Today, these public sectors, which are the backbone of Indian economy is sought to be destroyed at the behest of both international and indigenous private capital. The decision to weaken the public sector banks, LIC, GIC, Defence, Railways, Coal, Telecom etc., are the offshoot of these draconian policies.

## Two day Nationwide Strike by BPCL Workers

The workers of Bharat Petroleum Corporation Ltd observed a two day nationwide on 7<sup>th</sup> and 8<sup>th</sup> September 2020 against the destructive and disastrous move of the BJP Govt to privatise BPCL and hand over the profit making company to chosen private hands.

BPCL was formed by taking over a multinational company through an Act of Parliament in 1976. There had been moves by the same BJP Govt during 2002-2003 to privatise BPCL which could be resisted through united struggles including three days strike by the BPCL workers along with solidarity support by the entire petroleum sector workers' movement. Consequent upon formation of BPCL in PSU, the company has hugely augmented its refining capacity, network of LPG Terminals/bottling plants and expanded its marketing network



He underlined that the IPO of LIC is nothing but the first step towards privatization of the most successful financial institution of our country. This decision is taken for three reasons. Firstly, to bridge the fiscal deficit in the budget that has been growing beyond control due to lack of revenue. Secondly, it is due to the pressure from international finance capital to further open up the insurance sector so that they can control and lay hands on the savings of the people. Thirdly, the ideology of the present dispensation compels them to dismantle public sectors and create space for private capital to control key segments of economy. He said that to confuse people from knowing the real facts, the government and its cohorts are spreading all sorts of disinformation and lies. The arguments like listing of LIC will discipline it, give access for its capital needs, shall unlock its true value thereby benefitting retail investors and it will become more transparent and accountable to its stake holders etc., are put in public domain to justify IPO of LIC. These arguments are sufficiently debunked by AIIEA.

He concluded by telling that our campaign must be educative and four pronged in order to enlist the support:

- A) Among employees, officers, field force and customers.
- B) Among the elected representatives of the parliamentarians and political heads

C) Among eminent personalities and opinion makers. He exhorted the zonal leadership to unleash a massive campaign highlighting the performance of LIC and how it is contributing to the nation building activities

D) By building broader unity among trade unions. He also emphasized that the rank and file of our membership must be educated through trade union classes, study circles etc., so that they become brand ambassadors to effectively counter all the arguments put forth by vested interests to justify IPO of LIC.

The All India trade union class, in which 141 zonal leaders including women conveners participated, was very educative and inspiring. At the end, half an hour was allotted for question and answer session for the participants to raise the questions and the teacher clarified them. Com V. Ramesh, President, AIIEA, was the principal for the class. The task given to all the zones is to organize similar T.U classes for the divisional and branch leadership so that the message of AIIEA percolates to the grass root levels. The classes concluded with vote of thanks proposed by com Clement Das, Jt. Secretary, AIIEA.

Reportage by  
Com. Clement Das,  
Joint Secretary, AIIEA

throughout the country through huge public investments thereby expanding its asset base to a value of more than Rs 9.5 lakh crore which are all national property.

The BJP Govt is now hell bent in handing over this consistently profit making company to its chosen private player through strategic sale route, almost at a throw away price despite the fact that BPCL has been regularly and handsomely contributing to national exchequer through dividend and taxes. The very idea of privatizing BPCL is against the national interest and designed for handing over the monopoly control of petroleum sector to the particular private corporate player of its choice.

The strike was successful across the country. The AIIEA congratulates the BPCL workers for this magnificent strike action demonstrating their determination to fight the policy of privatisation of a very successful public enterprise. The AIIEA assures the BPCL workers of its continued support to their struggle.



# LIC IPO: For whose benefit is it anyway ?

LIC has been a nemesis to the pundits of the market who have not been able to ascribe to the reality of the institution continuing to be the market leader after two decades of opening up of the industry. Hence, they seek to destabilise with whatever possible argument.

N. Sekar



Ever since our Finance Minister Smt. Nirmala Seetharaman mooted the idea of LIC stake sale in the Budget, the sea of information, the discussions, articles, sharp criticism spread across the country just about signifies the enormous amount of goodwill LIC carries among the people of the country. It has also been obvious that so far no coherent justification has been made substantiating the proposed LIC stake sale.

Four reasons were stated in the Budget. The listing will discipline a company, give access for its capital needs, shall unlock its value benefiting retail investors and transparency are the four issues raised in justification of the stake sale announcement. The most obvious reason being the target of Rs.2.1 lakh crore disinvestment target in the Budget.

### Capital needs: That of LIC or the Market?

The share markets do indeed cater to the capital requirements of the listed companies. Share Markets have come to become a popular and integral design in the age of neoliberal economy. The proponents of the capitalist system want the capital markets to surge ahead as prime movers of the economy even overbearing the mandate of the financial arms of the state in countries of the world. Yet, it is the cyclical crisis of the capitalist model that reaffirms the relevance of the state as the 2008 crisis showed the entire world.

The moot question is Whether LIC needs capital? With more than 5.6 lakh crore of total income, more than 30 lakh crores of assets, a steady stream of premium and investment

income, LIC has not been searching for capital for its business needs. In fact, it is resourceful enough to fund 25 per cent of the borrowing needs of the central government. Hence the doubt arises if the stake sale is to meet the capital needs of LIC or that of the markets?

### Will retail investors benefit?

Yes without a doubt. In a country where only less than two per cent of the population access the share market, unlocking the value of a mammoth financial organisation for the purpose of retail investors obfuscates the stated purpose. But in the process, the stake fully enjoyed at present by the entire 135 crore population of the country will be shrunk to accommodate a few thousand out of the estimated four crore retail investors in the country. The Finance Minister seeks to draw the support of the investing public in the country with the argument.

### Will listing Discipline a company?

The country including the government has remained a muted spectator even as the savings of millions of retail investors in the markets were lost as the likes of DHFL, ILF&S, RCom, Reliance Defence, Essar, and the newest in the block Yes Bank just keep fading from the favourite lists in the markets. We are still witnessing the inconclusive debates between the present FM Smt. Nirmala Sitharaman and earlier incumbent Sri. P.Chidambaram on sharing the legacy of the more than 8 Lakh Crore Non Performing Assets that have wrecked the Indian Banking System. Were not the Banks that lent the loans listed in the market? Were not the companies

and large industrial groups who failed to repay the loans listed in the market? Could the FM explain why the markets failed to discipline the companies in question? The Yes Bank was a famed listed entity in the market.

The latest crumbling of the Yes Bank just reveals the limitations of the regulatory framework in practice in a crisis. The market regulator SEBI has been watching in despair while businesses fail continuously pushed to the verge of ruin by none other than the promoters, who rise amid the chaos, remain affluent and richer than before their venture. The government has had to formulate an Insolvency and Bankruptcy Code to deal with the emerging challenge thrown open by the unscrupulous crowd in the corporate world.

### **Transparency and the market**

One can witness few analysts in the market who raise the issue of transparency to question the government, specifically the finance ministry in not letting the LIC full functional autonomy with particular reference to some of the investment decisions. Strangely, the FM herself has come up with the issue of transparency with regard to LIC stake sale. If the FM too attributes such a reason, she is in a perfect position to accord full further possible autonomy and operational control to the LIC management.

All insurance companies including LIC are subject to IRDA's supervision and control. IRDA has come out with exhaustive investment guidelines in 2016. Each company has to file quarterly, half-yearly and yearly reports on all their specified activities. Companies are subject to public disclosure norms and these details are there in the IRDA web site. In fact, LIC being a fully owned government institution it is also accountable to the parliament apart from meeting the industry standards.

The top brass of LIC has been constantly been followed by the financial press. Questions have been asked seeking answers about specific investment decisions that may not have had the desired results or which the press regards worth of further clarification. The LIC management has been pestered with questions about the NPA even though it has repeatedly clarified that the total NPA is under 0.4 per cent and has been fully provided for.

On the other hand, we may rather say that the LIC has never received its due in terms of public attention. Had a private institution made all the achievements that LIC has done until now, the financial world would have celebrated in

every possible manner to celebrate its success. The Chairman of the company would have found a special prominent place in the Prime Minister's entourage on its visits abroad. The world of TV and press would have woven a larger than life image of this invincible brand given its contribution to the people at large, the society, the government and the nation.

LIC has been a nemesis to the pundits of the market who have not been able to ascribe to the reality of the institution continuing to be the market leader after two decades of opening up of the industry. Hence, they seek to destabilise with whatever possible argument. And transparency is just one of them.

### **Will the policyholders, the employees be affected?**

The government has clarified that the government guarantee under Sec 37 shall remain. The policyholders of LIC or the employees will not be affected immediately. But the government move may well end up harming the very interest of the government itself in the long run.

We all have heard about the story of Bhasmasura being granted a boon by Lord Shiva after long penance. But, very soon Bhasmasura would make life difficult for Lord Shiva who granted him the boon based on his penance. It is our ardent fear that the fate of Lord Shiva should not befall on the Government of India.

The last argument is the small percentage of the intended stake sale. All other arguments are buttressed with the final word about the small per cent that is proposed to be sold by the government. Like the Akshaya Patra, the inexhaustible vessel, LIC is an inexhaustible source of revenue to the government. The argument of small per cent is similar to a smaller hole on the face of the Akshaya Patra, which is never acceptable.

The LIC of India celebrated its 65th anniversary on 1 September 2020. LIC is a success story of Independent India. The enormous contribution of the public sector LIC to the nation merits the institution to be preserved and nurtured for all future generations. LIC of India is the most powerful tool in the hands of the government in its much avowed 'Atmanirbhar' initiative. LIC of India deserves to be left as a jewel in the crown of all governments to come.

(Writer is Former Office-Bearer of ICEU, Salem Division)





## Not an Act of God, but Govt's Own Making Country facing grave unemployment crisis

If failure is attributed to actions of God, why any success or achievement is not attributed to God. What is the role of the State? Attributing failures to an “Act of God” does not absolve a government from its basic responsibility and commitment to its citizens.

**Santosh Kumar Mohapatra**

Dwight D Eisenhower, an American army general who served as the 34th president of the United States from 1953 to 1961, once said, “The search for a scapegoat is the easiest of all hunting expeditions.” But now the God has been made a scapegoat by the finance minister for India's relentless downward spiral and all economic ills. Briefing reporters after the 41st meeting of the GST Council, Union Finance Minister Nirmala Sitharaman said the economy has been hit by the COVID-19 pandemic, which is an “Act of God”, and it will see a contraction in the current fiscal. If failure is attributed to actions of God, why any success or achievement is not attributed to God. What is the role of the State? Attributing failures to an “Act of God” does not absolve a government from its basic responsibility and commitment to its citizens.

If GDP decline in the April-June quarter (Q1) is primarily due to the pandemic – then why India witnessed the highest contraction among major economies. In reality, the recent economic crisis is the government's own making. A mix of cronyism, ineptitude and insensitivity had destroyed the livelihoods and lives of people well before the pandemic afflicting Indian economy. Blaming exogenous factors (pandemic) is merely an excuse and eyewash to divert the attention of people from government's ineptitude, failure and

foil significant debate.

The economy was devastated by misadventures such as draconian demonetization, flawed GST, and some extraneous decision like dismantling the planning commission, indulging statue politics, triggering the Nehru vs Patel debate, giving priority to emotional issues, blaming predecessors, camouflaging failures by comparing with worse of the previous regime or that of other countries while ignoring economic issues like poverty, hunger, unemployment, inequality especially living standards of people. The pandemic and subsequent stringent poorly planned lockdown has just exacerbated the already beleaguered economy. The pandemic has also exposed our broken system and how the Indian economy is fragile, dilapidated and decrepit and vulnerable to any internal as well as external shocks.

It is not only that the GDP has contracted but there are signs that economy is sliding into stagnation. The Index of Industrial Production contracted 10.4 per cent in July 2020 compared to a year ago. Similarly, the combined index of eight core industries -coal, crude oil, natural gas, steel, cement, electricity and fertilizer-that account for 40.27 per cent in the Index of Industrial Production (IIP) has contracted 9.6 per cent in July from a year ago. The core industries

had contracted a sharp 37.9 per cent in April as the country went into a stringent lockdown, had shrunk 22 per cent in May and 12.9 per cent in June 2020.

Indian economy is in grip of stagflation- a combination of inflation and low growth, a decline of jobs. The retail inflation measured by the consumer price index (CPI) remained above the upper band set by the RBI of 6 per cent for nine consecutive months. It rose from 6.23 per cent in June to 6.73 per cent in July 2020 and still at 6.7 in August. While food inflation rose to 9.62 per cent in July against 8.7 per cent in June 2020 and still at 9.1 per cent in August. Core inflation has touched 5.8 per cent in August against 4.2 per cent in January 2020. The food prices continued to soar due to disrupted supply chains and India's consumer inflation at 6.73 per cent in July is much higher than China (2.70 per cent), US (1.0 per cent), South Korea (0.3), Mexico (3.62 per cent) etc.

As per data from the Centre for Monitoring of Indian Economy (CMIE), unemployment rate climbed to a staggering 27.1 per cent in the week ended May 3, 2020, from the pre-lockdown week ended March 22 when the rate was 8.4 per cent and around 12.15 crore Indians were out of jobs in April. Around 9.13 crore including daily wagers and those working with small traders were out of jobs in April followed by 1.82 crore employment loss of entrepreneurs, and 1.78 crore among the salaried class. Compared to 40.4 crore people employed, on average, in 2019-20, employment had fallen to 28.2 crore in April 2020 due to lockdown. However, after lifting of the lockdown, jobs created again in the informal and unorganized sector, but formal jobs have not spurred. What is worrisome is that according to CMIE's latest report salaried jobs have taken the biggest hit in the current Covid-19 induced lockdown. By August, about 2.1 crore salaried people in India lost their jobs since April.

The job losses are not confined to only the support staff among salaried employees but also

include industrial workers and white-collar workers. So far, only 21 per cent of the employment in India is in the form of salaried employees and these are the people considered to be more resilient to economic shocks according to the think-tank. Migrant workers in urban areas were the worst hit. They suddenly found themselves without a job and in many cases, even a place to stay. According to the government, over 1 crore migrants returned to their home states during the Covid-19 lockdown. It means the majority of those migrants are jobless now. Now the people depending on agriculture will rise leading to the rise of disguised unemployment. Disguised unemployment is a kind of unemployment in which there are people who are visibly employed but are actually unemployed.

"Tackling the Covid-19 youth employment crisis in Asia and the Pacific" Asian Development Bank (ADB) and International Labour Organisation (ILO) points out that as many as 6.1 million young people (15-24 years) may lose jobs in India in 2020 if the containment of the virus takes six months (roughly till September). The construction and real estate sector employed over 40 million workforces in 2013, and as per projections, it is slated to employ over 52 million workforces by 2017 and 67 million workforce by 2022. But the construction sector has declined 50.3 per cent in the April-June quarter. The manufacturing sector that accounts for 12 per cent of the total employment in the country has shrunk by 39.3 per cent. So, employment must have been squeezed much bigger margin as stated.

According to the National Crime Records Bureau (NCRB), one unemployed person committed suicide every hour in 2018. The situation will be further exacerbated as Covid-19 has led to mental trauma and India is battling a mental health crisis. The ruling dispensation is not much interested to create more jobs as it is easy to exploit unemployed youth and use them for political gains or employ them in its IT cell. But the lack of jobs is going to create social upheaval and destroy social stability.

In April- June 2020, private consumption spending, which accounts for almost 60 per cent of GDP, contracted 26.7 per cent as consumers abjured almost all discretionary spending. If 60 per cent of the demand is growing negatively, the task is formidable, because unless this is turned around, nothing will happen. Further, exports, which contribute to a fifth of GDP and reflect overseas demand for Indian goods and services, shrank by nearly 20 per cent.

Hence, the decline in consumption spending requires more government spending and putting



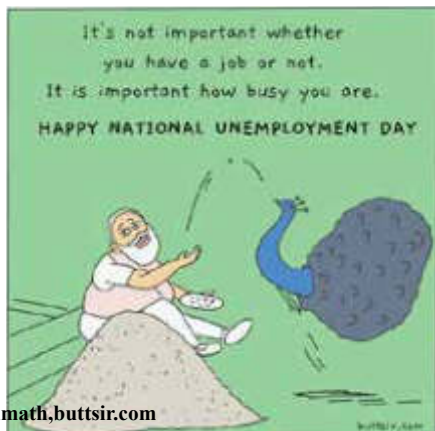
Cartoon courtesy: Alok Nirantar/facebook

money in the hands of people. But India has tried to address supply-side problems by reducing the repo rate of 1.15 per cent since February and infusing liquidity. But it has only spurred inflation affecting vulnerable sections of people. If demand is not elevated no investment will come, no jobs will be created. Hence there is a need to raise the purchasing power of people. India's stimulus package is mired in controversy over its effectiveness. Till August 2020, India has spent 1.2 per cent of the gross domestic product (GDP) directly from budgetary resources, which is totally insufficient to revive the economy.

While partial lockdown in many countries prevented spread of virus, the stringent lockdown in India decimated economy but could not tame coronavirus. The novel pathogen continues to ravage the nation that has become the second worst-hit country overtaking Brazil on September 4. In May, India was at 10th position in term of number of infection. India has been contributing the largest number of new infections every day since the beginning of September.

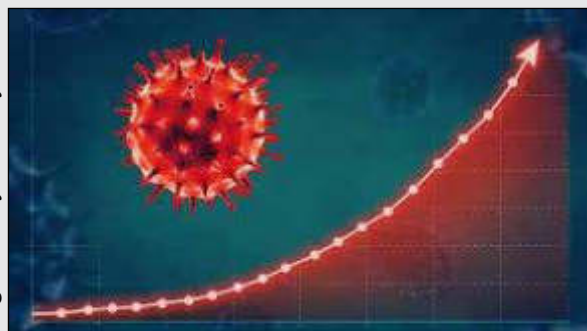
The economic crisis has created a grave unemployment situation in India. The massive joblessness among the youth is a sure recipe for a social explosion. The country witnessed the youth observing national unemployment day on 17<sup>th</sup> September coinciding with the 70<sup>th</sup> birthday of Prime Minister. They are asking questions on the promises made on employment and are demanding honouring of those promises. The government must immediately devise policies that create job opportunities to prevent the country from an economic and social disaster.

Indian Economy (CMIE), unemployment rate climbed to a staggering 27.1 per cent in the week ended May 3, 2020, from the pre-lockdown week promises made on employment and are demanding honouring of those promises. The government must immediately devise policies that create job opportunities to prevent the country from an economic and social disaster.



Cartoon  
courtesy:  
Aravind Tegganamath,  
buttsir.com

imagecourtesy:odishabytes.com



The pandemic, covid-19 continues to spread its fangs all over the globe without any sign of abating. Our Country, India, has earned the dubious distinction of being the second largest country in the world, closely following the US in terms of the number of affected. Worryingly, India has become number one country in terms daily addition to infections even when the testing is abysmally low in our country.

There are several important lessons to be learnt from the disaster caused by this pandemic.

First, the countries who embracing neo-liberalism, privatised, wholly or substantially, basic public health services have suffered the most, both in terms of the number of affected people and consequent fatalities. On the other hand, countries having the Govt. controlled health service have suffered little. People's Republic of China, where the deadly virus appeared first, has been able to contain it and flatten its curve within 3-4 months of its outbreak. The tiny socialist country, Vietnam, which shares one of the longest borders with China, could successfully arrest the spread of the virus with nil mortality. Socialist Cuba, only 90 miles away from the US could not only contain the spread and the fatalities, but also send hundreds of doctors and nurses to far off countries to extend help in fighting the Covid-19. Even the advanced countries like Spain & Italy that made a course correction by renationalizing the health services could succeed in limiting the disastrous effects of the pandemic. But such a humanistic approach was not seen by the US, Brazil and India, run by extreme right wing regimes resulting in the worst performance of these three countries.

Secondly, before the pandemic, the world was in the grip of severe recession, never seen after the World War-II. This was more so, in the aftermath of the World economic crisis of 2008 which was being manifested in the growing income and wealth inequality, hunger & joblessness. The pandemic



# Lessons from the Pandemic

...instead of addressing the crucial situation by putting cash in the hands of the people and providing jobs to the unemployed, the Modi Govt. is giving bonanza to the corporates and handing over the national assets, the public sector, to them on a platter

## Rabinarayan Mallick

not only aggravated all these economic & social ills afflicting the human kind but also unveiled the cruel and inhuman face of the much tom-tomed neoliberalism. This has led to a broad consensus that neo liberalism has come to its dead end and that a pro people alternative to this finance capital led neo liberalism has to be thought of and fought for.

Thirdly, the world is broadly witnessing two different responses to the situation. One, the growing disillusionment and disenchantment of the people leading to growing struggles against such pro rich policies. Second, the heinous attempts by the right wing reactionary forces to hijack the people's genuine discontentment into narrow and sectarian channels strengthening the cause of the exploiting classes.

In India, we see all the above three things glaringly and more than ever before. Nearly 24% contraction in the economy with a half a century high unemployment has laid bare the true character of the Modi Govt's economic policies. But instead of addressing this crucial situation by putting cash in the hands of the people and providing jobs to the unemployed, the Modi Govt. is giving bonanza to the corporate in the form of tax cuts and loan waivers and handing over



Cartoon courtesy: Satish Acharya, Gulf News

the national assets, the public sector, to them on a platter. And to crush any opposition to such disastrous policies, the Govt. is abrogating hard earned labour rights and other constitutionally guaranteed democratic rights. In today's India, no democratic or academic institution, nor even the judiciary is free from attacks.

All these attacks must be repulsed and can be repulsed. This can only be done by broad based unity and intensified struggle of the working class. An idea of defeatism is being deliberately spread on the ground that the ruler is invincible and can never be defeated. This has been the moth eaten propaganda of all despotic regimes over the ages. But their end, mostly unceremonious and ignominious, has been the history. Despite all tall talks in the paid media, there are distinct signs of alienation of the Government. In spite of the restrictions of the Covid-19, if over 95% of the coal workers including the members of the Union sponsored by the ruling party could go on three day Countrywide Strike against privatization; 99% of the defence employees vote in favour of strike through strike ballot braving all threats and intimidations; if one Prashant Bhushan could muster courage to refuse to apologise for his tweets on Supreme Court affairs; if lakhs of viewers could 'dislike' (far far more than the 'likes') the Prime Minister's 'Mann Ki Baat' (68<sup>th</sup> one) AIR broadcast on August 30, 2020 leading to switching off the 'comments' midway, then there is absolutely no doubt that the people's resistance is growing and growing fast. Let us pledge to join this patriotic struggle with the courage of conviction. Victory will be ours, sooner rather than later.

(Writer is Former President EZIEA)



Cartoon courtesy: Satish Acharya/facebook

# National Education Policy – 2020

The government claim that the NEP 2020 will herald a new era in the Indian education system is totally misplaced. Like the previous Govts, this Govt is also following the World Bank model on education.....

The proposals of the NEP will increase disparities in educational facilities and opportunities. It will reduce the quality of education at all levels.

## New Endorsement to Privatisation



**K.Venugopala Rao**

The Union Cabinet on July 29 2020 approved National Education Policy 2020. This is the first major document on education by an NDA Govt. Previously under Atal Behari Vajpayee Govt certain changes were made in the school textbook especially in history text books. The Modi Government had constituted a committee headed by Sri Kastruri Rangan former Chief of ISRO and the committee gave a voluminous report on education. Basing on the report of the committee, the Government approved a 67 page document of National Education Policy 2020. The Prime Minister declared that the new policy would transform India into a new knowledge hub. But a dispassionate review of the policy does not support the claims made by the Government of India.

**Implementation of WB agenda:** The government claim that the NEP 2020 will herald a new era in the Indian education system is totally misplaced. Like the previous Governments, this Government is also following the World Bank model on education. The only aim of the neo-liberal policies is to create a model of knowledge adjusted to the requirements of corporate job markets. This market model of education involves large scale privatisation, commercialisation and corporatisation of education. The prescription of the World Bank is to withdraw public resources from education and encourage the entry of private investors and a variety of "non-state actors" i.e. multi-national corporations, NGOs, charitable and religious

organisations and even volunteers.

The Prime Minister gave a call to build Atmanirbhar Bharat and calls India a Vishwa Guru. But the Human Resource Ministry recently signed an agreement with the World Bank inviting its intervention in school education in six States of India. The first intervention of World Bank through District Primary Education Programme (DPEP) in 1993-2002 had dismantled the primary education system and created a vast market for private schools. The second intervention of the World Bank was in 2002 through Sarva Shiksha Abhiyan. Universalising elementary education was the goal and it ended up in creating a multi-layered school system rooted in discrimination. The purpose of this third intervention is to create a market in elementary education which consists of 20 crore children and space for non-state private actors such as non-governmental organisations and edu-tech companies.

**Privatisation of education:** Implementation of neo-liberal policies has led to privatisation of public education in India. Today forty five percentages of school enrolments are in the private schools and a whopping 66.4% of college enrolment is in private unaided and aided colleges. In professional courses 72.5% of undergraduate enrolment and 60.6% postgraduate enrolment are in the private colleges. There is a 55% increase in the enrolment of private universities between 2014-15 and 2018-19. The per capita expenditure by households on education services has increased by over 50% for

the same period.

An education policy which is released in the background of such a massive privatisation should recognise it as a negative trend and should formulate policies to push back such trends of privatisation. But NEP 2020 did not bother about this but actually encourages much more privatisation in the education sector. NEP 2020 reluctantly acknowledges the commercialisation of education sector and as solution to this it encourages 'public spirited private/philanthropic' institutions. NEP 2020 treats private institutions on par with public institutions and considers them as equal partners in the development of education sector. The policy encourages private and philanthropic sector and says that there should be an increased and significant role for the private sector. This is the first time that we see an audacious support to the private sector in an educational policy of the government.

**Pluralism undermined:** In addition to implementation of neo-liberal agenda, the ideological orientation of the Rashtriya Swayamsewak Sangh is discernible in the policy document. Hindutva Agenda is injected into the education policy. The ruling party wants to use the education system as a tool to promote its own interests. The document talks about "cultural preservation" and this is nothing but pursuing the goal of cultural nationalism of the Sangh Parivar.

The NEP 2020 says that India's languages "are among the richest, most scientific, most beautiful and most expressive in the world". But some languages are given more prominence and importance and other languages are undermined. Under the three language formula, Hindi and Sanskrit are insisted. Urdu is also an Indian language but this is excluded from the list of classical and regional languages. It shows the ruling party's narrow-mindedness and bias. In the foreign languages list, Mandarin is excluded

while languages like Russian, Spanish, German, Portuguese, and Japanese are included. The curriculum for school education is being revamped with an intention of erasing certain chapters from Indian history. Knowledge from ancient India and its contributions to modern India are included in a section called 'Knowledge of India' but there is no reference to the medieval period and its contributions to knowledge systems.

Under the rich heritage of ancient and eternal Indian knowledge and thought, the contribution of Buddha and Mahavir are ignored. The materialistic philosophical treatises of Charvaaka and Lokayata are totally erased from the policy document. Space for Dravidian literature and contribution of Syrian Christians are not given the desired importance. The medieval history demonstrates the interaction of Hindu and Islam traditions. This interaction has led to the evolution of syncretic Sufi legacy and infused new dynamism to India's pursuit for knowledge and culture. This rich legacy of India is totally ignored.

NEP does not talk anything about Reservations. The NEP fails to recognise the hegemonic role of caste and patriarchy in limiting access to and participation in education. The NEP also ignores the rich legacy of the anti-caste discourses of Savitribai-Jyotirao Phule, Chhatrapati Shahu Maharaj, Dr B.R. Ambedkar, 'Periyar' E.V. Ramasamy, Narayana Guru, Kandukuri Veeresalingam, Gurajada Apparao and Krishna raja Wadiyar etc.

**Centralisation of powers:** The NEP proposes for centralisation of all key decision-making "from early childhood care and education to higher education" through establishment of new central agencies like the Higher Education Commission of India, the National Research Foundation, the National Curricular and Pedagogical Framework for ECCE, the General Education Council, the National Testing Agency, National Professional Standards for Teachers etc. In the process, all the powers and responsibilities of the State/Union Territory governments relating to education as well as those devolved to the Tribal Councils under the Fifth & Sixth Schedules and powers given to local bodies by various Acts are destined to be either substantially compromised or withdrawn altogether. Education is in the concurrent list and these centralisations of powers seriously erode the federal character of the constitution and the rights of the States. States will have little scope to alter the education policies basing on their linguistic and cultural uniqueness. Instead of formulating a national curriculum framework,

Cartoon courtesy: Sandeep Adhwaryu,  
Times of India





the NEP focuses on national textbooks with local content and flavour. This exposes the educational system across India to arbitrary and motivated decisions and may lead to removal of certain subjects and chapters related to secularism as witnessed recently in some of the states.

**Protection to business interests:** The policy declares that online education will become an important part of the education policy. It says that online education will improve quality of education and will enable India to reach global standards of education. But there is no credible evidence to prove that online education will improve standards in education. But it is proved that there will be a considerably decrease in the quality in education in the absence human agency of teacher and student and student interaction. The encouragement given to online education has to be understood in the background of reports that online education will have a market of around 15 billion dollars in the next 4-5 years and also in the background Google's massive investments in Reliance industries in recent times.

The NEP 2020 promises to spend six percentage of GDP on education. But it does not make any concrete proposal for this. The NEP 2020 failed to adopt a common school system based on neighbourhood schools for all the children irrespective of their socio-economic status. The NEP did not discard the multi-layered school system. Anganwadi teachers in early childhood education are not paid well and burden on them is being increased. The NEP did not take any steps for preventing commoditisation of knowledge and trade in education. The World Bank is freely allowed to intervene in our education system. The Right to Education is diluted and is not amended to include children between 3-6 age and 14-18 age groups. Instead of making special arrangements for the Socio-economically disadvantaged groups and differently abled children, the NEP proposes to teach them through open schools subjecting them to further discrimination.

The proposals of the NEP will increase disparities in educational facilities and opportunities. It will reduce the quality of education at all levels. The crisis due to the failure of neo-liberal policies and the health and economic crisis created by the pandemic will further deepen the crisis in the private capital development trajectory for education sector. The government hastily wants to push the first education policy of the 21<sup>st</sup> century. There should not be any illusions on the real motives of the NEP 2020.

(Writer is President, SCZIEF)

**With inadequate funds being allotted to education over the years, and erosion of public education system, India's education situation paints a gloomy picture across levels from elementary to high, with more people not going to school, and those making it past primary education struggling to rise higher.**

The latest report (2017-18) of National Statistical Office reveals that the national average literacy rate is 77.7% way below the global average of 82%. India's education situation paints a gloomy picture across levels from elementary to high, with more people not going to school, and those making it past primary education struggling to rise higher. CARE Ratings said in 2019: "the proportion of students that never stepped in the country's education system has risen in the findings of survey (National Sample Survey 75<sup>th</sup> round), which draws our attention to the ineffective/declining efforts by government to enroll an individual in schooling and to keep him enrolled in the system".

The number of individuals who pursue higher education is even more disappointing. About 1 in every ten Indians completes their graduation degree. It goes without saying that the numbers dwindle further for post graduate and research based degrees like M.Phil and Ph.D. "Nearly 11% Indians hold a graduation degree. Of this, in rural areas the number was staggeringly low at 6% while in urban areas it was higher at 22%" the report said. There is also a disparaging gender gap in India's literacy with almost a 20% difference between male and female. In terms of female literacy rate ranking, India ranks 123 out of 135 countries. In rural areas, about 70% of the individuals aged 15 years and above could not complete their secondary education, i.e. 10<sup>th</sup> standard and above, and in urban areas, about 40% of individuals were not able to secure the same education level.

The successive governments' policies have contributed to the pathetic situation of education in India. In the beginning, education was in the State list. Indira Gandhi in 1976 shifted education to the concurrent list stealthily from the State list by 42<sup>nd</sup> Constitutional amendment. Because of this unwanted and uncalled for shift, States once for all have lost their independence in

# FALTERING LITERACY RATE - FAULTY POLICIES

NEP, with its commitment to neo-liberal policies, which have scant regard for the millions of downtrodden and the deprived, gives little hope.



**S.SIVASUBRAMANIAN**

education. They were made to depend on the Centre for financial assistance for education. If States are getting lesser amount from the Central government, then the allocation for education in States will automatically be reduced. If such be the case, it directly affects the development of education in States.

## **INADEQUATE ALLOCATION**

Section 7 of the Right to Education Act explicitly states that it is the responsibility of the government to provide funds to ensure the proper implementation of the Act. However, the government continues to hold back on financing education sector. The Kothari Commission in the 1960s had suggested that budget allocation for education should be 6% of GDP and government had promised to meet this figure. But the allocations to education over the years have been disappointing and nowhere near the required level. This year, 2020, the government has allocated Rs.99,300/- crore to education which is 3.2% of the total Union Budget. The total budget for various Ministries and Sectors was Rs.30,42,230 crore. India spends 4.6% of GDP on education and ranks 62<sup>nd</sup> in globe on total expenditure on education per student.

Population is one of the key criteria that has been used to determine how the Centre's funds are distributed. However, unlike the previous commissions, the 15<sup>th</sup> Finance Commission has decided to use the 2011 Census as against the 1971 Census that has been used by the previous nine commissions for their calculations. This comes despite the opposition from several States, especially from the South, that had demanded that the 1971 population data be used. They argue that using the latest census would penalize

them for effective population control measures. A report says that if the 2011 population figures are used instead of the 1971 figures, Tamil Nadu will lose around Rs.40,000 Crores. Kerala stands to lose between Rs.16,000 and Rs.20,000 crore. It will be followed by Andhra Pradesh and Karnataka. The States which have the highest literacy rate also have recorded the lowest fertility rate. Bihar has 26.8% illiterate women, with the highest fertility rate at 3.2%. On the other hand, Kerala has 0.7% of the illiterate women which is the lowest in India, but its fertility rate is 1.7%. The revamped formula for how the proceeds are allocated between states will deprive those States which have concentrated on fertility rate as well as education, of funds from the Centre which naturally has its effect on spending methods of States on education. The financial conditions of the States play an important role in determining the advancement of education.

## **CORPORATISATION OF EDUCATION**

From 1980s onwards, the World Bank has been persuading governments to withdraw public resources from education and encourage the entry of private operators and a variety of non-state actors. Since 1994, the world Bank's strategy has been the promotion of a model knowledge devised to the requirements of corporate job markets and a market model of education that involves privatization, commercialization and corporatization of education. Over the years, the state funded education system has been made to erode by the policies of the subsequent governments which has led to the massive exclusion of backward communities and the under-class that constitute almost 85% of the population from education. With inadequate funds being allotted to education over the years,

the government educational institutions display a dismal picture as far as the quality of education and the infrastructure are concerned. Section 3 of Article 21A of the Constitution of India states that every child between ages of 6 and 14 should be provided with elementary education, but it seems that the focus has been on enrolment rather than learning as such. It has been reported that since 2009, 96% of the Children are being enrolled in to Primary Schools, but the Annual Survey of Education Research(ASER) states that Children's literacy has not risen commensurately. 14 year old children are often unable to read texts which a child of eight could be expected to read. The policy of allowing private players in to education has led to the total neglect of the government-owned educational institutions thus paving the way for poor infrastructure and quality of education in those institutions. The vast section of children belonging to the under-class as mentioned above, depend solely on government-owned educational institutions only. Those who can pay can get their children better education opportunities has become the order of the day.

#### NEP –THE NEO LIBERAL PANACEA

But neo-liberalism has its own way. It gives

#### LITERACY RATE 2020

Kerala	96.2%	77.3%
Delhi	88.7%	Chhattisgarh 77.3%
Uttarakhand	87.6%	Karnataka 77.2%
Himachal Pradesh	86.6%	Jharkhand 74.3%
Assam	85.9%	Madhya Pradesh 73.7%
Maharashtra	84.8%	Uttar Pradesh 73%
Punjab	83.7%	Telangana 72.8%
Gujarat	82.4%	Bihar 70.9%
Tamil Nadu	82.9%	Rajasthan 69.7%
West Bengal	80.5%	Andhra Pradesh
Haryana	80.4%	66.4%
Odisha	77.3%	
Jammu and Kashmir		

Rural India Literacy Rate 73.5%

Urban India Literacy Rate 87.7%

All India Literacy Rate (Rural +Urban) 77.7%

(Source: NSSO survey)



INTERNATIONAL LITERACY DAY 2020

scant regard for the millions of downtrodden and the deprived section in the Indian society. The National Education Policy 2020 proposed by the Modi government shares the main features of the World Bank approach to the model of knowledge which is detrimental to establishing an equitable system of quality education in India. At a time of COVID 19 Pandemic, when every educational institution in the country remained closed, the Union Cabinet approved the National Education Policy 2020 on July 29, 2020. The National Education Policy 2020 advocates that the term 'non-state actors' include multinational corporations and corporate investors, non-governmental organisations(NGOs), civil society, charitable and/or religious organisations. By promoting these 'non-state actors' in the education in this country, the government is relinquishing its responsibility and its accountability in building a society where everyone gets education. Public-Private Partnership strategies in education will only lead to the exclusion of the deprived and marginalized in the Indian society.

#### WHAT IS NEEDED

Some of the measures needed to correct the faltering literacy rate in India are:

1. Centralisation of education system should be dispensed with. For a culturally and linguistically diverse country like India, States should not be left merely with implementing the policies imposed upon them by the Centre. They should have a role in the education system.
2. When education is in the Concurrent list, discrimination should not be there in the allocation of funds towards education to the States.
3. The 'non-state actors' as referred to in this article should not be allowed to enter the education sector. Providing education should be the sole job of the government.
4. India's cultural and linguistic diversity should be the vital criteria in devising the school curriculum.
5. Infrastructure in the schools/colleges being owned by the government should be strengthened.

As enshrined in the constitution, and ensured in the Right to Education Act, education should be available to each and every child of this country without discrimination. An educated population only can contribute to the emancipation of the Indian society and to the growth and development of this country. Neo-liberalism in education should be totally negated.

(Writer is Treasurer, SZIEF)



Why the media is losing its independent character as the fourth pillar of democracy? Is it because, it is bound by the 'business model' it has to choose under the neo-liberal regime, or is it that the ruling classes perceive it as the best weapon, which, the political establishment and its corporate buddies are determined to deepen and further their class interests.

## वर्तमान मीडिया

### – गिरते मूल्य, उठते सवाल संजीव शर्मा



Image courtesy Newslandry

1921में मैनचेस्टर गार्जियन के 100 वर्ष पूर्ण होने के अवसर पर अखबार के संपादक सी.पी.स्काट ने अपने संपादकीय में लिखा था “अखबार का एक नैतिक मानदण्ड तो उसकी स्वतंत्रता होनी चाहिये”, उसकी स्थिति चाहे जो भी हो, कम से कम उसकी आत्मा होनी चाहिये। परंतु वर्तमान में मीडिया का चरित्र देखते हुए मौजूदा वक्त का सबसे बड़ा सवाल यही है कि मीडिया जिस भूमिका में आ चुका है, वह उसकी मजबूरी है या बिजनेस मॉडल की जरूरत या फिर मीडिया लोकतंत्र को सत्तानुकूल परिभाषित करने का सबसे बेहतरीन हथियार है, जिसे राजनैतिक सत्ता ने अपने कारपोरेट मित्रों के जरिये अंजाम तक पहुंचाना शुरू कर दिया है। लोकतंत्र के चार स्तंभों में मीडिया ही है जो करदाता के पैसे से नहीं चलता है। बाकी तीन स्तंभ विधायिका, कार्यकालिका एवं न्यायपालिका करदाता के पैसे से चलते हैं, उन्हें सत्ता कब्जा ले तो मीडिया ही लोकतंत्र के प्रतीक के तौर पर बरकरार रहता है, इसीलिए मीडिया से अपेक्षा की जाती है कि वह पूर्ण ईमानदारी एवं नैतिकता के साथ आमजन के सवालों और समस्याओं को प्रस्तुत करने के साथ-साथ सरकार द्वारा संचालित नीतियों की निष्पत्तता के साथ समीक्षा करे, परन्तु वर्तमान में मीडिया का यह चरित्र लगभग समाप्ति की ओर है, खासतौर पर 1991 से देश में उदारीकरण की नीतियों के लागू होने के पश्चात् मीडिया का कारपोरेटिकरण प्रारम्भ हो गया। शासक वर्ग एवं कारपोरेट घरानों ने मीडिया को एक व्यवसाय में परिवर्तित कर दिया है जिसका मुख्य उद्देश्य लाभ अर्जित करना और सरकार की नीतियों का आँख बंद कर समर्थन करना हो गया है। इसका बड़ा कारण यह भी है कि आज मीडिया को व्यवसायिक विज्ञापनों से प्राप्त होने वाली आय से कई गुना ज़्यादा आय का स्रोत केन्द्र और राज्य सरकारों के सरकारी प्रचार का हो गया है। एक आर.टी.आई. जवाब के मुताबिक सत्ता ने जून 2014 से दिसम्बर 2019 के बीच रू. 6500 करोड़ मीडिया में सिर्फ अपने प्रचार के लिए बाँटे, चुनावी प्रचार और योजनाओं के प्रचार की रकम अलग है। सभी तरह के प्रचार की रकम को जोड़ दिया जाए तो इन पाँच साल में न्यूज़ चैनलों को व्यवसायिक विज्ञापनों के मुकाबले सत्ता के प्रचार से कई गुना ज़्यादा रकम हासिल हुई है।

न्यूज़ चैनलों को व्यवसायिक विज्ञापनों से हर साल औसतन रू. 2 हजार करोड़ प्राप्त होते हैं, वहीं बीते 6 वर्ष सरकारी प्रचार के लिए औसतन हर साल रू. 5 हजार करोड़ हासिल हुए। विधानसभा चुनाव हो या 2019 का लोकसभा चुनाव, भाजपा ने प्रचार खर्च के सारे रिकार्ड तोड़ दिए। कांग्रेस या अन्य विपक्षी दलों के पास न तो रकम थी न ही उन्हें कहीं से फंडिंग मिली। ऐसोसिएशन फॉर डेमोक्रेटिक राईट (एडीआर) के मुताबिक कारपोरेट या औद्योगिक घरानों ने जो भी राजनैतिक चंदा दिया उसका 72 फीसदी सत्ताधारी भाजपा के खाते में गया। पूंजी के इस खेल ने लोकतंत्र की बिसात पर विपत्त को गायब कर दिया और न्यूज़ चैनलों के एंकर सत्ता के प्रवक्ता नजर आने लगे। यह नई पत्रकारिता है जिसे सत्ता के साथ खड़े रहकर ही पाया जा सकता है। हालात यहाँ तक बिगड़े हैं कि हिन्दी के टॉप चैनलों को सरकार की मॉनिटरिंग टीम की रिपोर्ट के आधार पर बताया जाता है कि किस मुद्दे पर चैनलों पर चर्चा करें, जो सरकार के अनुकूल रहता है, उनके लिए हर दरवाज़ा खुलता है। चाहे अनचाहे अखबार के सम्पादक या न्यूज़ चैनल के प्रबंध सम्पादक की हैसियत सत्ता के दरबारी वाली हो गयी है। राजनैतिक सत्ता के आगे जब दूसरी लोकतांत्रिक व्यवस्थाएं ढहने लगी तो मीडिया ने न केवल आँखे बंद कर लीं, बल्कि जन-विरोधी हो गया।

उपरोक्त परिस्थितियों में यह कल्पना कैसे की जा सकती है कि मीडिया सरकार से पूछे कि मात्र चार घण्टे के नोटिस पर देश में लॉकडाउन करने के कारण देश के करोड़ों मज़दूरों के सम्मुख उत्पन्न जीवन और जीविका के संकट के लिए कौन जिम्मेदार है, घर वापसी के लिए हजारों मील की यात्रा, जिसमें सैकड़ों लोगों की जान भी चली गयी, इसकी भरपाई कौन करेगा...? आज का मीडिया यह सवाल उठाने से गुरेज़ करता है। आपदा में अवसर के नाम पर सरकार द्वारा प्रत्येक क्षेत्र में एक सरकारी उपक्रम को छोड़कर बाकी सबको बेच देने की नीतिगत घोषणा, जिसके खिलाफ दे के करोड़ों मज़दूर आंदोलित हैं, इस पर मीडिया चर्चा नहीं करता है और न ही मज़दूरों के आंदोलनों एवं संघर्ष के समाचारों को प्रकाशित/

प्रसारित नहीं करता है। कोरोना आपदा से पहले ही देश की जी.डी.पी. में लगातार गिरावट के बावजूद देश का मीडिया इस पर चर्चा नहीं करता है कि नोटबंदी के गलत निर्णय एवं आधी-अधूरी तैयारी के साथ जी.एस.टी. को लागू करने की सरकार की जिद ने देश के आमजन के लिए बड़ा संकट उत्पन्न कर दिया। बुनियादी अर्थशास्त्र समझने वाले किसी भी व्यक्ति को पता था कि नोटबंदी के दौरान 95 फीसदी मुद्रा बाजार से खींच लेने के बाद अर्थव्यवस्था ध्वस्त हो जाएगी पर मीडिया सवाल उठाने के बजाय पालकी उठाने में लगा रहा। जी.एस.टी. की तैयारी अधूरी थी, इसके बावजूद मीडिया सरकार की हमराह बनकर ऐतिहासिक बताता रहा, नतीजा भारत की कथित आर्थिक क्रान्ति तीन माह में ही ध्वस्त हो गयी। पिछले 6 वर्षों में बेरोजगारी की दर उच्चतम होने के बावजूद, दो करोड़ रोजगार देने का सरकार का वादा मीडिया के लिए प्रासंगिक नहीं है, आजाद हिन्दुस्तान में यह पहला अवसर है कि रिजर्व बैंक ऑफ इण्डिया को सरकार के दबाव में रिजर्व फण्ड से एक लाख छियत्तर हजार करोड़ की धनराशि केन्द्र सरकार को देनी पड़ी, उसके बावजूद मीडिया में यह चर्चा का बिन्दु नहीं बन पाया। विश्व की पाँचवी सबसे बड़ी अर्थव्यवस्था बन जाने के बावजूद वलड हंगर इंडैक्स में भारत की स्थिति अपने पड़ोसी देशों बांगलादेश, नेपाल एवं श्रीलंका से भी क्यों बदतर है, यह पैनल डिसकशन का विषय नहीं बनता है। प्रोपैगेंडा फैलाने वाली ताकतों ने सोशल मीडिया को भी अपनी गिरफ्त में ले लिया है। “जैसे-जैसे सूचनाओं के माध्यम बढ़ रहे हैं, हम जानकारियों से कटे होने के भय से ग्रस्त होते जा रहे हैं। यह भय संचार माध्यमों के ज़्यादा से ज़्यादा इस्तेमाल के लिए प्रेरित करता है। हम इतनी ज़्यादा सूचनाएं ग्रहण करने लगते हैं कि उनकी पुष्टि का मौका ही नहीं मिलता। इस प्रवृत्ति का फायदा ऐसे लोग उठा रहे हैं, जिनके स्वार्थ धारणाओं के बनाने-बिगाड़ने से जुड़े हैं।” झूठ की फैक्टरियो दिन रात जनता की धारणाएं प्रभावित करने में जुटी हैं। अब हर क्षण कोई नया झूठ आपके समक्ष पड़ा है, जिसे फॉरवर्ड करने वाला आपका कोई अपना ही है, इसीलिए आसानी से यकीन भी हो जाता है। सूचना क्रान्ति का यह अजीब दौर है, जहाँ सच ही संकट में है।

वस्तुतः जन-मानस से जुड़े और उन्हें उद्देलित करने वाले सभी विषयों का छोड़कर शासक वर्ग की



Cartoon courtesy: Sorit

Cartoon courtesy: Kirthesh, BBC News Hindi



प्रशस्ति और हर उस विषय पर मीडिया द्वारा चर्चा की जा रही है, जिससे मेहनतकश वर्ग की एकता को विखंडित किया जा सके, जैसा कि अभी एक फैसले में बॉम्बे हाईकोर्ट की औरंगाबाद पीठ ने कुछ दिनों पहले तबलीगी जमात के आयोजन में आए विदेशी नागरिकों को रिहा करते हुए अपने फैसले में कहा “कोई राजनैतिक सरकार प्राकृतिक आपदाओं और अन्य मुष्किलों से ध्यान हटाने के लिए बलि के बकरों को तलाश करती है। इन बेकसूर लोगों को फँसाया गया, जबकि इनका कोरोना टेस्ट भी निगेटिव था।” अब मार्च के आखरी और अप्रैल-मई के टी.वी. कवरेज को याद कर लीजिए। क्या-क्या नहीं कहा गया। आज भी जब दुनिया में सबसे तेजी से फैलते कोविड-19 संक्रमण और बढ़ती मौत की खबरें, भारत में 49 लाख संक्रमित और लगभग 80 हजार की मौत, टी.वी. की सुर्खियों से गायब हैं, बल्कि लॉकडाउन की वजह से पहले से ही खस्ताहाल अर्थव्यवस्था गर्त में गहरे धंसने, मौजूदा जी.डी.पी. के ऑकड़ों के मुताबिक शून्य से 23.9 फीसदी नीचे, बेपनाह बेरोजगारी दर और सीमा पर चीन के साथ बढ़ते तनाव भी मीडिया की चर्चा से गायब हैं। इसके बदले सुशांत प्रकरण, रिया चक्रवर्ती तथा कंगना रनौत के बहाने सियासी फिजा को गर्म किया जा रहा है।

आज के दौर के मीडिया संचालकों को यह पता रहना चाहिये कि पत्रकारिता के मूल सिद्धांतों के साथ छल करके मीडिया का कोई भी स्वरूप अधिक समय तक नहीं चल सकता है, चाहे प्रौद्योगिकी तथा पूंजी का कितना ही बड़ा सहारा उसे प्राप्त क्यों न हो। इसका कारण है कि समाज या सामान्य लोग सच और झूठ की परख करना जानते हैं। कदाचार करने वाला मीडिया समाज को कुछ समय के लिये भ्रम में जरूर डाल सकता है, लेकिन हमेशा के लिये उसे बरगला नहीं सकता है तथा राजनैतिक सत्ता जो मीडिया को अपने अनुकूल बनाकर शासन करना चाहती है उसे लोकतांत्रिक देश अमेरिका के संविधान के पहले संशोधन का स्मरण रहना चाहिये कि ‘देश की स्वतंत्रता ही देश का भविष्य है।’

The author is President, NCZIEF

# Court's drift and chinks in the judiciary's armour



An opaque 'master of the roster' system and a certain kind of judge are sufficient to destroy judicial independence

## Justice Ajit Prakash Shah

(Retired Chief Justice, Delhi and Madras High Courts, and former Chairperson, Law Commission of India)

(Courtesy: The Hindu 7/9/2020)

This past fortnight has seen two significant developments in connection with the Indian judiciary: the first was the decision of the Supreme Court of India in the matter of **Prashant Bhushan's contempt case**, and the second was the **retirement of Justice Arun Mishra**. These events, in their own way, magnify the chinks in the armour of the Supreme Court.

### The Bhushan case

In the first instance, the Supreme Court, in a display of self-proclaimed "magnanimity", let off Mr. Bhushan with a fine of one rupee in the contempt case against him over two tweets. In the alternative, the top court ordered for a three-month imprisonment term and three years' debarment from practice. The Court chastised him for his "conduct", which, according to the Court, "reflects adurance and ego, which has no place to exist in the system of administration of justice and in noble profession, and no remorse is shown for the harm done to the institution to which he belongs". It would be trite to say that these words ring hollow coming from a Court that chose to relentlessly pursue Mr. Bhushan in a petty exhibition of arrogance itself. Over the course of the hearing, the Court repeatedly tried to coerce the contemnor, i.e., Mr. Bhushan, **to proffer an apology**, and kept granting him additional time (a few days, a few hours, etc.) for this purpose. It was arguably strange behaviour on the part of the Court, and it also appeared embarrassing, for it came across as petulant bargaining more than anything else. Mr. Bhushan, with appropriate decorum and honesty, **admitted** that any apology from him in the circumstances would be insincere.

The jurisprudential contribution of this decision to the law of contempt will be studied for years to come, surely, but maybe not for the reasons that the Court intended. Hopefully, a wiser judicial and legislative community will realise one day how utterly self-defeating this law is for a healthy

democracy, and eventually change the law around.

### A judge in the limelight

This was among Justice Mishra's last few decisions as a member of the Supreme Court, before he retired on September 2. As a result, considerable attention has been paid to his decisions during his tenure which lasted from 2014 to 2020. One consistent feature has revealed itself throughout, which is the kinds of cases that were assigned to the Benches he was on, and the kinds of decisions he issued. In the **judges' press conference two years ago**, the primary grouse was with the "master of the roster" system, and the specific concern that politically sensitive cases (i.e., dealing with the executive) were being allocated to Benches involving Justice Arun Mishra (even if not mentioned by name, his role was clearly insinuated, notably with reference to the judge Loya case). Commentators (e.g., **Aparna Chandra, Anup Surendranath, V. Venkatesan**) have also conducted detailed analyses of Justice Arun Mishra's decisions, and studies have found that these were predictably in favour of the executive.

In recent times, many columnists, leading scholars, and legal luminaries have speculated on the marked drift of the Supreme Court away from rights-based court to an executive court. Of course, to keep such a court going, a judge who is ever ready to step up to handle politically sensitive matters, and who can be relied upon to issue decisions that are in favour of the executive, is always useful. However, even as the limelight is on a judge such as Justice Mishra in circumstances like this, the role of the office of the Chief Justice of India (CJI) in facilitating the creation of an executive court cannot be ignored.

Allegations and suspicions have been voiced from within as well, with Justice Kurian Joseph suggesting that the assignment of work



in the Court during Justice Dipak Misra's tenure was "remote controlled". During his time, two judgments were delivered by the CJI's Bench in matters to which he himself was a party. Through these judgments, the CJI defended the "master of the roster" system, indicating that the CJI was entitled to have unrestricted and untrammelled power in matters of case allocation. After the press conference, one hoped there would be rethinking on this, but nothing has really happened, and things have continued in the same way since. The "master of the roster" system was designed for a different era, and indeed, may have worked well in the past even, when we had very tall judges, and judicial independence was rarely doubted. But things have changed now.

Recall that the National Judicial Appointments Commission (NJAC) Act was struck down by the Court on grounds of excessive executive interference in the selection of judges. But surely, this judgment is of no use if executive interference is anyway possible in more subtle ways.

#### **Executive's chipping away**

Theoretically, it is very easy for an all-powerful executive that is looking to seize control over the other arms of the state, and especially an independent judiciary. There is no need to expend energy in packing the Supreme Court with pro-government judges. Finding over 30 judges who think alike would anyway be difficult, if not impossible. All that is needed is to ensure that certain "favourable" conditions exist in the Court: these include a CJI who is on your side, and a handful of other judges on the Bench who are "reliable". Unfortunate precedents in the recent past where CJIs have, without compunction, accepted politically-coloured post-retirement opportunities, have not really helped. The competence of judges becomes irrelevant in this scheme of things. The combination of opaque systems like the "master of the roster", and a certain kind of CJI are sufficient to destroy all that is considered precious by an independent judiciary. Of course, this is far from being a hypothetical scenario, and is, in fact, playing out in India right now. The truly independent and competent judges in the Court have been relegated to adjudicating private disputes, and are considered inconsequential. Many commentators have already pointed out how the last three CJIs all used the powers anointed upon themselves via the "master of the roster" to entrust sensitive and important matters to Benches involving Justice Arun Mishra.

The other thing to note is that these "reliable" judges not only ensure that the pro-executive nature of the Court is sustained, but also serve

to protect the CJI in times of crises. Again, this is not mere theory or speculation. As an example, the medical admissions scam case during Justice Dipak Misra's tenure as CJI was handed over to Justice Arun Mishra's Bench. Similarly, the infamous hearing of Justice Gogoi's sexual harassment case included Justice Arun Mishra.

#### **The European example**

There is enough evidence that the "master of the roster" system does not work any more. What we need today is legal certainty, and a rules-based mechanism for allocation of cases (e.g., as followed by the European Court of Justice and the European Court of Human Rights, among many other jurisdictions where cases are decided not by full courts but by benches). This rule can be that cases are allocated randomly. But any kind of rule can be implemented only if judges themselves take a stand and decide. There should be agreement that no discretion can be allowed, for that is the root cause of so many of our troubles. A case allocation system that is neutral and rules-based will prevent bench packing, and demonstrate neutrality, impartiality, and transparency. All this, in turn, ensures that courts are protected from outside interference; improves public confidence in the impartiality and independence of the judiciary; assures litigants of equality and fairness; and protects basic rights and freedoms by not compromising on them.

#### **Malaise within**

There is a tendency to view the threat to judicial independence in India as emerging from the executive branch, and occasionally the legislature. But when persons within the judiciary become pliable to the other branches, it is a different story altogether. Today, we have a situation which was foreseen many decades ago, by CJI Y.V. Chandrachud, when, in 1985, he observed, "There is greater threat to the independence of the judiciary from within than without ...." All the sermonising in the world (of the sort offered in the Bhushan judgment) will be of no consequence without any real changes in the way things work. And indeed, it is important to note that Justice Arun Mishra's retirement is not likely to impact the situation; he was anyway merely a manifestation of the deeper malaise in the system. Surely, this is as good a time as any for the judges of the Supreme Court to unite and seriously consider whether self-preservation trumps institutional independence, or whether they truly want to protect the judiciary from outside influence, and hold their own against an overbearing executive.



# Baba Azmi's Film Movie Review Will Dance Its Way Into Your Heart

Saibal Chatterjee (Excerpts from the review in NDTV.COM, 21/8/2020)

The directness of the message sought to be delivered through this story transmits hope even as it strikes a cautionary note about the dangers that this diverse nation's pluralistic ideals face.

**M**ee Raqsam (*I Dance*) is a disarmingly simple, sensitive, heart-warming film that more than just tells a story. Couched in it is a fervent and urgent advocacy of India's culture of harmony and assimilation that is under increasing threat in a climate polluted by hatred, bigotry and political skullduggery. It is dedicated to the humanism of the late poet and lyricist Kaifi Azmi and filmed entirely in his native village of Mijwan in Azamgarh district.

*Mee Raqsam* revolves around a Muslim schoolgirl Maryam (Aditi Subedi), who has to battle barriers of class, religion and gender as she pursues her passion for Bharatanatyam dance. The girl receives unstinted support and encouragement from her father Salim (Danish Hussain), a highly skilled tailor who struggles to make ends meet. Salim faces a bruising backlash from his conservative village community, represented principally by the girl's obdurate maternal aunt Zehra (Shraddha Kaul). But he doesn't budge an inch from his decision to back his daughter to the hilt even at the risk of being socially ostracised.

Maryam's dance teacher Uma (Sudeeptha Singh), too, is in danger of alienating her academy's principal patron Jayprakash (Rakesh Chaturvedi Om), who looks askance at a Muslim girl learn a classical dance form that, in substance and execution, adheres to strict, codified, religiously-sanctioned norms.

For Maryam, Bharatanatyam is an assertion of her freedom of choice as well as her love for her late mother Sakina, a talented dancer herself whose gifts remained hidden from the world. She falls ill in the film's prelude and passes away. The grieving daughter discovers in the classical dance form not just a means to take her mind away from her personal loss but a source of rejuvenation.

The soundscape gives *Mee Raqsam* its eclectic timbre. The strains of Carnatic music in a nondescript *mohalla* of Uttar Pradesh are intrinsically, and instantly, alluring and transformative. Add to the sublime quality of the

songs the intricacies of the mudras and steps of Bharatanatyam performed by a gifted young actress and you are instantly transported to a place that is infused with positivity, where a sense of rebellion, liberation and affirmation is instantly evoked and reinforced.

Religion isn't the only issue that the spirited Maryam has to reckon with. Her gender gets in the way just as much as her name does. Her acerbic aunt (who runs a sewing and embroidery training centre for girls) asks Salim if he intends his daughter to be a *tawaif*. Maryam's grandmother (Farrukh Jafar), too, raises her voice to endorse Zehra's orthodoxy.

Community elder Hashim Seth (Naseeruddin Shah) adds his bit to cauldron by pointing out to Maryam's father that Bharatanatyam originated in Hindu temples and it not only promotes idolatry, but is also linked to the Devadasi tradition.

The hostility does not stop with the branding of Bharatanatyam as *gair mazhabi* and the direct warnings from the village maulana. It assumes extreme proportions. Nor is the naysaying limited to Salim's co-religionists. Jayprakash cannot see beyond the curiosity value of a Muslim girl learning Bharatanatyam.

Salim stands firm but Maryam, pushed to the wall, nearly gives up the fight. But the father-daughter duo isn't left entirely to their own devices. The dance school patron's Sufi music-loving daughter (Shivangi Gautam) stands by Maryam. So does her older cousin (Juhaina Ahsan), who is unable under social pressure to reciprocate the feelings that an autorickshaw driver (Kaustubh Shukla) has for her. All the three youngsters become instrumental in one way or another in helping Maryam's cause.

In a telling moment, Jayprakash, when he learns that one of Uma's most promising trainees is a Muslim girl, reprimands his own daughter. He asks her: if a 'Mohammedan' girl can learn an 'Indian' dance, why can't you? Anjali's response justifiably drips scorn: "Mohammedan Indian *nahi hai kya?*"

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Review NETFLIX DOCUMENTARY:

## Social media is a drug that controls and manipulates us

Priyanka Roy

The show just touches the top of the iceberg, but as a commentary on everything that's wrong with social media, it's an eye-opening watch.

(Courtesy: The Telegraph 14/9/2020)

**F**ake news on Twitter travels six times faster than true news.

There are only two industries that call their customers 'users': illegal drugs and software.

We've moved from a tool-based social media environment to a manipulative one.

These are just three sentences among many, many unsettling ones in *The Social Dilemma*. The Netflix docu-drama that talks about an addiction - that of social media - that's both alluring and alienating, has become a talking point ever since it was released last week. So what does *The Social Dilemma* tell us about the perils and pitfalls of social media that we haven't heard of before? Well, nothing really. What it does is make all that we knew become far more tangible (and scary) through voices and illustrations.

Directed by Jeff Orlowski, *The Social Dilemma* bands together an impressive list of interviewees, many of whom are former Silicon Valley nerds who themselves designed and perpetuated this addiction and are now condemning the Frankenstein's monster they have unleashed.

It features former senior executives from major tech companies like Google, YouTube, Twitter, Facebook, Instagram and Pinterest, as well as scholars who have studied the negative impacts of social media addiction, especially on impressionable minds.

What works for *The Social Dilemma* is that it doesn't expect to hold the viewer's attention only through a series of tech geeks talking about the

damning effects of social media. It tells its story through the social media addiction of a set of teenagers in a family, making the show instantly relatable.

*The Social Dilemma* succinctly touches upon the various aspects in which tech biggies control and manipulate users today. From a 'disinformation for profit business model' where a system has been created that biases towards false information and favours propagandists and supremacists, to how some of the biggest names in Silicon Valley have, for a very long time, been in the business of 'selling' their users to advertisers. We are all victims of 'surveillance capitalism', with these companies tracking our Internet activity and customising ads for us. There's also 'persuasive technology' that involves manipulating someone's mind and behaviour and forcing them to do an action on social media. The victims, in this case, are mostly young minds, with who 'hearts', 'likes' and 'thumbs ups' are conflated with value and on whom social media imposes unrealistic standards of beauty and peer pressure.

*The Social Dilemma* is guaranteed to leave you disturbed because at the end of the day, we all are victims, albeit of varying degrees. The show just touches the top of the iceberg, but as a commentary on everything that's wrong with social media, it's an eye-opening watch. Minutes after watching it, I logged on to my social media accounts to talk about the show. Irony #101. Yes, guilty as charged.

○

## Mee Raqsam

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previous page

That is precisely the question that Mee Raqsam seeks to answer. It does not pull its punches. It does not slip into defensive rancour or shrill rhetoric either.

The directness of the message sought to be delivered through this story transmits hope even as it strikes a cautionary note about the dangers that this diverse nation's pluralistic ideals face.

Watch *Mee Raqsam* because it will dance its way into your heart if it's in the right place.)



# Private hospitals overcharging Covid patients, alleges General Insurance Council

G.S. Mudur (Telegraph 06.09.2020)

The coronavirus pandemic has prompted India's health insurance industry to flag, for the first time in a court, concerns about arbitrary overcharging of patients by private hospitals and to caution that such practices could increase annual premiums.

The General Insurance Council, a body of public and private insurance companies, has sought the Centre's intervention to regulate treatment costs for Covid-19 patients at private and corporate hospitals across India.

The council, in an application to the Supreme Court, has said health insurance companies had by mid-August received more than 100,000 claims for Covid-19 treatment and noted that patients with insurance cover are charged considerably higher than uninsured patients.

Private hospitals are "charging exorbitant amounts of money from insured patients", the council said. It cited instances from different cities where hospitals had initially sought payments two to five times the amounts they accepted after objections by insurance companies.

One private hospital had billed a patient Rs 282,782 for a 10-day stay of which Rs 200,000 was charged under the head "PPE (personal protection equipment) kit ward". The insurance company objected and asked the patient to ask for a revised bill as an uninsured patient and then seek reimbursement.

The hospital reduced the bill to Rs 49,973 after "considerable haggling", the council said in its submission.

Another private hospital had submitted a bill of Rs 14 lakh but reduced it to Rs 449,849 after objections from the insurance company. In another instance, a hospital revised a bill for Rs 211,812 to Rs 112,782 after "serious objections" from the insurance company.

In many instances, though, when the insurance company refuses to cover the entire hospital bill and pays only a part of it, the patient has to pay the balance out of their own pocket.

Overcharging of insured patients is making it increasingly difficult for insurance companies to settle claims, the council said in its application. It pleaded to be allowed to join a petition filed earlier this year by an independent lawyer seeking government regulation of private hospital charges.

Insurance industry executives say that health insurance companies have always taken up specific cases with hospitals whenever there has been suspicion of overcharging. However, the pandemic and the arbitrarily higher charges on

insured patients have amplified these concerns.

Amid India's rising Covid-19 counts, insurance analysts expect the number of claims to continue to rise. India on Saturday recorded 86,432 new Covid-19 cases, raising the total number to over 4.02 million of whom 3.1 million have recovered, over 846,000 are under medical supervision and 69,561 have died.

The vast majority of patients have no symptoms or only mild symptoms and do not require hospital care.

The Union health ministry said on Friday that less than 7 per cent of the active patients need oxygen, intensive care or ventilator support.

"It's interesting that the insurance industry itself has highlighted this longstanding and unresolved issue," said Anant Bhan, a bioethics researcher and adjunct professor at the Centre for Ethics at the Yenepoya Medical College, Mangalore.

"Covid-19 has likely accentuated these concerns. Covid-19 is a new infection and given the uncertainties over what works and what does not and how exactly to treat the illness, it is possible that some healthcare providers might find ways to inflate bills."

Several states have fixed standard rates for Covid-19 treatment at private hospitals, but there are "variations and inconsistencies" across the states, the council has said.

Some states such as Karnataka and Telangana have specified that the fixed rates do not apply to insured patients.

Such discrimination is "unreasonable" and could be abused by some private hospitals, the council said. The insurance policy should not become "a tool for profiteering" by private hospitals, which would only increase the claims outgo and result in higher premiums, it said.

Another intervention application filed in the Supreme Court by a New Delhi-based lawyer, Manisha Karia, underlines that the price caps imposed by some states do not adequately safeguard patients from overcharging on medicines or diagnostic tests.

Healthcare industry representatives have long asserted that private hospitals cannot be expected to operate under losses. A senior executive with the Association of Healthcare Providers of India, a body representing private hospitals, had earlier this year said the price caps imposed by the states need to take into account the operating costs of private hospitals. ●

## NORTHERN ZONE HOLDS TRADE UNION CLASS FOR WOMEN

On September 13, 2020, a Zonal Level Trade Union Class for women was organised by N.Z.I.E.A. through video conferencing on zoom platform. The chapter of the class was "Listing of LIC – not in the interest of the nation".

Welcoming large number of participants (390), **Com. Neeta Singhal**, Convenor, Zonal Women Sub-Committee NZIEA initiated the class. **Com. Naveen Chand**, General Secretary NZIEA started the meeting with introductory remarks on campaign going on against listing of LIC in Northern Zone. He appreciated that the campaign in northern zone, as of now, is in full swing. Our units have approached 126 dignitaries to seek their support for opposing the decision of the government for listing of LIC in stock market. The principal of the class, **Com. Anil Kumar Bhatnagar**, Vice President AIIEA exhorted the comrades to understand anti-people policies of Modi Government as a result of which the attack on public sector insurance is being mounted by the present-day regime. In order to have a crystal-clear vision on the issue he invited **Com. M. Girija**, Joint Secretary AIIEA to speak on the subject.

**Com. M. Girija** appreciated the impressive gathering in the zoom meeting. She initiated her submissions by explaining the role of LIC in nation building. The people belonging to lower/medium income group have been given the social security by LIC as against the high-end customers by the private insurance companies. LIC is so popular in India that people generally call insurance as LIC and both the names have become synonyms to each other.

Keeping LIC in 100% ownership of government is essential for the economic and self-reliant economy of the country. As such the listing of LIC in stock market will not be in the interest of the nation.

Citing the shining performance of LIC since its inception in the year 1956, she informed that LIC which was started with an initial capital of Rs. 5 crore by Govt. of India has now reached a whopping 32 lacs crore in assets. The numbers of policyholders have reached an astronomical figure of 40 crore. The strength of LIC is the indomitable strong faith of 40 crore policyholders



in LIC. The contribution of LIC in social and infrastructural development has reached to a remarkable 30 lac crore. The claim performance ratio in LIC is best in the world. It is a mutual benefit institution in which 95% of the surplus declared every year by LIC is paid to existing policyholders and 5% surplus to Govt. of India on its investment of Rs. 100 crore (increased from 5 crore to 100 crore in the year 2011 for the reason of statutory requirements). The financial presence of LIC is visible in all the sectors of nation development. By listing of LIC the present-day govt. is opening the doors of privatisation so as to sell the national wealth to a handful of individuals. The slogan of the government of unlocking the value of LIC to benefit the public is a myth and hollow slogan to befool the people of this country and to handover the huge public money to the individuals of their own choice. Hence listing of LIC will be detrimental to the interest of the nation. As a citizen of this country it becomes our responsibility to defend LIC in the interest of the nation. To achieve this goal the campaign should be fierce so that a strong message goes to the govt. & the govt. is forced to retreat.

The message of Com. Girija was well taken by the participants.

**Com. R C Sharma**, President NZIEA placed vote of thanks especially to Com. Girija for her effective & meaningful lecture in Hindi and English. He also thanked all the participants who made the TU class successful. With an appeal to make the public awareness campaign more comprehensive, the TU class concluded. □

# SCZIEF ORGANISES VIRTUAL TRADE UNION CLASSES FOR THE DIVISIONAL LEADERSHIP

**W**HEN THE GOING GET'S TOUGH THE TOUGH GET'S GOING is the saying. SCZIEF made this saying true by organising a virtual trade union classes for the leadership of divisional unit in tune with the decision of Silver Jubilee Vizag Conference of AIIEA. These classes also reflected the understanding of organisation in carrying out the organisational activities despite the hurdles created by the Covid pandemic and the guidelines issued by the government related to social distancing. Three classes were organised on 5<sup>th</sup> September, 7<sup>th</sup> September and 9<sup>th</sup> September.

On 5<sup>th</sup> September 2020 the first class was organised on the topic "IPO of LIC – Challenges and Task". Com Amanullah Khan, former President of AIIEA dealt on the topic eloquently. Dealing on the subject, he dwelt on the need for protecting public sector industry to ensure the development of self-reliant Indian economy. He outlined the political, economic and social situation obtaining in India immediately after India attained Independence, which forced the government to take control of people's savings and thus paved the way for formation of SBI and LIC. While highlighting the glorious journey of LIC punctuated with enormous contribution to the development of self-reliant economy, he asserted that the present political dispensation in the centre has brazenly embraced the discredited neo liberal economic policies in favour of private and foreign capital. The decision of the government of listing shares of LIC through disinvestment is a first step towards privatisation of LIC and this decision is more of political in nature than an economic decision. He called upon that this attempted to list LIC should be fought tooth and nail and should be defeated. He exhorted that AIIEA has successfully defended LIC in public sector for the last three decades in spite of repeated attempts by the ruling classes and we should derive inspiration from that experience and intensify the campaign and mobilise a powerful public opinion against the decision of the Government to list LIC. He also explained how the BJP government has mismanaged economy and to come out of the deep economic crisis is attacking the life and living of the vast majority of the populace utilising the pandemic situation too. While explaining the legal and procedural aspects related to amendment of LIC Act, 1956 which is a pre-requisite for listing LIC, he called

upon the units to utilise the time available at our disposal to unleash a powerful campaign amongst public. He also cautioned that while launching our campaign care should be taken to ensure that the confidence of our clientele on LIC should be enhanced and should pave way for further strengthening of LIC. He cautioned stating that this government which does not have the track record of upholding democratic norms, may also bring out an ordinance to list LIC against which we should be guarded. He concluded exuding confidence that in spite of this government having absolute majority in the Parliament, the attempt can be thwarted and defeated mobilising massive public opinion.

On 7<sup>th</sup> September Com K Venu Gopal took the class on "Present political and economic situation and the challenges before working class". He explained how struggles are developing across the globe against the attempts of the capitalist system to use the present pandemic to further maximise the profits at the cost of people. In most of the countries except a few socialist countries, the governments are trying to push the neo liberal agenda even during the present crisis, keeping the profit before people. He brilliantly explained how this pandemic has devastated the world economy and impoverished millions of workers, exposing the inherent contradictions of capitalist system. He analysed in his own indomitable way the policies being pursued by the BJP government are enriching few individuals in our country at the cost of majority of the people. He exhorted the leadership to explain the alternative policies available before the society quoting the classic example of Kerala model and how effectively the left front government has effectively tackled covid and provided huge relief to vast majority of the people in spite of the limitations in a federal structure. He also explained the negative aspects of New Education Policy being announced by the Central Government and how they are mortgaging the interests of self-reliant economic development. He called upon the units to derive confidence and inspiration from the struggles that are developing and asked the units to consciously campaign against present policies being pursued by the ruling classes and campaign the alternative policies which will ensure the life and living of the vast majority of the people improved and a society devoid of exploitation can be established.



On 9<sup>th</sup> September, Com V Ramesh, President, AIIEA took the class on "Organisation – our task". He congratulated SCZIEF for organising the virtual classes which will help organisation in meeting the challenges of time confidently. He exhorted the units to develop organisation which is the only tool which can effectively be used to fight and overcome the challenges that are being confronted by us. He emphasised the need to shed individualism and develop collective functioning which is the only way out to carry forward the great legacy of AIIEA. He called upon the units and the divisional leadership to consciously develop cadre and be in live contact with general employees so that the organisation can be consolidated further. He outlined the need for analysing the developments around us with a proper class perspective and working class ideology and to achieve this the comrades who are shouldering the responsibility should constantly update their knowledge by inculcating the habit of continuous reading. He cautioned the units to be aware of the developments around us and the attempts of the ruling classes to divide the unity of

the working class in the name of caste, religion, region language etc., and fighting these divisive forces unitedly. He exuded confidence that the rich legacy of AIIEA will be carried forward with a firm conviction only when we imbibe the working class ideology in our thought and action. He concluded with supreme confidence that all the challenges that are confronting the AIIEA and the working class will be met firmly and defeated squarely through the unity of the employees.

Com Clement Xavier Das, supplemented the submissions of Com Ramesh by outlining the programme of action to be carried out in the Zone. Com K Venugopal Rao, President SCZIEF acted as Principal for the classes and Com K Jayateertha, Joint Secretary proposed vote of thanks.

In fine, the classes apart from enriching the understanding of the leadership of the divisional units also acted as catalyst to infuse confidence to take up the tasks with redoubled confidence and conviction and meet the challenges around us squarely.

(Report by Com J.Suresh)

## Webinar on LIC IPO in Thrissur Division

LIC Employees' Union Thrissur Division jointly with LIC Class 1 Officers Association had the privilege of getting the presence of Com K Chandran Pillai, National Secretary of CITU and former Member of Rajya Sabha at the Webinar on 6<sup>th</sup> September, 2020. His inaugural speech, succinct though it was, focussed on the political motivation behind the move to list LIC in the stock markets through Initial Public Offer. A Government that is wedded to neo-liberal ideas and in thrall to finance capital and Corporates strains every sinew to please them as witnessed by us now. Temple building and other divisive tactics are meant for creating a smoke screen to divert the attention of the people from real issues. The support of media for it is well-established in their quest for taking up non-issues such as the suicide of actor Sushant Singh Rajput and antics of Kangana Ranaut get the prominence. As such he urged us to come forward to join hands with the Trade Union fraternity to wage a sustained agitation against the ill-advised policies of Government of India.

Com.P P Krishnan, Vice President of AIIEA who delivered Key-note address in the Webinar discussed the finer points of the proposed LIC IPO and the debilitating impact it would have on our economy. LIC is a pivotal financial institution that can help the Government by mobilising vital resources to resuscitate already battered economy.

Com. Deepak Viswanath, General Secretary, LIC Employees' Union, Thrissur Division welcomed the gathering. Sri P R Jojo, General Secretary, LIC Class 1 Officers' Association Thrissur Division presided over and Com K R Vini, Womens' Sub Committee Convener, LIC Employees' Union, Thrissur Division proposed Vote of Thanks. Around 700 people watched the event in various forms of social media.



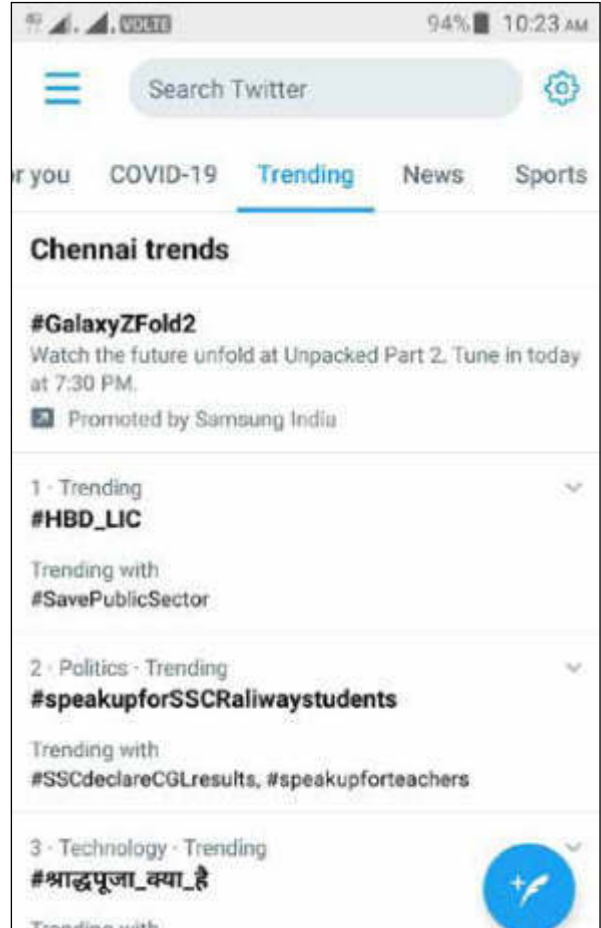
## PENSIONERS PROTEST AGAINST LIC IPO

As per the call of AIIPA Pensioners across the country held placards and opposed the LIC IPO. It was a very successful program. In Trivandrum and Ernakulam, Pensioners organised special Executive Committee Meetings on 18<sup>th</sup> September, 2020 and passed resolutions to this effect

# New Milestone In Our Campaign Special September 1<sup>st</sup>, 2020 #HBD\_LIC

A call was given by SZIEF to observe September 1, 2020, the formation day of Life Insurance Corporation of India, in a very befitting manner. SZIEF decided to make good use of Social Media also this time in our Campaign in addition to Conventional methods. A Hash tag in Twitter '**#HBD\_LIC**' (Happy Birthday LIC) was created and our comrades were requested to tweet the achievements of LIC and our opposition to IPO on that particular hash tag on 1<sup>st</sup> September. Our Comrades were requested to make the Hash tag a Trending one on that day by posting through their Twitter accounts. Our Comrades responded overwhelmingly and made it a Number One Trending on that day. Earlier, we asked our Comrades to open Twitter accounts so that the campaign can be carried out successfully. On the request of the organization, more than 1000 twitter accounts were opened by our Comrades which made the task possible. Our units have approached political leaders, Intellectuals, trade unions, mass organizations, progressive minded people, writers, journalists, press and they also lent their support to our campaign in big scale.

Our Comrades have created short videos containing the messages of those leaders/personalities. Those videos have been circulated widely through our Social Media like Twitter, Facebook and WhatsApp. It had become a big campaign. The extent of the campaign was such that some leaders of the Political Parties, apart from giving their messages through short videos as referred to above, have also issued Press Statements questioning the move of the government in initiating IPO in LIC. Com.Sitaram Yechury, Smt.Kanimozhi, MP (DMK), K.S.Alagiri (President, TNCC) and Shri.Thol.Thirumavalavan MP (VCK) have also posted their opposition in Twitter.



On September 1, there were around 30000 tweets and became No 1 Trending in Tamil Nadu and remained one of the top trending for hours together at all India level. Other social media platforms like FB and WhatsApp also have been flooded with postings hailing LIC and opposing IPO.



# Insurance News in brief

■ A.M.KHAN, DHARWAD

Lloyd's have estimated the global bill for non-life insurers to reach more than \$100 billion due to Covid pandemic. Insurance around the world have paid out on event cancellation, travel, trade credit and business interruption policies.

IRDA has released guidelines on wellness and preventive features. Health cover will now come with wellness and preventive measures and one can get rewards for adherence to a good regime of wellness. As per the guidelines, the wellness and preventive features can only be offered after obtaining due approval from IRDA as per the product filing procedure. As part of promoting wellness and preventive regime, insurers may offer reward points to those policyholders who comply with or meet the set criteria of wellness and preventive features.

LIC makes a profit of Rs.13000 crore from its equity portfolio till August this year.

IRDA has constituted a six-member working group to examine various aspects to allow life insurance companies to offer index-linked products. Life insurers had approached IRDA with a request to allow them to offer index-linked products. The working group is headed by Dinesh Pant, actuary of LIC.

As cases of the novel coronavirus are steadily climbing in the country, general insurance companies continue to see higher claims for treating the disease. As of September 8, non-life insurers have received 192,863 claims, amounting to Rs 3,013.43 crore. Out of the total reported claims, as many as 121,739 claims have been settled by the insurers so far, amounting to Rs 1,165.81 crore. The average ticket size for a novel Coronavirus claim is around Rs 1.5 lakh in urban areas and around Rs 50,000-75,000 in semi-urban or rural areas. Where the condition of patient is serious, and she/he has been admitted to the intensive care unit, claims are in the range of Rs 6-8 lakh.

The disruption caused by the coronavirus spread and the pandemic-induced lockdown resulted in the life insurance industry losing around four million policies and premiums of around Rs.45,000 crore.

AarogyaSanjeevani gets a setback as the Corona Kavach and Corona Rakshak have been introduced. As of August 14 more than 750000 Corona Kavach policies were sold covering

1.29 million and the premium collected is Rs.215 crore. Corona Rakshak policy attracted 217000 lives garnering a premium of Rs.29 crore. Arogya Sanjeevani would collect a premium of around Rs. 33 crore coming from around 72000

policies.

ICIC Lombard and Bharti AXA General Insurance have signed definitive agreements to combine their business. Business of Bharati AXA General Insurance is to be demerged into the ICICI Lombard's through a scheme of arrangement under which the shareholders of Bharti AXA would receive two share of Lombard for every 115 shares held by them.

Religare Health Insurance has rechristened as Care Health Insurance aiming to build opportunities to deliver the possible 'Care' to its consumers. The service and product offerings remain the same. The company has changed its logo with a tagline 'Health ki Guarantee'.

Public Sector General Insurance Corporation of India (GIC Re) has reported a consolidated net loss of Rs 497 crore in the first quarter of the current financial year as against a net profit of Rs 192 crore in first quarter of Financial Year 2019-2020. There has been a reduction in business partially due to strategic reduction of risk acceptance and partially due to the reduction of overall direct premium in India. Consolidated gross premium income of the company was Rs 15,983 crore in the quarter ended June as compared to Rs 21,110 crore in the same period of last fiscal year.

The committee formed by IRDA to examine the requirement and rationale for setting up a pandemic pool has recommended the formation of an Indian Pandemic Risk Pool, with public-private-government participation as the quantum of loss is huge and is beyond the capacity of public or private companies or government alone. The committee felt that the product should first cater to prevention of losses from temporary or permanent closure of small business. The recommendations include the pool should address 40-50 million MSME workers and for that to happen a pool capacity of Rs.75,000 crore. The Committee recommends that the country's largest reinsurer GIC (Re) which has managed the terrorism pool and nuclear pool will be an appropriate administrator of pandemic pool. It further recommends the product should focus on protecting the salaries of MSME employees for upto three months in terms of compensation and a cover of Rs.6,500 (30-40 per cent) of average minimum wage for a maximum of 10 employees per MSME for a maximum of three months.



## Working Class Struggles

S.SRIDHARA, MYSORE ■

Government Employees in Pakistan Northwest Province demonstrated across the province on 8<sup>th</sup> September to demand a pay increase, an end to the Labour Contract System and for other benefits. Protests were in Peshawar, the provincial capital and other Districts of Lower DIR and Upper DIR, Shangala, Bajaur and Khyber. The retired workers also joined the protests and demanded an increase in the pension rates. The Government Employees Grand Alliance, that includes over 30 trade union organizations, called the protests. The Alliance announced a province wide strike on September 24<sup>th</sup>.

Hundreds of Shirt Factory workers in Srilanka went on strike on September 8<sup>th</sup> and 9<sup>th</sup> against pay cut imposed during Covid-19 Pandemic. The strike followed ongoing ad hoc protest over the last 3 months against salary deductions and layoffs. The workers are demanding proper minimum basic wage.

The US is witnessing increasing resistance by the working class. On 14<sup>th</sup> September nearly 4000 clerical, maintenance and other service workers walked out at University of ILLINOIS CAMPUSES and medical centres in Chicago, Peoria and Champaign Urbana after more than a year of negotiations for a new contract. UI workers unanimously voted to authorize the service employee's international union to call a strike demanding adequate staffing to ensure the safety of staff, patients and students, proper personal protective equipment and lower workloads. The workers are also demanding an increase in the minimum basic wage for food, building and other service workers who earn less than 15 dollars per hour. The service workers joined by 800 nurses at the University of Illinois Hospital. In Chicago, they walked out on 12<sup>th</sup> September. Nearly 2000 Graduates student instructors begin their second week on strike at the University of Michigan in ANN-ARBOR.

Joint Development Officer's Workers in public sector protested opposite in Colombo on 3<sup>rd</sup> September demanding permanent employment and a guarantee that their training period should not be extended. On the same day, temporary workers from the National Water Supply and Drainage Board, the co-operative wholesale establishments and the department of Archaeology held separate demonstrations outside the Presidential Secretariat Building. They were demanding permanent jobs.

17000 workers employed at the Canadian operations of the Detroit Big three auto makers have voted overwhelmingly to launch strike action if settlement is not reached before 21<sup>st</sup> September. The massive strike votes underscore that auto workers are ready to wage a militant struggle to defend their jobs, wages and working conditions. Even before Covid-19 triggered the economic collapse, the Detroit Big three and the transnational automakers had launched a major restructuring of auto production worldwide, announcing job cuts and plant closures. They did so with the double aim of boosting their profit margins.

Demonstrating their readiness for a struggle, workers at the General Electric (GE) Appliances factory in Louisville, Kentucky have voted 99.2% to authorize strike. The vote comes as the four year contract covering 4000 workers has expired on 6<sup>th</sup> September. The management is demanding DRACONIAN concessions, including the elimination of employer paid pension.

In August 2019, Volkswagen confirmed it had an excess workforce and plans were being drafted for a restructuring of Brazilian operations. The Firings at the Volkswagen plants are part of a wave of restructuring that is set to hit the whole of the Brazilian auto industry. In August, NISSAN RENAULT group slashed 1200 of its 10000 jobs at its operations in two plants. General Motors also announced it would fire 15000 workers in Brazil.

Hundreds of Jute workers and farmers demonstrated in KHULNA and TANGAIL in Bangladesh on 24<sup>th</sup> August to demand the immediate reopening of jute mills, under Government control, Protection of Jute Farmers, Fair prices for raw jute and the Industry classified as a national asset. In July, the Government closed down 25 state owned jute mills about 50000 workers lost their jobs overnight, while thousands of Jute farmers were left with no income.

Thousands of Taiwan Railways workers, including train car crews and dispatch workers have demonstrated outside the Ministry of Transportation and Communication in August last week to demand unpaid wages and overtime for May and June. Taiwan Railways Management is conducting a vicious hack on jobs, wages and safety conditions.

## Economic Tid Bits

■ J.SURESH, MYSORE

- \* The wealth of Amazon CEO Jeff Bezos, the world's richest man has crossed over \$ 200 billion. His net worth is now roughly equivalent to the annual GDP of entire Greece (\$ 218 billion). Ukraine has a GDP of \$ 131 billion, Hungary has a GDP of \$ 157 billion and Sri Lanka has a GDP of \$ 89 billion. The personal wealth of Bezos is also higher than the entire government budgets of Austria (\$ 201.9 billion, according to 2017 figures), Turkey (\$ 190.4 billion), Argentina(\$ 161 billion), Israel (\$ 102 billion) and Poland (\$ 102 billion). According to Bloomberg Billionaires Index, Bezos increased his wealth by \$ 87 billion in the first eight month of 2020 amidst Covid pandemic. This itself is higher than the entire national budgets of Iran (\$ 86 billion), Iraq (\$76 billion), New Zeland (\$ 72 billion) and Egypt (\$ 63 billion). With the wealth of this scale, Bezos has taken a large bite out of the total resources available to human resources on the Planet Earth. He is not an individual but he is many countries. The sum of \$ 202 billion is the equivalent of the combined national budgets of 118 countries in the world, which is unprecedented in the human history.
- \* According to the National Bureau of Statistics, in China some 600 million people have monthly income of 1,000 RMB (\$ US 145). In 2018, the rural population was about 564 million and their annual average disposable income was just 14,617 RMB ( US \$ 2090) or about 1,218 RMB (US \$ 174) a month. While almost half of its population earns less than \$ 145 a month, China recorded 373 billionaires in 2020, the second highest figure in the world. In 2019, there were 174.25 million rural migrant workers in China, according to the National Bureau of Statistics. The Data from the National Bureau of Statistics show that the annual average disposable income for the top 20% of the population is 70639.5 RMB ( \$10,191) almost higher than that of the bottom 20% and twice than that of the next 20 % immediately below them. According to a survey, among urban populations, the assets of the top 20% household constitutes 47.5% of the total assets, while the bottom 20% only constitutes 2.6%.
- \* Fitch Ratings have projected global GDP to contract 4.4% in the current year, but revised upwards China's growth estimate to 2.7% for 2020. In its global economic outlook, Fitch has cut its GDP forecast for emerging markets excluding China to (-) 5.7% from (-)4.7% estimated earlier. Fitch has slashed India's growth projection to (-) 10.5% from (-)5% estimated earlier. It projected US GDP to contract 4.6% in 2020, less than the 5.6% decline it had forecast earlier. According to Goldman Sach, India's GDP to shrink 14.8%. It also noted that the Indian economy will contract 13.7% for September quarter and 9.8% for December quarter, compared with 10.7% and 6.7% contractions respectively estimated earlier. India Ratings and Research revised down their estimate to an 11.8% contraction for FY 21 while SBI is now expecting Indian GDP a 10.9% contraction. Crisil Research predicts India's GDP to shrink by 9% in 2020-21.
- \* According to a data released by National Statistical Office (NSO), India's GDP fell 23.9% in April - June quarter this year, compared to the same period last year. It also expects that annual GDP to contract 5% - 7% in 2020-21, which is worst since independence. Agriculture was on the only sector which recorded a modest growth of 3.4% on year-to-year basis. All other sectors saw contraction with steepest fall of 50% in Construction and the trade, hotels, transport and communication services shrinking 47%, manufacturing shrank more than 39%. While mining and quarrying dropped by 23%. Private consumption fell by 26.7% while investments as reflected by gross fixed capital formation plunged by 47% and export contracted almost 20%. Contracting for the sixth straight month, India's export slipped 12.7% to \$ 22.7 billion in August. India's merchandise imports too declined 26% to \$ 29.47 billion in August, leading to a trade deficit of \$ 6.77 billion compared with \$ 13.86 billion deficit last year. Oil imports declined 41.6% to \$ 6.42 billion in August.

# For our Field Force

■ ARIVUKKADAL, THANJAVUR

**Utilizing opportunity:** "Interest rates have gone down in the last one year and incremental investments are happening at lower levels. But at the same time, there are opportunities in equity where we have generated good profits. **As on date, we have made a profit of Rs.12,000 crore.** Whenever there were major dips, we bought. We bought a lot in April and May and booked profits after July", said M.R.Kumar, Chairman, LIC.

**No Break:** There was no break in LIC's market operations. LIC always had online payment and added every instrument possible. Now 73% of premiums are coming out of alternate channels.

**Video KYC:** Irdai has permitted life as well general insurers to use the Video-Based Identification Process (VBIP) for prospective customers with a view to enhance the ease of doing KYC and help the insurance sector which is battling the impact of COVID-19 pandemic.

**Insurance awareness:** India is 24% in financial literacy rates, which compared to 55% in developed countries, is woefully inadequate. One of the most efficient financial instruments that contribute to financial literacy centerstage is Insurance. **The Covid-19 pandemic has led to a sharp rise in awareness about life insurance.** Consumers are now seeing life insurance as the first step towards long term financial planning to secure the lives of their loved ones.

**Electronic Policy:** IRDAI has allowed general insurance policies to be issued in an electronic format till March 31, 2021. This is applicable to policies issued to individuals as also certain miscellaneous products.

**Covid-19 claims:** Insurers had received around 2.07 lakh Covid-19 claims amounting to over Rs.3,300 crore. Insurance companies have settled over 1.30 lakh claims amounting to Rs.1,260 crore as on September 10. Treatment for COVID-19 accounted for as much as 11% of the total health insurance claim paid by insurance companies between April and August.

**Penalty for policyholder:** A working group set up by the IRDAI has recommended that a body to promote safety and loss prevention in the general insurance industry be set up. This body will suggest

ways to prevent losses to the non-life insurers. Here, **customers could also be charged penalties in form of higher premium for violation of rules.** This initiative could come handy in segments like motor insurance where loss ratios are high due to larger amount of claims.

**Insurance Renewal:** The General Insurance Council has provided clarification that the ministry of road transport and highway's (MoRTH) notification extending the validity of all vehicle documents such as driving license, fitness certificates and related documents till 31 December 2020, will not apply to insurance papers. "All vehicle owners are advised to get their insurance policies renewed on or before the due date of renewal for continued validity of the insurance policies," the Council added.

**Insurance and PUC:** A valid Pollution Under Control (PUC) certificate has now become a mandatory requirement for renewing vehicle insurance. In a recent Supreme Court (SC) ruling, the apex court asked insurance companies to not issue renewals for vehicles without a valid PUC certificate (PUC). But, at the same time IRDAI has clarified that, not holding a valid PUC certificate is not a valid reason for denying any claim under a motor insurance policy.

**Beware of Private:** ICICI Bank has converted FD's of poor farmer and repaid nothing, as they hadn't paid the yearly premiums. This fraud by ICICI-Pru is not confined to Rajasthan, and is happening through over 5,000 branches ICICI Bank in India.

**Court cannot:** "A consumer forum or any court for that matter, does not have power to relax the warranty clause or any terms and conditions of an insurance policy," said the National Consumer Disputes Redressal Commission (NCDRC).

**Google in Insurance:** Verily, the health company owned by Google's parent company Alphabet, announced that it will start selling insurance through a new product called Coefficient.



# Com M. RAJAGOPAL

Com.M Rajgopal, Founder General Secretary of ICEU, Rajahmundry, Former Vice-President, SCZIEF and President, ICREA, Rajahmundry passed away on 26th August 2020 at Kakinada due to massive heart stroke. He was 73.



Com.M Rajgopal joined as Assistant in 1975 in Vizag Division. Attracted to the philosophy of AIIEA, he became an active cadre of Union in Vizag and served ICEU Vizag as its Office-Bearer. He shifted to Rajahmundry in 1991 and when Rajamundry Division came into existence, he became the General Secretary of the Divisional Unit. He served the organisation in various capacities as President of Rajahmundry Divisional Unit and Vice-President of the SCZIEF. He made enormous contribution to the development and growth of the organisation.

After retirement from the services of LIC in 2007, he involved himself into the broader working class and progressive movement. He took up the responsibilities of organising the pensioners and discharged duties as the General Secretary of ICREA, Rajahmundry. In his death, the working class lost a valiant son and the AIIEA a committed soldier.

Condolence meetings were held throughout Rajahmundry division in his memory & a Webinar to pay respects to Com.Rajgopal was also held on 6th September. Com.MAF Benarjee, President, ICEU, Rajahmundry presided over the webinar.

Com.V Ramesh, President, AIIEA ,Com. K Venugopal, Former GS, AIIEA, Com.MVS Sarma, Former MLC, Com.Clement Das, GS, SCZIEF, Com.R Venkateswara Rao, Former joint Secretary,NFIFWI, Com CV Ramarao, GS of ICREA, Com.P Satish, GS, ICEU, Rajahmundry, Com.G Kishore Kumar, GS,ICEU, Machilipatnam, Com.N Ramana chalam, GS, ICEU, Vizag & leadership of Pensioners & his batch mates participated in the webinar and paid fitting tributes. CPI(M) Politburo Member Com. BV Raghavulu also addressed in a webinar, which was held in memory of Com.Rajgopal, organized by CPI(M) Party.

Insurance Worker deeply condoles the unfortunate demise of Com Rajgopal and share the grief with the bereaved family and friends.

## DONATIONS

### TO INSURANCE WORKER

Com.P.V.Rammohan Rao, HGA, Mahabub Nagar	5000
Com. V.V.K.Suresh, Joint Secretary, Machilipatnam DO	5000
Com. Keshab lal Das, HGA, Silchar DO	4000
Com. Balayogi, Asst, Zonal Office, Chennai, SZ.	5000
Com. Krishnaveni, Branch 16, Chennai DO -1	3000
Com. V.P.Arora, Vice President, Delhi Committee-1	5100

### DONATIONS TO AIIEA

Com. Balayogi, Asst, Zonal Office, Chennai, SZ.	5000
Com. Sudhanshu Singh, Patna	2000
Com. Schdistica Toppo, Patna	5000
Com. L.S.R.Krishna Rao, Nuzivid Branch	5000

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

Continued from Page 3

## तेजी से गिरती अर्थव्यवस्था

के सभी क्षेत्रों में विकसित हो रहा है। श्रमिकों ने यह स्पष्ट कर दिया है कि वे सार्वजनिक क्षेत्र को समाप्त करने और श्रमिकों पर दुखों के ढेर लगाने वाली नीतियों से लड़ेंगे। देश भर में किसान अपने हितों की रक्षा के लिए कृषि क्षेत्र में पेश किए जा रहे कानूनों के खिलाफ आंदोलन कर रहे हैं। जीएसटी के मुद्दे पर केंद्र द्वारा राज्यों के संवैधानिक दायित्व का सम्मान करने से इनकार करना केंद्र-राज्य संबंधों में कड़वाहट की तीव्रता बढ़ाकर संघवाद को कमजोर कर रहा है।

अभूतपूर्व आर्थिक संकट के बावजूद एलआईसी अच्छा प्रदर्शन कर रही है। सरकार मौजूदा कठिन परिस्थितियों में इस अच्छे खासे संस्थान की ताकत का उपयोग करने के बजाय शेयर बाजार में एलआईसी की लिस्टिंग की दिशा में आगे बढ़ रही है। ऐसा जानकारी में आया है कि एक या एक से अधिक बार 'एलआईसी की हिस्सेदारी का 25 प्रतिशत बेचने के लिए एक नोट कैबिनेट के समक्ष प्रस्तुत किया गया है। सरकार संसद के वर्तमान सत्र में आवश्यक विधायी बदलाव लाने का भी लक्ष्य बना रही है। इसलिए, बीमा कर्मचारियों को अपना प्रतिरोध बढ़ाना होगा और मेहनतकश लोगों के अन्य वर्गों के साथ मिलकर सरकार की आर्थिक नीतियों को हर तरफ से चुनौती देनी होगी। ये समय आराम का नहीं है और न ही निगरानी घटाने का है। यह कार्रवाई का समय है।

## 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	332	7578.20

Base 1960 = Base 2001 x 22.8259



**Northern Zone Insurance Employees' Association**  
**Divisional Committee : Bikaner**

**WE OPPOSE**  
**LIC IPO / Disinvestment**

All Members of  
Bikaner Unit





*With best compliments from*



**Northern Zone  
Insurance Employees Association**

**Divisional Committee Delhi-3**



*With best compliments from*

**RAJEEV GUPTA**

Development Officer  
DO Code No. 1282  
Branch 128 (Janak Puri)  
Delhi Division-3

