

Insurance Worker

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JULY 2-4
COAL WORKERS STRIKE

JULY 16 BSNL PROTEST

JULY 16-17 RAILWAY PROTEST

AUG 7-8 SCHEME WORKERS STRIKE

AUGUST 9: SAVE INDIA



AUG 18 SAVE
PUBLIC SECTOR

OPPOSE IPO
-SAVE LIC

GROWING TIDE OF PROTESTS

AGAINST ATTACKS MISUSING
PANDEMIC CONDITIONS

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GROWING TIDE OF WORKING CLASS PROTESTS

The country has seen a growing tide of working class protests of late. The restrictions imposed on the democratic rights of the people, using the pandemic as a ruse, failed to dampen the spirits of the workers. Nearly one crore workers, peasants and other participated in the Jailbharo Satyagraha on 9th August 2020 – the famous Quit India Day – at the call of the Joint Platform of Central Trade Unions and Federations. Workers belonging to the organised and unorganised sectors, scheme workers, contractual workers, agricultural workers, peasants and a vast section of the toiling people joined hands on the Quit India Day against the disastrous economic policies of the NDA government. The working people of India have demonstrated in clear terms that the reckless policy of privatisation and liberalisation let loose by the Modi government in the guise of "Atmanirvar Bharat" is not acceptable to them. They have conveyed in clear terms that they need jobs, income security, more food grains, end to retrenchment, better health care and an end to the policies that favour the rich. The entire working class of the country rallied round slogans like "India Not for Sale" and "Corporate Loot, Quit India". The joint mobilisation by the central trade unions at the historic Azad maidan in Mumbai (where the call for Quit India was announced in 1942) marked the beginning of a new phase of workers' resistance.

The month of August saw the heroic two day strike of Scheme workers on 7th and 8th. Scheme workers, mostly women, working under various central schemes like National Health Mission (NHM), Integrated Child Development Scheme (ICDS), Mid Day Meal Scheme (MDM) and Sarva Siksha Abhiyan (SSA) went on two day strike braving all threats of termination and repression. Lakhs of workers, cutting across ideological affiliations held nationwide demonstrations on 18th of August 2020 on the demand "Save Public Sector, Save India" as an expression of solidarity to the Coal Workers strike on this day. Prior to this, Coal workers had gone on a historic three day strike from July 2-4 against the government move to privatise the country's coal industry and promote commercial mining and trading of coal by private sector including foreign entities. Earlier, there were widespread protests all over India on 3rd July 2020 as per the call of ten central trade unions and sectoral federations against the ruinous economic policies of the government, especially the proposal for wholesale privatisation of public sector undertakings, opening a range of

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economic activities to the full blast of foreign capital and severe attack on labour laws. There were nationwide protests on 16-17 July against the disastrous move of the government to privatise Indian Railways. There are reports that a large number of women's organisations are planning to hold protests all over the country on 28th of August demanding food, work, health services and for protection of democratic rights. One can therefore say that there is no section of the Indian people that is not in struggle.

The sweep and depth of the protests are a pointer to the misery of the people. The Indian economy was already in a mess before the pandemic. Demonetisation and the ill planned GST regime had already played havoc with the Indian economy. The pandemic, particularly the decision to lockdown a billion plus people at a mere four hours' notice without any planning whatsoever, compounded the problems beyond comprehension. There is no sector of the economy that is not affected. The index of industrial production has declined from 16.7 per cent in the month of March to a huge 45.8 per cent in the months of April-May. The contraction in the industrial sector is too huge to be bottomed out in the near future. The government does not seem to realise that no amount of concession to the corporate sector is going to revive the economy unless there is demand in the economy. With poverty and unemployment at unconscionably high levels, demand cannot be increased without giving income support to the working people. As if the loss of income and livelihood was not enough for the workers, the government has amended a whole range of labour laws in favour of the employer class making it easier for them to hire and fire workers at their sweet will.

Agriculture is in distress. It is estimated that around 2000 farmers are quitting farming as a profession every 24 hours. The situation is bound to worsen. Farmers have not been able to sell their Rabi crops due to the lockdown. Now they do not have any money left for the Kharif season. A huge crisis is knocking at the door. Rather than attending to the urgent needs of the farmers, the government has instead chosen to issue three ordinances to throw agriculture open to foreign and Indian agribusiness and put an end to whatever meagre support farmers had been getting. The 41% fall in gross GST collections for the months April-June are indicative of the crisis

in the services sector.

The worst impact of the crisis has fallen on workers and the marginalised sections. It is estimated that 120 million workers have lost their jobs due to the lockdown. The plight of migrant workers was beyond description. The situation today demands a serious intervention from the government to help the most impacted section of the people. It is unfortunate that at a time when government godowns are overflowing with surplus food grains to the tune of 104 million tonnes, the government is utilising these food grains to make hand sanitisers rather than using the food stocks to feed the hungry. The government has turned a blind eye to the sufferings of the common man.

Not only did the government offer little help to the people, but has sadistically used the crisis as an opportunity to carry forward its reform agenda. In the name of controlling the spread of virus, the government has used British era laws as a tool to restrict the democratic rights of the people. The government has announced economic reforms pushing the agenda of liberalisation, privatisation and globalisation. FDI limits have been increased in a whole array of industries including defence

देश में मजदूर वर्ग के बढ़ते विरोध प्रदर्शनों का दौर देखा जा रहा है। महामारी के नाम पर एक चाल के तहत लोगों के लोकतांत्रिक अधिकारों पर रोक के रूप में लगाए गए प्रतिबंध, श्रमिकों के साहस को कम करने में सफल नहीं हो पाए। केंद्रीय व्यापार संगठनों और फेडरेशनों के संयुक्त मंच के आव्हान पर, 9 अगस्त 2020 – प्रसिद्ध भारत छोड़ो आंदोलन के दिन – लगभग एक करोड़ श्रमिकों, किसानों और अन्य ने जेलभरो सत्याग्रह में भाग लिया। संगठित और असंगठित तंत्रों के मजदूरों, योजना श्रमिकों, संविदाकर्मियों, कृषि श्रमिकों, किसानों और मेहनतकश लोगों के एक बड़े वर्ग ने एनडीए सरकार की विनाशकारी आर्थिक नीतियों के खिलाफ भारत छोड़ो दिवस पर एकजुट हो हाथ मिलाए। भारत के कामकाजी लोगों ने स्पष्ट शब्दों में प्रदर्शित कर दिया है कि आत्मनिर्भर भारत के नाम पर मोदी सरकार द्वारा अंधाधुंध थोपी जा रही निजीकरण और उदारीकरण की नीतियां उन्हें मंजूर नहीं हैं। उन्होंने स्पष्ट शब्दों में बता दिया है कि उन्हें नौकरी, आय सुरा, अधिक खाद्यान्न, नौकरी से निकालने पर रोक, बेहतर स्वास्थ्य देखभाल और अमीरों के प में बन रही नीतियों का खात्मा चाहिए। देश का पूरा कामकाजी वर्ग इंडिया नॉट फॉर सेल और कॉर्पोरेट लूट, भारत छोड़ो जैसे नारों के तहत लामबंद हो रहा है। मुंबई के ऐतिहासिक आज़ाद मैदान में केंद्रीय ट्रेड यूनियनों द्वारा संयुक्त रूप से जुटना (जहां 1942 में भारत छोड़ो की

production. Sectors such as coal and railways have been thrown open for private capital. Privatisation of public sector is being pursued with a vengeance. There has been unabashed declaration that the role of the public sector would be limited to a few specified 'strategic' activities and all other activities will be thrown open to the private sector. Eminent writer Prof. Yuval Noah Harari is absolutely right when he says: "Emergencies fast forward historical processes. Decisions that in normal times could take years of deliberation are passed in a matter of hours. ...Entire countries serve as guinea pigs in large scale social experiments."

The moves to privatise the public sector insurance industry has to be seen in this broader context. The government has already taken measures to privatise public sector general insurance industry by divesting its shareholding in GIC-Re and New India. The Government has decided to list LIC to raise the much needed resources to fund the fiscal deficit. The Department of Investment and Public Asset Management (DIPAM) under the Finance Ministry is reported to have finalised the engagement of pre-Transaction

Advisors for assisting DIPAM in the processes related to the IPO of LIC. Insurance employees under the banner of AIEA are naturally indignant at the efforts of the government to privatise the most successful public sector financial institution of the country. Insurance employees have amply demonstrated their anguish and dismay through their massive participation in the Save India Day on 9th of August and Save Public Sector Day on 18th of August. The corporate controlled media may have ignored the protests of insurance employees at the dictates of its political masters, but insurance employees led by the AIEA virtually laid siege to the social media platforms through their spirited campaign.

The developing struggles and growing tide of protests point to the stubborn refusal of the working class of India to toe the official line. This is indicative of the resolute determination of the working class to fight the policies of neoliberalism being propounded by the ruling class today. Insurance employees will certainly be proud partners in this patriotic struggle of the working people of India in opposing policies that are harming the nation and its people. ■

श्रमजीवियों के आंदोलनों का बढ़ता ज्वार

घोषणा की गई थी) श्रमिकों के प्रतिरोध के एक नए चरण की शुरुआत है।

अगस्त के महीने में 7 और 8 तारीख को योजना श्रमिकों की दो दिवसीय हड़ताल देखी गई। राष्ट्रीय स्वास्थ्य मिशन (एनएचएम), एकीकृत बाल विकास योजना (आईसीडीएस), मिड डे मील स्कीम (एमडीएम) और सर्वशिक्षा अभियान (एसएसए) जैसी विभिन्न केंद्रीय योजनाओं के तहत काम करने वाली योजना श्रमिक जोकि ज्यादातर महिलाएं होती हैं, दो दिनों की हड़ताल पर चली गईं और नौकरी से बर्खास्तगी सहित सभी तरह के दमन के खतरों का सामना किया। इस दिन कोयला कामगारों की हड़ताल के प्रति एकजुटता की अभिव्यक्ति के रूप में, वैचारिक संबद्धताओं को छोड़ते हुए, लाखों कार्यकर्ताओं ने 18 अगस्त 2020 को देशव्यापी प्रदर्शन किए। इससे पहले, कोयला श्रमिक देश के कोयला उद्योग के निजीकरण और विदेशी संस्थाओं सहित निजी क्षेत्र द्वारा कोयले के वाणिज्यिक खनन और व्यापार को बढ़ावा देने के सरकारी कदम के खिलाफ 2-4 जुलाई से ऐतिहासिक तीन दिवसीय हड़ताल पर चले गए थे। इससे पहले, सरकार की विनाशकारी आर्थिक नीतियों के खिलाफ, विशेष रूप से थोक में सार्वजनिक क्षेत्र के उपक्रमों के निजीकरण के प्रस्ताव, विदेशी पूंजी के लिए धुंधला

तरीके से विभिन्न प्रकार की आर्थिक गतिविधियों हेतु बाजार खोलने तथा श्रम कानूनों पर गंभीर हमले की गतिविधियों के विरोध में दस केंद्रीय ट्रेड यूनियनों और सेक्टरल फेडरेशनों के आह्वान के अनुसार, 3 जुलाई 2020 को पूरे भारत में व्यापक विरोध प्रदर्शन हुए। भारतीय रेलवे के निजीकरण के सरकार के विनाशकारी कदम के खिलाफ 16-17 जुलाई को देशव्यापी विरोध प्रदर्शन हुए। ऐसी खबरें हैं कि बड़ी संख्या में महिला संगठन 28 अगस्त को भोजन, काम, स्वास्थ्य सेवाओं और लोकतांत्रिक अधिकारों की सुरक्षा की मांग को लेकर पूरे देश में विरोध प्रदर्शन करने की योजना बना रहे हैं। इसलिए कोई भी कह सकता है कि भारतीय जनता का ऐसा कोई वर्ग नहीं बचा है जो आंदोलित न हो।

विरोध की व्यापकता और गहराई लोगों के दुख का सूचक है। महामारी से पहले ही भारतीय अर्थव्यवस्था गड़बड़ थी। नोटबंदी और खराब तरह से लागू की गई जीएसटी व्यवस्था ने पहले ही भारतीय अर्थव्यवस्था की बर्बादी का खेल रचा है। महामारी, विशेष रूप से बिना किसी नियोजन के केवल चार घंटे के नोटिस पर एक अरब से अधिक लोगों को बंद करने के निर्णय ने समस्याओं को समझ से परे के स्तर तक बढ़ा दिया। अर्थव्यवस्था का कोई भी क्षेत्र ऐसा नहीं है जो

प्रभावित न हो। औद्योगिक उत्पादन का सूचकांक मार्च के महीने में 16.7 प्रतिशत से घटकर अप्रैल-मई के महीनों में 45.8 प्रतिशत हो गया है। औद्योगिक क्षेत्र संकुचित होकर इतना अधिक गिर चुका है कि निकट भविष्य में इसे इस खाई से निकलने की कोई उम्मीद नहीं है। सरकार यह बात मानने के लिए कतई तैयार ही नहीं दिखती है कि जब तक अर्थव्यवस्था में मांग नहीं होगी तब तक कॉर्पोरेट सेक्टर को दी गई किसी भी तरह की रियायत अर्थव्यवस्था को उठाने में मददगार साबित नहीं होगी। हद से ज्यादा गरीबी और बेरोजगारी के साथ, कामकाजी लोगों को आय का समर्थन दिए बिना मांग में वृद्धि नहीं की जा सकती है। वैसे ही श्रमिकों के लिए आय और आजीविका का नुकसान पर्याप्त नहीं था, उस पर सरकार ने नियोजित वर्ग के पक्ष में श्रम कानूनों की एक पूरी श्रृंखला में इतने परिवर्तन कर दिए हैं जिससे श्रमिकों को अपनी मर्जी से काम पर रखना और निकालना आसान हो गया है।

कृषि संकट में है। ऐसा अनुमान है कि हर 24 घंटे में लगभग 2000 किसान खेती को व्यवसाय के रूप में छोड़ रहे हैं। स्थिति और भी अधिक बिगड़ने के आसार हैं। तालाबंदी के कारण किसान अपनी रबी की फसल नहीं बेच पाए हैं। अब उनके पास खरीफ सीजन के लिए कोई पैसा नहीं बचा है। एक बड़ा संकट दरवाजे पर दस्तक दे रहा है। किसानों की तत्काल जरूरतों को पूरा करने के बजाय सरकार ने कृषि को विदेशी और भारतीय कृषि व्यवसायों के लिए खुला छोड़ने हेतु तीन अध्यादेश जारी करने का विकल्प चुना है और किसानों को जो थोड़ा सा समर्थन मिल रहा था, उसे भी समाप्त कर दिया है। अप्रैल-जून के महीनों में सकल जीएसटी संग्रह में 41% की गिरावट सेवा क्षेत्र में संकट का संकेत है।

संकट का सबसे बुरा प्रभाव श्रमिकों और हाशिए पर पड़े वर्गों पर पड़ा है। अनुमान है कि लॉकडाउन के कारण 12 करोड़ श्रमिकों ने अपनी नौकरी खो दी है। प्रवासी श्रमिकों की दुर्दशा विवरण से परे थी। परिस्थिति आज सरकार से लोगों के सबसे अधिक प्रभावित वर्ग की मदद करने के लिए एक गंभीर हस्तक्षेप की मांग करती है। यह दुर्भाग्यपूर्ण है कि ऐसे समय में जब सरकारी गोदाम साढ़े दस करोड़ टन के अधिशेष खाद्यान्न के साथ लबालब से भी अधिक भरे हुए हैं, सरकार भूखों को खिलाने के लिए खाद्य भंडार का उपयोग करने के बजाए हैंड सैनिटाइजर बनाने के लिए इन खाद्यान्नों का उपयोग कर रही है। सरकार ने आम आदमी की पीड़ा से मुंह मोड़ लिया है।

न केवल सरकार ने लोगों को नाकाफी थोड़ी ही मदद की पेशकश की, बल्कि संकट को अपने सुधार एजेंडे को आगे बढ़ाने के अवसर के रूप में इस्तेमाल किया है। वायरस के प्रसार को नियंत्रित करने के नाम पर, सरकार ने लोगों के लोकतांत्रिक अधिकारों को प्रतिबंधित करने के लिए ब्रिटिश युग के कानूनों का इस्तेमाल किया है। सरकार ने उदारीकरण, निजीकरण और वैश्रीकरण के एजेंडे को आगे बढ़ाने वाले आर्थिक

सुधारों की घोषणा की है। रक्षा उत्पादन सहित उद्योगों की एक पूरी श्रृंखला में एफडीआई सीमा बढ़ाई गई है। कोयला और रेलवे जैसे क्षेत्रों को निजी पूंजी के लिए खुला छोड़ दिया गया है। सार्वजनिक क्षेत्र का प्रतिशोध के लक्ष्य के साथ निजीकरण किया जा रहा है। बिल्कुल स्पष्ट अडिग घोषणा कर दी गई है कि सार्वजनिक क्षेत्र की भूमिका कुछ निर्दिष्ट कूटनीतिक गतिविधियों तक ही सीमित रहेगी और अन्य सभी गतिविधियां निजी क्षेत्र के लिए पूरी तरह से खोल दी जाएंगी। प्रख्यात लेखक प्रो. युवल नूह हरारी का कहना बिलकुल सही है, जब वे कहते हैं: “आपातकाल में ऐतिहासिक प्रक्रियाएं पल में हो जाती हैं। ऐसे निर्णय जो सामान्य समय में वर्षों के विचार-विमर्श के उपरांत होते, कुछ ही घंटों में पारित हो जाते हैं।...सारे के सारे देशों का इन बड़े पैमाने के सामाजिक प्रयोगों के लिए बली के बकरे के रूप में प्रयोग किया जाता है।”

सार्वजनिक क्षेत्र के बीमा उद्योग के निजीकरण के कदमों को इस व्यापक संदर्भ में देखा जाना चाहिए। सरकार ने पहले ही जीआईसी री और न्यू इंडिया में अपनी हिस्सेदारी को तोड़ कर विनिवेशित करके सार्वजनिक क्षेत्र के सामान्य बीमा उद्योग के निजीकरण का रास्ता खोल लिया है। सरकार ने राजकोषीय घाटे को निधि देने के लिए आवश्यक संसाधनों को जुटाने के लिए एलआईसी को सूचीबद्ध करने का निर्णय लिया है। वित्त मंत्रालय के तहत निवेश और सार्वजनिक संपत्ति प्रबंधन विभाग (डीआईपीएएम) को एलआईसी के आईपीओ से संबंधित प्रक्रियाओं में डीआईपीएएम की सहायता के लिए पूर्व-लेन-देन सलाहकारों की नियुक्ति को अंतिम रूप देने की सूचना प्राप्त हो रही है। देश के सबसे सफल सार्वजनिक क्षेत्र के वित्तीय संस्थान के निजीकरण के सरकार के प्रयासों पर एआईआईईए के बैनर तले बीमा कर्मचारी स्वाभाविक रूप से नाराज हैं। बीमा कर्मचारियों ने 9 अगस्त को भारत बचाओ दिवस और 18 अगस्त को सार्वजनिक क्षेत्र दिवस पर अपनी विशाल भागीदारी के माध्यम से अपनी पीड़ा और निराशा का प्रदर्शन किया है। कॉर्पोरेट नियंत्रित मीडिया ने अपने राजनीतिक आकाओं के आदेशों पर बीमा कर्मचारियों के विरोध को नजरअंदाज किया हो सकता है, लेकिन एआईआईईईए के नेतृत्व वाले बीमा कर्मचारियों ने अपने उत्साही अभियान के माध्यम से सोशल मीडिया प्लेटफार्मों को खूब घेरा है।

विकसित होते संघर्ष और विरोध के बढ़ते ज्वार भारत के मजदूर वर्ग के इस निश्चय की ओर इशारा कर रहे हैं कि वे सरकार की हर मंशा को उखाड़ फेंकेंगे। यह आज के शासक वर्ग द्वारा प्रतिपादित की जा रही नवउदारवाद की नीतियों से लड़ने के लिए मजदूर वर्ग के दृढ़ संकल्प का द्योतक है। बीमा कर्मचारी निश्चित रूप से राष्ट्र और उसके लोगों को नुकसान पहुंचाने वाली नीतियों के विरोध में भारत के श्रमजीवियों के इस देशभक्तिपूर्ण संघर्ष में गर्व के साथ भागीदार होंगे।

AIEA SECRETARIAT DECIDES TO

**Intensify campaign and agitation
against LIC Listing and IPO**

**Mobilise public opinion demanding
Consolidation of PSGI Companies**

**Deepen and broaden struggle
against the policy of Privatisation
of PSUs**

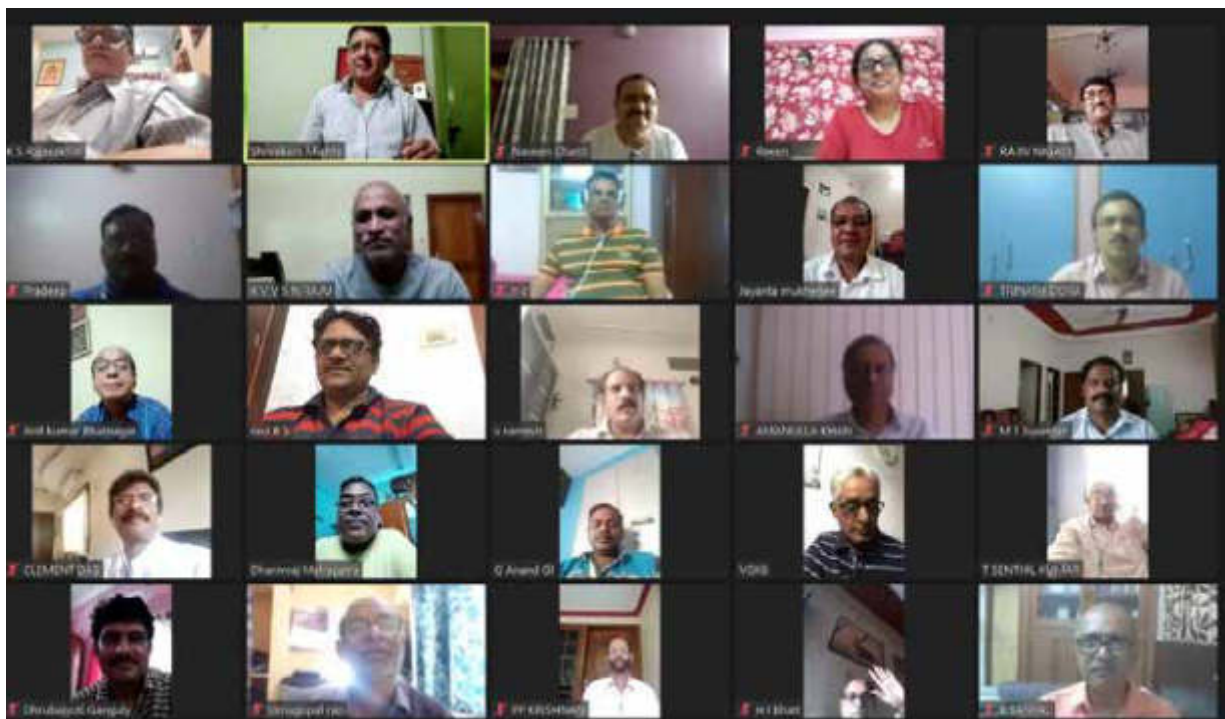
**Press the demand of immediate
resumption of Wage Negotiations**

**Consolidate the Organisation
at all levels**

The Secretariat of AIEA met through video conferencing on 02 August 2020. The online Secretariat meeting was called to take stock of developments within and outside the industry, to decide the future course of action on the issue of wage revision and devise ways and means for further consolidation of the organization at all levels. This meeting was participated by all members of Secretariat except Com Surajit Das, General Secretary, EZGIEA who could not attend due to health reasons. The Secretariat Meeting had the benefit of the presence and guidance of Coms Amanulla Khan and K.Venu Gopal.

The Secretariat noted that the Covid 19 pandemic has resulted in a collapse of the global economic activity. It has in fact, exposed beyond any shade of doubt that capitalism with its exclusive reliance on free market has failed to address the genuine concerns of the people. The World Bank, the Secretariat noted, had reported that the global economy faces the deepest recession in 80 years. The Bank has forecast a 5.2 per cent contraction in global GDP in 2020. The Secretariat noted that the IMF had also made similar projections about the contraction of the global economy. The Secretariat noted that the Indian economy was already in deep trouble because of the self-inflicted injuries of

demonetisation and an ill planned GST regime. The Covid-19 pandemic and the sudden declaration of lockdown have compounded the problems still further. India's economic growth stood at an estimated 4.2 per cent in 2019-20, the lowest in the last eleven years. However, the growth projections for current year by various global and domestic agencies indicate a sharp contraction of Indian economy ranging from (-) 3.2 per cent to (-) 9.5 per cent. The worst impact of this crisis has fallen on the workers and marginalised sections of the society. The Secretariat noted with dismay that rather than standing by the side of the poor and needy the government is using this crisis to push forward its neoliberal agenda. There is a massive attack on the rights of the workers and labour laws are also changed to condemn the workers to the slavery of capital. The Prime Minister of India himself says that 'he can see an opportunity in this crisis'. Utilising the crisis as an opportunity, the government has laid out a road map for privatising all the public sector enterprises. Important sectors of the economy like financial sector, ports, mines, space, defence, railways etc. are being opened fully for exploitation of private capital. The government which speaks of Atmanirbhar Bharat has become critically dependent on foreign capital.



The Secretariat felt that LIC was performing spectacularly well even in these troubled times. The LIC has registered a growth of 25.17% in its first year premium by mobilising highest ever figure of Rs.1,77,977.07 crore in the financial year 2019-20. LIC's Pension and Group Business created a history by crossing the magical figure of one lakh crore and mobilising Rs.1,26,696.21 crore and showing a growth of 39.46%. The Corporation collected a total premium income of Rs. 3,79,062.56 crore in the financial year clocking a growth rate of 12.42%. The LIC's gross total income grew to Rs. 6,15,882.94 crore showing a growth of 9.83%. Total Assets of the Corporation stood at Rs. 31,96,214.81 crore as at 31.03.2020. The Secretariat was critical of the fact that despite such stellar performance by the LIC, the government of India was going ahead with the decision to list LIC in the stock exchange through an Initial Public Offering (IPO). Now utilising the pandemic induced crisis as an opportunity, the government has begun the process of inviting and selecting transactional advisors to advise the government. According to media reports, the government seems to have selected Deloitte Touché Tohmatsu and Edelweiss Financial Services as advisors. The AIEA viewed this as the first step towards privatisation. The AIEA along with other two members of the Joint Front has written to the Finance Minister not to go ahead with the disinvestment process of LIC.

The Joint Front has also written to the heads of all major political parties seeking support for our struggle. The government however intends to raise around Rs.1 lakh crore by selling between 5 to 10 per cent of its stake in LIC. Media reports indicate that the government is expected to hit the market with the IPO in the last quarter of the financial year. The Secretariat felt that our campaign and struggle against LIC's listing and disinvestment needs to be intensified.

The Secretariat commended the performance of Public Sector General Insurance Companies (PSGI). Twentyfive General Insurance companies (excluding the seven standalone health insurance companies and two specialised insurance companies) operating in India have ended up with a negative growth of 6% up to the month of June 2020. The four PSGI companies however could minimise their negative growth to 1.41% even during this lockdown period. Market share of these four PSGI companies is 47.93%. The Secretariat did not approve of the decision of the **Union** Cabinet to cease the merger of three public sector general insurance companies. While the government can go ahead with the consolidation of the banking sector even during the pandemic, there is absolutely no reason why the government should cease merger process of PSGI companies, averred the Secretariat. Calling the decision of the government suspect and

companies. The Secretariat decided to continue our struggle demanding the merger of all the four companies (including New India) and try to expand unity in general insurance on this issue and remain prepared for a grim battle against Disinvestment of PSGI Companies also.

The Secretariat noted its dissatisfaction over the inordinate delay in settlement of the wage revision issue in LIC and PSGI Companies. The Secretariat was particularly unhappy that till date the GIPSA management had not come out with any concrete offer in PSGI companies. The meeting decided that both LIC and GIPSA management had to be told in no uncertain terms that the issue cannot brook any further delay and the managements had to resume negotiations with concrete offers.

The Secretariat noted with satisfaction that struggles today are developing in every sector. Restrictions placed to prevent the spread of the virus and the lockdown conditions have not deterred workers to launch struggles through innovative methods. Coal workers have gone on

a three-day historic strike in July; they are planning one more Strike on the 18th of this month. Electricity workers, Anganwadi workers, Aasha workers, lawyers, doctors are on the path of struggle. The Secretariat was happy to note that the National Platform of Central Trade Unions along with sectoral federations and associations has decided to observe 9th August- the Quit India Day- as Save India Day. The meeting also appreciated that the platform has decided to hold countrywide solidarity actions in all workplaces on 18th August, the day the Coal workers go on strike against the allotment of coal blocks for private commercial mining. The Secretariat was of the considered opinion that there was a grand possibility of forming grand alliances against the destructive policies of the government.

In this situation, the Secretariat took the following important decisions: The Secretariat expressed confidence that the program of campaign and agitation as decided above will have overwhelming response from all sections of the employees in the insurance industry. □

1. To launch wide campaign amongst the employees and other stake holders against the destructive proposal of the government to list LIC in the stock exchange. The campaign and mobilization had to see to it that our policy holders were given necessary confidence that the vigilant trade union movement in LIC would continue to protect their interests. Our campaign should seek support of the Policy Holders in our struggle.
2. To campaign widely among academicians, intellectuals and opinion makers in the society and request them to take up our cause in right earnest.
3. To write letters to the Presidents/ Heads of all political parties requesting them to oppose LIC's listing and disinvestment in the floor of Parliament if and when the LIC Amendment Bill was placed for consideration.
4. To Observe **9th August 2020- the Quit India Day- as Save Public Sector LIC/ PSGI Day** and hold programmes keeping physical distancing norms in view.
5. To Observe **18th August 2020 as Save Public Sector Day and express solidarity with the striking coal workers.**
6. **To go on a One Day Strike immediately if the government brings in any Bill to amend the LIC Act or brings any Ordinance to dilute its equity holdings in the LIC.**
7. To leave no stone unturned to deepen and broaden the struggle against privatization of PSUs in general and privatization of public sector insurance in particular.
8. To approach other unions in LIC and General Insurance for a common understanding on struggle against LIC IPO and wage revision
9. To **continue with our campaign on the demand of Merger of all four PSGI Companies including New India and remain prepared for a grim battle against Disinvestment of PSGI Companies.**
10. To press for resumption of **wage negotiations** in LIC with improved offers and immediate commencement of negotiations in PSGI companies with concrete offers.
11. To work to strengthen the **Organisation** at all levels and hold Trade Union Classes from All India to Branch level. Efforts will be made to hold All India level Trade Union Classes during the second fortnight of August.

THE JOINT FRONT DECIDES ONE DAY STRIKE

if LIC Act is amended or Ordinance promulgated to facilitate LIC IPO

The leadership of Federation of LIC Class I Officers' Associations, National Federation of Insurance Field Workers of India and All India Insurance Employees' Association met through video conferencing on 05.08.2020 to discuss issues relating to the insurance industry, issues of the LIC employees and decide the future course of action.

Covid 19 and Issues related to Employees:

The meeting felt that the Covid 19 pandemic had given rise to an unprecedented crisis. The crisis had already started impinging on the economy and the insurance industry. The meeting appreciated that even in trying circumstances LIC had been performing admirably well as reflected in the final business figures as of 31 March 2020. The meeting exuded confidence that in the medium and long term LIC's business would pick up momentum and LIC would be able to retain its pre-eminent position in the insurance industry. The meeting felt that this had been possible due to the unwavering commitment of its workforce even in the face of gigantic challenges. The meeting was of the considered opinion that three constituents of the Joint Front together represent an overwhelmingly large section of the workforce of LIC and it was their legitimate right to be taken into confidence by the LIC management on issues related to the institution and the employees. The meeting however expressed its concern that LIC management did not appear to be having a proper appreciation of the difficult situation under which the employees were working. This was reflected in the inexplicable silence of the management on issues related to a fair and justifiable treatment of absence during the pandemic period. The meeting was of the opinion that the silence of the management on this important issue defies explanation at a time when analogous financial institutions and even the Government of India have come up with clear cut instructions. The meeting also expressed its concern that the instructions of the Central Office are not being implemented in letter and spirit in some places and contrary instructions are being issued. The marketing officials with scheme VI car are instructed to attend the office daily, irrespective

of the local situations and in some Divisions all class-1 officers are asked to attend, contrary to the instructions of the local administrations. This is exposing the employees and officers to the risks posed by Corona virus.

The meeting was also dismayed that the LIC management was turning a blind eye to the growing incidence of Covid positive cases among the workforce all over India. Covid treatment is a prohibitively expensive proposition. PPE kits form an important and costly component of the treatment protocols. The amount billed for the PPE kits are being disallowed by TPA/ GIC on the plea that these are non medical items. Employees affected with Covid are left high and dry in a state of absolute helplessness. Given the exorbitant cost of Corona treatment, it was felt that LIC had to act in a proactive manner in attending to the genuine health concerns of the employees in keeping with the traditions of a model employer. We have already demanded for suitable amendments in the existing mediclaim scheme or alternative arrangements for which no response has come so far. The meeting decided to take up these issues with the management in all seriousness. The meeting was further of the opinion that LIC management should review the eligibility criteria for payment of different allowances and fringe benefits payable to the class of Development Officers based on certain performance norms considering the present pandemic situation.

The meeting also noted with concern that a large number of employees including Development Officers are being drafted for Covid duties in Bangalore. Even employees nearing retirement and those with co-morbidities are being asked to join Covid duties for unspecified duration. The LIC being a financial institution and having to compete with 23 other private players must take up this issue with the concerned authorities in order to protect interests of both the employees and the institution. This issue must be taken up with the authorities with the urgency it requires.

Listing of LIC:

The Joint Front was critical of the fact that

despite commendable performance by LIC, the government of India was going ahead with the decision to list LIC in the stock exchange through an Initial Public Offering (IPO). Now utilising the pandemic induced crisis as an opportunity, the government has begun the process of inviting and selecting transactional advisors to advise the government. As per the reports, the transactional advisors have already been selected. The meeting noted that the Government intends to raise around Rs.1 lakh crore by selling between 5 to 10 per cent of its stake in LIC. Media reports indicate that the government is expected to hit the market with the IPO in the last quarter of the financial year. The Joint Front viewed this as the first step towards privatization of the most successful financial institution in the country. The meeting of the Joint Front expressed its unhappiness that the Finance Minister has not even acknowledged the receipt of our letter. Terming this a serious undermining of the process of democratic consultations, the meeting felt that our campaign and struggle against LIC's listing and disinvestment needs to be intensified. It was decided in this context that we would write once again to the Presidents/ Heads of all major political parties/ Members of Parliament of all political parties / Chief Ministers of various States requesting them to oppose LIC's listing and disinvestment in the floor of Parliament if and when the LIC Amendment Bill is placed for consideration. The meeting decided to launch wide campaign amongst the employees and other stake holders against this destructive proposal of the government. **The meeting also noted that our campaign and mobilization has to ensure that our policy holders were given necessary confidence that the vigilant trade union movement in LIC would continue to protect their interests.** With a view to further deepening and broadening our struggle against the disinvestment of LIC, the meeting reiterated the earlier understanding that there was a need to further expand unity on the issue. Given the undue haste with which the Government was moving in the direction of disinvestment of LIC, the meeting decided to go on a **One Day Strike immediately if the Government brings in any Bill to amend the LIC Act or brings any Ordinance to dilute its equity holdings in LIC.**

Wage Negotiations:

The Joint Front meeting expressed its dissatisfaction over the inordinate delay in settlement of the wage revision issue. The meeting was critical of the fact that the wage revision issue

is due for three years now. Three years is a pretty long time to settle the genuine demands of the employees. The meeting noted that a positive ambience was created after our meeting with LIC Chairman on 13th of March. The Chairman assured to call the unions for a discussion in the month of April. The ED (P) assured in writing that the concerns of the employees will be taken care of. We suspended our programs of action on this positive note. Since no developments took place thereafter, the Joint Front has addressed a letter to the Chairman LIC on 21st of July demanding resumption of negotiations with improved offers. The meeting felt that the issue cannot brook any further delay and the management had to be conveyed this feeling of the employees in no uncertain terms. The meeting has urged LIC to immediately convene negotiations on wage revision and come out with offers reflecting the growth of the institution and its financial strength.

Pending Demands:

The meeting expressed its concern over the long delay in securing approval of the government on Board recommendations on improvements in pension scheme including the quantum of family pension. The routine issues like ex-gratia in lieu of Bonus are also pending for nearly two years. The proposals on easing the procedures on vigilance matters are pending for years with Government resulting in unwarranted victimisation of employees. The meeting urged LIC to immediately take up these issues with the government and secure the approval without further delay. At a time when interest rates are falling, there is no justification for the rates charged on housing loan. The demand for reduction of interest rates on housing loan is pending for well over two years now. This situation is unacceptable.

The meeting also decided to strengthen the unity of the three organizations forming the Joint Front at all levels. Therefore, Units of the constituent unions all over India are requested to immediately form Joint Front platforms at the Zonal/ Divisional levels and take up the campaign and struggle programs in right earnest. This unity at all tiers of the organizations would help better understanding of issues and developing proper campaign to protect the interests of the employees and the institution. The meeting called upon LIC employees all over India to remain prepared for a grim struggle ahead on the issues related to the employees and on the issue of LIC's listing and disinvestment.

WFTU EXTENDS SUPPORT FOR SAVE INDIA DAY

'The World Federation of Trade Unions, the oldest and more historical international trade union organization, representing 105 million workers in 130 countries of the 5 continents, salute the decision of the trade union movement of India to plan several militant action of resistance to the anti-people policies of Government of India. The International class oriented trade union movement calls upon the workers, farmers and the popular strata of India to massively observe "Quit India Day" as "Save India Day".

The participation in the "Save India Day" and the other militant initiatives, struggles and strikes that are planned by the trade union movement with the leading role of the WFTU affiliates is a dignified reaction of the ordinary people. Is the dignified reaction of the workers who after the lockdown did not return the their jobs, the workers whom their wages have been cut, the poor farmers and ordinary people that live in conditions of poverty, the young workers, working women and migrant who for years are under the attack of the austerity and anti-labor policies.

Workers all over the world are watching your huge and glorious struggles of the last years and they fully support the fair demands of Indian trade union movement. We are sure that once again the massiveness and the decisiveness of the working class of India in the coming nationwide action day will spread hope to the exploited workers all over the world and will send to the Government a resounding and steadfast message of Non-Cooperation and Defiance.'

UNIONS IN GENERAL INSURANCE DEMAND NEGOTIATIONS ON WAGE REVISION

The check-off recognised unions in General Insurance have demanded immediate negotiations on wage revision vide a letter dated 23/7/2020 addressed to Girish Radhakrishna, Chairman, GIPA. The contents are as under:

'All Trade Unions/Associations have submitted their charter of demands in August 2017 and after twenty months, we were invited for a Joint Meeting in the name of Exploratory Meeting at Mumbai on 4th April 2019. Quoting the Model Code of Conduct on Parliament election, the meeting ended up without any offer. It was assured by then Chairman that no sooner the new

Government assumes office, GIPSA will pursue the same with the Ministry and all efforts will be made to invite us for further discussion.

But, we regret to state even after lapse of THREE YEARS since our wages are due for revision, no such meeting is arranged. Whereas, you may be aware yesterday the wage revision discussion was concluded in another financial institution viz., Banking industry. This has furthered the expectations and unrest among the employees. Hence, we urge upon you to call us for a meaningful discussion with financial offer for concluding the same without further delay.'

Group Insurance Scheme Limits raised for LIC Employees

The sum assured under the Group Insurance Scheme (GIS) 2004 have been increased. The revised sum assured for Class I is Rs.1 crore with a monthly premium of Rs.3050. For Class II it is Rs.8500000 and the monthly premium is Rs.2600. For Class III the sum assured is Rs.6000000 with a monthly premium of Rs.1840. Similarly for Class IV it is Rs.5000000 and the monthly premium is Rs.930/-. Revised monthly premium will be deducted from the salary for August 2020 and the revised sum assured will be effective from 1.9.2020.

The retired employees who are covered under the scheme, the sum assured is as follows:

Age 61-65 years Class I 50 lakh Class II 40 lakh Class III 30 lakh and Class IV 15 lakh

Age 66-70 years Class I 35 lakh Class II 30 lakh Class III 20 lakh and Class IV 10 lakh

Age 71-75 years Class I 20 lakh Class II 15 lakh Class III 10 lakh and Class IV 5 lakh

Classification of Absence during Lockdown due to COVID-19 JOINT FRONT WRITES TO LIC CHAIRMAN on July 29, 2020

'This has reference to our letter dated 28.05.2020 on the subject matter cited above. We are deeply disturbed over the fact that no tangible development has taken place on the issue even after two months of writing to you.

We had reasoned in our letter that all involuntary absence during the lockdown period should be treated either as Quarantine Leave or Special Leave. Our basic contention was that absence of the employees should be viewed in the larger context of the extraordinary situation created by the pandemic. It has always been our position that the absence of employees should be viewed through the prism of whether the reasons for absence were beyond the control of the employees or not. There is no disputing that the absence in majority of the cases was beyond the control of the employees because employees could not attend office due to the lockdown. Many public sector organisations have, in the meanwhile, come out with clear cut guidelines on the issue of treatment of absence where Special

Leave has been granted in a majority of cases. We would request you to kindly apply similar yardsticks in our institution and give some relief to the employees in keeping with LIC's longstanding image as a model employer.

As pointed out in our previous letter dated 28.05.2020, treating the period of involuntary absence as EOL would be particularly harsh for the new recruits/probationers. They do not have any leave to their credit. Treating their absence as EOL would be akin to punishing them for the entire service period because EOL would essentially mean postponement of the NGI. Similarly, employees on the verge of superannuation would also have to lose a huge sum of money by way of leave encashment quantum apart from postponement of NGI due, if any.

In view of this, we place herein below our concrete suggestions on treatment of different types of absence during the lockdown period keeping the interest of the employees and that of the institution in mind.

Sl. No.	Case	Suggested Method of Regularisation
1.	Employees on sanctioned leave prior to the issue of lockdown orders (dated 25.03.2020) and their leave ended during the lockdown period	Employee shall be deemed to have joined duties on expiry of period of sanctioned leave.
2.	Employees on sanctioned leave prior to the issue of lockdown orders and their leave ended on 20.03.2020 but could not join duty because lockdowns were already in place in some States by that time	Deemed to have joined duties on 25.03.2020 treating the period of absence from 21.03.2020 to 24.03.2020 as Quarantine Leave/ Special Leave
3.	Employees who ordinarily live in their headquarters but left office on week end on 21 st March 2020 (22 nd March being a Sunday and the day of the Janata Curfew) but could not come back because some States had already declared lockdown and Public Transport had stopped plying and even Metro and Sub Urban Trains had stopped running w.e.f. 22 nd March 2020; midnight	Deemed to have joined duties on 25.03.2020, treating the period of absence from 23.03.2020 to 24.03.2020 as Quarantine Leave/ Special Leave
4.	Employees who did not come to the Office on 23 rd /24 th March 2020, because the LIC had already issued instructions dated 22 nd March 2020 asking employees of 75 locked down Districts to work from home	Work from Home

Sl. No.	Case	Suggested Method of Regularisation
5.	Employees unable to attend office due to curfew imposed in the area of their residence/ Employees live in a place which falls across the District or State Border and could not travel due to sealing of border by the government authorities/ Employees could not attend office due to stoppage of movement as either the Office or Residence was under Containment Zone	Special Leave/ Quarantine leave
6.	Employees unable to report for duty as per the Roster and Development Officers who could not attend office, after relaxation of lockdown from 20 th April 2020 onwards due to non-availability of public transport, restrictions on inter-state movement and other reasons	Employee shall apply leave due for the days when his/her name was included in the Roster but was unable to attend office. Special Leave/Quarantine Leave should be granted to Development Officers
7.	Employees with Disabilities/ Pregnant Employees/ Employees with serious ailments and high health risk	Special Leave as per DOPT Circular dated 27 th March 2020
8.	Employees are on Home Quarantine on medical advice	Quarantine Leave
9.	Employees on Suggested Quarantine by the Office	Special Leave/ Quarantine Leave

The Department of Personnel & Training, Ministry of Personnel, Public Grievances and Pensions of the Government of India has come out with a Notification yesterday which is broadly in conformity with what we have suggested above. We request your personal intervention in the matter for an early and favourable response.'

LEADERS RETIRE

Com Md.Mahaboob, Vice-President, SCZIEF retired from the services of LIC on 30/6/2020 after servicing the institution for over 35 years. Com Mahaboob served the organization in various capacities including as President of ICEU and Vice-President, SCZIEF. His dedication and commitment to the values of AIIEA earned him enormous love and affection of insurance employees.

Com Satyabrata Duttgupta, Vice –President of CDIEA, Cuttack retired from LIC of India on 31 July 2020 after completing more than 35 years of services. Com Duttgupta who adorned the position of president of CDIEA and vice-president of ECZIEA had commenced his career in LIC, Cuttack Divisional Office as Adrema Operator on 22 June 1985 and since has helped the consolidation and growth of organization.

Com. Amarjeet Singh, Vice- President, NZIEA Divisional Committee, Ludhiana retired on 31.07.2020 after completion of 38 years of service in LIC. He made enormous contribution to the organisation.

Comrade Pratap Ch. Malakar, Treasurer of Silchar Division Insurance Employees' Association has retired from the service of LIC, Silchar Division on 31st July, 2020 after putting 39 years of active service. He joined in LIC in November 1981. He endeared employees through his simplicity and dedication. His contribution to the organisational activities are well recognised.

Insurance Worker wishes the above comrades a very healthy and active retired life with the hope that they would continue to work for the greater cause of the working class movement.

AIEA condemns calling BSNL Employees Traitors

Shri Ananthakumar Hegde, MP and former Union Minister is well known to stoke controversies. He exceeded his limits on 10th August by blaming BSNL employees for the ills of the industry and called them traitors. This is reprehensible and condemnable. It is not the employees who are killing the once successful company but the actions of the government to which he belongs. The AIEA supports the rightful indignation of the BSNL employees and demands that government must ensure all steps to allow BSNL the infrastructure it so badly needs to meet the competition. The government policies which are favouring the private sector more importantly the company owned by the Reliance Group at the cost of BSNL has to be opposed and resisted.

Reproduced is the Press Statements of All Unions of BSNL condemning the atrocious attack by Mr Hegde on the BSNL employees.

'The AUAB condemns the atrocious outbursts of Shri Ananthakumar Hegde, MP. It is extremely shocking to note that Shri Anantkumar Hegde, BJP MP, from Karnataka has branded the entire BSNL employees as traitors. In an event, held yesterday the 10th August, 2020, at Kumta, in Uttara Kannada district, Shri Hegde has stated that BSNL is filled with traitors. The speech of Shri Anantkumar Hegde is reported in today's Deccan Herald. Shri Hegde has also stated that, the government has provided funds and technology to BSNL and still the employees of BSNL are not working. He has also stated that BSNL has become a black mark for the entire country. Shri Hegde has vowed that BSNL would be finished. He has also stated that more than 88,000 employees of BSNL would be fired and that, BSNL would be privatised. The outbursts of Shri Anantkumar Hegde are deplorable and the "All Unions and Associations of BSNL (AUAB)" strongly condemns them. Whenever, natural calamities like cyclone, floods, etc., struck the nation, it was BSNL which provided service for relief and rescue operations, while the private telecom companies used to shut-down their services. It is an undeniable fact that, only the anti-BSNL and pro-private policies of the successive governments at the centre, that have weakened BSNL and pushed it into loss making. On the other hand, the patriotic BSNL employees have launched many movements, to improve the quality of services and to increase the customer satisfaction. The "Customer Delight Year", "Service With A Smile", "BSNL at Your Door Steps" are some of the drives, launched by the

BSNL Unions and Associations, to improve the efficiency of BSNL and to improve it's financial position. Thus, the statement of Shri Anantkumar Hegde, branding the BSNL employees as traitors, only exposes his ignorance about BSNL and it's employees. It is true that on 23rd October, 2019, the Government of India announced a Revival Package for BSNL and MTNL. However, except retrenching 79,000 employees under VRS, all other assurances given for the revival of BSNL, still remain on paper. Shri Hegde has stated that the government has given funds and technology to BSNL. This is nothing but a travesty of truth. On paper, the government has allotted 4G spectrum to BSNL. Based on this, BSNL floated a tender in March, 2020, to procure equipments to roll out it's 4G service, at the cost of Rs.9,000 crore. However, soon thereafter, the government has directed BSNL to cancel this tender, based on a flimsy complaint raised by an inconsequential organisation called TEPC. The cancellation of this tender, as per the decision of the government, has deprived BSNL of it's 4G service. Further, apart from the retrenchment of 79,000 employees under VRS, BSNL has not received a single naya paisa from the tax payers money, for it's revival. When, this being the facts, the statements made by Shri Hegde that, the government has provided funds and technology to BSNL, whereas the employees are not willing to work, is highly misleading. The AUAB calls upon Shri Anantkumar Hegde, MP, to desist from issuing such atrocious and irresponsible statements in future



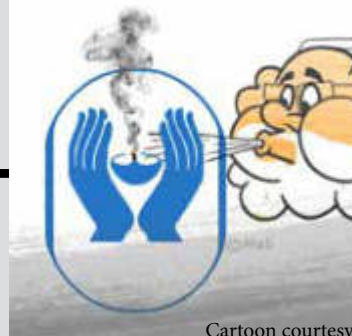
DATE FOR SUBMISSION OF LIFE CERTIFICATE EXTENDED

The AIEA had represented that due to the restrictions placed on movement, the pensioners would find difficult to submit the Life Certificate in August and had suggested alternatives including extension of time limit.

The LIC has now decided to extend the date for submission of Life Certificate upto 31st December 2020.

LIC IPO - THREAT TO FOUNDATIONAL OBJECTIVES

AMANULLA KHAN



Cartoon courtesy:
Mali, Indian Cartoon Gallery

The decision of LIC IPO is more in tune with the ideological understanding of the ruling dispensation rather than any sound economic reasoning. The arguments of greater accountability and transparency are hogwash. The argument that unlocking the value of LIC will benefit the Indian public is laughable Unlocking the value in real sense is providing the rich, corporate and foreign capital to garner the value created by the sweat and toil of the workforce.

On September 1 this year, the nation will celebrate the 64th anniversary of the most successful public sector financial institution. In the last 64 years since 1956, LIC has become an inseparable part of the economy and the national development. It is difficult to find any sector of the economy where the footprints of this great institution are not found. The LIC is a perfect example of how a public sector enterprise must carry out its activities keeping a fine balance between national development and the interest of its own customers. As LIC enters its 65th year there are serious concerns on its very foundational objectives and character; whether LIC will remain 100 percent government owned or the government will dilute its equity holding through initial public offering (IPO) to allow rich to grab the enormous value created by the hard and committed work done by its workforce including the formidable agency force.

From the policy pronouncements, it is becoming clear that the government is making hasty preparations to list LIC in the stock markets by disinvesting a portion of its equity holding. The advisor to guide the government on issues relating to IPO has already been finalised. There are indications that the government will go for LIC IPO in the last quarter of the current financial year. It is expected to raise between Rs. 80-100 thousand crore by selling around 10 percent of its equity holding. If that happens, the government would have completely reversed the process of

nationalisation and establishment of LIC with clear stated objectives. This is no sudden development. It is a part of the economic philosophy embraced by India in 1991 and carried forward by successive governments. This economic philosophy which is generally known as neo-liberalism mandates the governments to withdraw itself from economic activities and be responsible only as a facilitator for the functioning of the markets. This is with the belief that market knows all and is the most efficient allocator of resources. The world has come to grief with an unprecedented economic crisis by placing its faith and confidence in neo-liberalism and is now searching for alternatives. Unfortunately, the Indian government and the ruling elite is refusing to draw proper lessons from the present situation. The government has embarked on the path to totally decimate public sector and has made growth and development hostage to foreign capital in the guise of Atmanirbhar Bharat.

INSURANCE NATIONALISATION – A COMMITMENT OF NATIONAL LIBERATION MOVEMENT

The idea of nationalisation of insurance that finally led to the establishment of LIC was an integral part of the national consciousness during the independence movement. The national liberation movement not only aimed to secure freedom from colonial rule but also to establish a fair, just and equal society. The Karachi Session of Congress held in 1931 declared that '*in order*

to end exploitation of the masses, political freedom must include real economic freedom of the starving millions.' The Congress in its Charter of Freedom announced in the Congress Socialist Group convention held in 1934 said that **'Congress firmly believed it necessary to nationalise public savings and that the State must occupy the strategic position in the economy.'** The national liberation movement, therefore, was clear that the State must exercise control over the savings of the people and utilise them for national development rather than allowing private entities to control these savings for furthering their interests and maximising their profits. The freedom movement was also concerned that the Indian domestic savings are cornered by the foreign companies compelling Nehru to appeal Indians to patronise Indian companies. He said **'leakage of national resources is taking place in the field of insurance. I hope that all Indians will realise the importance of stopping this drain of insurance money and patronise only Indian institutions.'** The AIIEA has always argued that foreign capital should not be allowed to control our domestic savings. Foreign capital can never be a substitute for domestic savings for the nation's development and therefore, the government must exercise total control over the domestic savings and deploy them in areas which would enhance the life standards and benefit national goals. Unfortunately over-riding these sane arguments, the government has allowed the foreign capital to play a big role in insurance.

It is important to know that the Constituent Assembly which framed the Constitution of India came to the conclusion that if India has to progress as a nation, the State must play greater role in the economic life of the country. The Constituent Assembly through a Resolution dated January 12, 1948 said **'This assembly is of the opinion that steps should be taken as early as possible to initiate legislation to transfer to state ownership control and management of the business of insurance'**.

Therefore, nationalisation of life insurance business in 1956 was honouring of the promise made by the national liberation movement and it became a strategic part of the vision of building a modern nation-state that is fair, just and equal.

The establishment of LIC can be seen as another step towards meeting the aspirations of the people as enshrined in Article 38 and Article 39 of the Directive Principles of the State Policy, the soul of our Constitution.

Justifying nationalisation of life insurance business, then Finance Minister C.D.Deshmukh informed the parliament and through which the people of India that **'The nationalisation of life insurance business is a further step in the direction of more effective mobilisation of peoples' savings... Insurance is an essential social service which a welfare state must make available for its people...With profit motive eliminated and the efficiency of service made the sole criterion under nationalisation, it would be possible to spread the message of insurance as far and wide as possible.'**

POST-NATIONALISATION

– MAGNIFICENT CONTRIBUTION BY LIC

Thus LIC was established to mobilise small savings and channelize them into areas of development that enhances the life standards of Indian citizens. This had to be done along with providing total security to the policy monies and ensuring decent returns to the policyholders. The LIC has lived upto the expectations of the nation and greatly fulfilled the objectives of nationalisation through its splendid performance in the last 64 years. It has spread the message of life insurance to the remotest parts of the country. Converting the premiums into capital for long term investments, it has emerged as the single largest institutional investor in the Indian economy. It has helped the nation industrialise at a rapid pace. No infrastructure project can be thought of without the participation of LIC. It has become the most recognisable brand in the country. With a policyholder base of over 40 crore, it has touched the lives of tens of millions of Indian households. With a capital of Rs.5 crore which was raised to Rs.100 crore in 2011, it manages assets of around Rs.32 lakh crore. It generates annually around Rs. 4 lakh crore as investible fund. The LIC has an unmatched claim settlement record. The government has received cumulative dividend amounting to over Rs.26000 crore since inception. This great institution has

The fight against LIC IPO is a part of the larger battle against the neoliberal economic policies. There are growing struggles both within India and abroad against these disastrous policies. There is a demand for a larger role and greater intervention of State in the economy. These developments are encouraging. The LIC IPO has to be opposed and resisted. The battle lines are drawn. The battle has to be joined with courage of conviction.



grown and expanded by generating internal resources without any additional capital from the government. Therefore it is not wrong to say that LIC is a mutual benefit company which is 95% owned by the policyholders and 5% by the government. The neo-liberal lobby always talk of private sector efficiency vis a vis public sector. But LIC has proved that a public sector enterprise can be far more efficient than the private sector by retaining the market domination both in premium and policies while setting very high standards of policy servicing.

WHY DISINVESTMENT OF SUCH A SUCCESSFUL INSTITUTION?

The roots of this issue lies in the neo-liberalism embraced by the Indian ruling classes in 1991. The core objectives of neo-liberalism are privatisation of public sector; providing greater space to private sector; de-regulation; free flow of finance capital and austerity measures including cut in subsidies to the poor. These core objectives have been influencing the policies of successive governments. The successful insurance sector too could not escape the impact of these retrograde policies. The Malhotra Committee recommendations on insurance sector reforms were tailor-made to suit the neoliberal agenda. This committee recommended opening insurance sector for participation of both Indian and foreign capital. It advised the government to increase the capital of LIC from Rs 5 to Rs 100 crore and disinvest 50 percent of the shares. It recommended disbanding of GIC as a holding company and to run four public sector companies as independent entities and thereafter reduce the government stake in these companies by 50 percent. The efforts of successive governments to implement these recommendations came against stiff resistance from the employees and public. Ignoring the massive public opinion against denationalisation, the Vajpayee Government opened the sector for private participation in 1999 but could not succeed in privatisation of public sector insurance industry.

However, to further pursue the agenda, the government appointed two management consultants to study the structure of LIC. Both the management consultants Booze Allen & Hamilton and Deloitte recommended the corporatisation of LIC. The Deloitte consultants recommended unlocking the value of LIC through corporatisation. The resistance and campaign led by AIEA prevented the successive governments from taking this route for over 25 years. However, with the brutal parliamentary majority, the BJP

thinks it is now in a better position to unlock the value of LIC to meet its fiscal needs and hence the decision of disinvestment through IPO.

The decision of LIC IPO is more in tune with the ideological understanding of the ruling dispensation rather than any sound economic reasoning. The arguments of greater accountability and transparency are hogwash. The LIC has always been accountable to the nation through parliament with an unblemished record of protecting the interests of the policyholders. The transparency in governance came into prominence with the advent of shareholder capitalism in which the Directors are held accountable to the shareholders. This carries no meaning for LIC as its work and activities have always been transparent as a public institution. Since it generate enormous investible surplus every year, the argument that listing will help access to capital too has no meaning. The argument that unlocking the value of LIC will benefit the Indian public is laughable as retail investors in stock market constitute just around 3% of the population. Unlocking the value in real sense is providing the rich, corporate and foreign capital to garner the value created by the sweat and toil of the workforce.

NEED TO DEFEND THIS GREAT INSTITUTION

The opposition to LIC IPO is both economic and ideological. The experience has shown that disinvestment finally leads to privatisation. Therefore, this is a battle of ideas as to what kind of society we want to construct. Disinvestment will surely shift the focus from national development to maximisation of profits for the shareholders relegating the objectives of nationalisation to the background. This decision of the government will have far reaching impact on all stakeholders – national economy, policyholders, workforce and agency force. Therefore all methods of agitation must be adopted to oppose the LIC IPO. While doing so, the policyholders and prospective clients should be given confidence that the vibrant trade union movement in the industry will ensure protection of their interests. The fight against LIC IPO is a part of the larger battle against the neoliberal economic policies. There are growing struggles both within India and abroad against these disastrous policies. There is a demand for a larger role and greater intervention of State in the economy. These developments are encouraging. The LIC IPO has to be opposed and resisted. The battle lines are drawn. The battle has to be joined with courage of conviction.



A TALE OF TWO AUGUST REVOLUTIONS FROM SELF RELIANCE TO SUBSERVIENCE

SHREEKANT MISHRA

The Quit India movement in August 1942 was the last big mass movement before independence, its biggest contribution was that the common people of the country displayed unparalleled heroism and militancy. Against all odds, the humble people of India, stood up against British colonial power, which was forced to eventually exit in 1947. On August 9, 2020, the working-class movement of India has given a clarion call to launch the second August Revolution against privatisation, labour law reforms, poverty, unemployment, agricultural distress, social strife and communal discord.

The call of the national platform of central trade unions to observe 9th August 2020 (Quit India Day) as "Save India Day" evoked renewed interest on Quit India movement. The central trade unions also called upon the working people to organise 'Jail Bharo' and "Satyagraha" programmes on large scale to demonstrate their defiance and resistance to anti-people policies of the government. There have been anxious queries about the justification of observing 'Save India Day' precisely on the same day as the 'Quit India Day'. The question therefore merits a little bit of scrutiny.

India's struggle for independence was the greatest mass movement in human history. The Quit India movement in 1942 was the last mass movement before independence. The year 1942 was an important milestone in India's history. The Second World War had started. Nazi Germany had already occupied Poland, Belgium, Holland, France and a large part of Eastern Europe.

Germany was advancing towards Soviet Union. On the other hand, Germany's ally Japan had already conquered Malaysia, Philippines, Indonesia, Indo-China and Burma. Japan was fast advancing towards India. India had been unwittingly dragged into the war by the British colonial power; without consultation let alone consent. The Viceroy Linlithgow simply informed the people that they were at war. The failure of the Cripps Mission made it clear that Britain was unwilling to accede to India's demand for independence. This infuriated the people. In this context, after some initial ambivalence the Congress launched the Quit India (Bharat Chhodo) movement. The Quit India movement, also known as August Kranti (August Revolution) was a nationwide civil disobedience movement which began on 9th August 1942. The slogan 'Quit India' was coined by socialist Congressman and trade union leader Yusuf Mehrali. Gandhiji popularised this slogan and gave his famous call

for a 'Do or Die' battle from the AICC meeting at Gowalia Tank in Bombay (now known as August Kranti Maidan) on 8th August 1942 calling upon Britain to quit India.

Gandhiji and all other top leaders of the Congress were arrested immediately after the declaration of the struggle. Invoking provisions of the dreaded Revolutionary Movements Ordinance, the British government unleashed a reign of terror. The government issued an order banning public processions, meetings and assemblies. People devised ingenious ways to give vent to their anger. Teachers, students went on strike. Workers and trade unions went on strike in Bombay, Ahmadabad, Kanpur, Jamshedpur etc. The strike of the working class went on for months together. The resistance and defiance to British rule was the most intense in Bihar and eastern UP. Here, it took the form of a rebellion. The British colonial power tried to crush the protests using all the force at its command. They retaliated by opening fire on crowds, public floggings and lathi charge. Giving an eye witness account of one instance of police brutality on a peaceful resistance led by Sarojini Naidu, American journalist Web Miller commented that "Not one of the marchers even raised an arm to fend off the blows. They went down like ten-pins. From where I stood I heard the sickening whacks of the clubs on unprotected skulls....In two or three minutes the ground was quilted with bodies". According to some estimates, over 60,000 persons had been arrested by the end of 1942, 26,000 people were convicted and 18,000 detained under the Defence of India Rules. Apart from beating, whipping, flogging and arrests collective fines to the tune of Rs.90 lakhs were realized on the spot by looting the people's belongings.

British imperialism justified this repression on the innocent Indians by invoking the 'war effort'! Unfortunately at this time the Hindu Mahasabha and Muslim League coalition governments in Sindh, North West Frontier Province (NWFP) were egging on the British rulers to suppress the Quit India movement with an iron fist. Be that as it may, the biggest contribution of the Quit India movement was that the common people of the country displayed unparalleled heroism and

militancy. Against all odds, the humble people of India, the common man jumped into struggle and made India ungovernable for British rulers. British colonial power had to eventually exit in 1947 and India gained independence.

The basic premise of the freedom struggle was that the people should and could play an active role in politics and their liberation. The freedom movement believed that it is only the people who can create a mass movement. This centrality of the role of the people was recognised both for the overthrow of the colonial power as also for social transformation. It is thus because of a firm belief in the political capacity of the common man that the founding fathers of the Republic unhesitatingly introduced adult franchise despite widespread poverty and illiteracy. If democracy could survive in independent India in spite of all the doomsday projections, it is because the national movement itself had firmly established civil libertarian and democratic traditions among the Indian people. The national movement created an alternative to colonial political culture. As opposed to the colonial political culture of authoritarianism, obedience and paternalism the freedom movement popularised the concept of democracy and civil liberties based on respect for dissent, freedom of expression, popular participation and right of minority opinion to exist and develop.

The Indian national movement was unique in that it evolved a broad economic strategy to overcome India's economic backwardness during the course of its struggle against British colonial exploitation. This strategy formed the basis of India's economic policy after independence. Self reliance became the cornerstone of this economic strategy. It was felt that self reliance was the best policy to avoid economic imperialism. The freedom movement was opposed to the idea of unrestricted entry of foreign capital. The national movement sought an end to India's dependence on foreign countries for heavy and capital goods. It tried therefore to give primacy to the development of basic, heavy and capital goods industries. Simultaneously, it felt that medium, small and cottage industries had to be developed to cater



to the requirement of consumer goods and also to provide employment to the jobless. From the very beginning, the freedom movement envisaged an active and central role for the state in economic development. The state was assigned the responsibility of developing large scale and key industries apart from the infrastructure sector like power, roads, irrigation, water-supply,

telecommunications, railways etc. In fact, as early as 1931 the Resolution on Fundamental Rights and Economic Programme, adopted at the Karachi session of the Indian National Congress declared that in independent India "the state shall own or control key industries and services, mineral resources, railways, waterways, shipping and other means of public transport." It is interesting to note here that the session was presided over by Sardar Patel, the Resolution was drafted by Jawaharlal Nehru and moved in the open session by Gandhiji. Those who claim today to be the true inheritors of Sardar Patel's legacy and for whom privatisation of public sector undertakings has become the new 'Rashtra Dharma' should realise that Public Sector was conceptualised in the thirties to ensure that India came out of the economic backwardness caused by British colonial exploitation.

Another distinguishing feature was the respect for civil liberties. Leaders having diametrically opposite ideological positions never hesitated to defend each other's civil liberties. It is interesting to note that moderates like Gopal Krishna Gokhale and Surendra Nath Banerjee did not have any problem defending the extremist leader Bal Gangadhar Tilak. Similarly, Congressmen did not hesitate to defend the civil liberties of revolutionaries like Bhagat Singh and that of communists facing trial in the Meerut conspiracy case. The freedom movement was of the opinion that liberty of the press and liberty of speech help in the nourishment of a nation. India's struggle for independence was also firmly rooted in the principle of secularism. Hindu Muslim unity formed



Cartoon courtesy: Sajith Kumar, Deccan Herald

the bedrock of the freedom movement.

Today unfortunately we find that all the values that the freedom movement stood for are being turned upside down. The concept of Self Reliance propounded during the freedom movement is being misused to take India into a situation of hopeless subservience and subordination to domestic and foreign capital.

Invoking the pandemic induced economic crisis as the justification, the whole gamut of public sector undertakings is being privatised. At a time when poverty, unemployment, joblessness, loss of income and livelihood have wrought havoc on the Indian economy the government has imposed an undeclared war on the working class by arbitrarily increasing working hours from eight to twelve hours and amending the labour laws in favour of capital.

All the democratic and constitutional authorities have come under increasing attack. Civil liberties are being attacked with impunity. The state is increasingly becoming a repressive state. Ideas of dissent and critique are being delegitimised. The space for contrarian views has shrunk like never before. Political and ideological opposition is being reviled as being antinational. Intellectuals and academia with a viewpoint different from the ruling establishment are being subjected to calumny. The syncretic and pluralistic culture of India is being torn asunder. A militant culture of majoritarianism has crept into the body politic. Citizens have been unwittingly converted into Subjects.

It is in this background that the working-class movement of India has given a clarion call to launch the second August Revolution against privatisation, labour law reforms, poverty, unemployment, agricultural distress, social strife and communal discord. Let the working class draw inspiration from the Quit India movement of 1942 and take India back to the path of true Self Reliance from the path of Subservience. ■



YOUTH ENGAGEMENT IS ESSENTIAL TO PROTECT DEMOCRACY AND CONSTITUTIONAL VALUES

The youth are the future of our country. The trade union movement cannot afford to ignore the issues relating to the youth. The issue of rising unemployment, public health and public education must form a part of the core agenda of the trade union movement to shape the struggle for a decent life for all citizens of the country.

The United Nations International Youth Day was celebrated on August 12th to recognize the efforts of youth in harnessing and contributing to the society. Young people between the age of 15 to 24 are recognized as youth by the UN and make up almost one-sixth of the global population. Their numbers are expected to go up steeply in the years to come.

First proposed in 1991 by the UN World Youth Forum, the idea of an International Youth Day quickly gathered pace and was formally endorsed in 1998, thereafter it was first observed in 2000. The theme for the International Youth Day for 2020 is "Youth Engagement For Global action, which seeks to highlight the ways in which young global citizens are contributing to enrich national and multilateral institutions and how their presence could be enhanced further in institutional policies.

The world today is facing a crisis which is of a gigantic scale. The Corona virus effect has reinforced the need for a calibrated approach to tackle hunger and distress the world over. Almost 55 countries are in the grip of severe hunger and malnutrition. The lockdowns have stressed immunisation programs like the tetanus and polio, which in all account is likely to have impact much more severe than the pandemic itself. Violence against women euphemistically called 'Shadow Pandemic', like women harassment, child marriages and sexual crimes also showed the lack of progress the world over on these sensitive issues.

It is in this backdrop that the engagement of youth in formal political mechanisms to reduce democratic deficits, contribution to more sustainable policies and building of trust in public institutions is a key driver. The IYD 2020 therefore has aimed to engage youth in local, national and global institutions so as to strengthen its capacity for global action.



UNITED NATIONS
INTERNATIONAL YOUTH DAY
2020
YOUTH ENGAGEMENT
FOR GLOBAL ACTION

GOVIND MENON

India today is home to a fifth of the world's youth which makes it the country with the youngest population. Half of its population is below the age of 25 and it is this young population which is the biggest asset of the nation, thereby giving a distinct demographic advantage to India. Consisting of 27.5 percent of India's population, the youth between the ages of 15 to 29 have contributed to about 34 percent of India's Gross National Income. Over the years this young population has excelled in various roles of being contributors to the growth and security of the nation. The pandemic has also seen them donning various roles.

The Constitution of India through Article 39 of the Directive Principles of State Policy clearly states that childhood and youth would be protected against exploitation and against moral and material abandonment. In 1984 the Government of India decided to celebrate the birthday of Swami Vivekananda on 12th January, as National Youth Day.

Upset with the policies of the previous UPA government, for not abiding enough with the cherished goals as enumerated above, the youth of India vociferously backed Modi in 2014 and 2019, hoping for the much vaunted 'Ache Din'. But the wheels of the cleverly calculated

According to the Census of India 2011, more than 450 million Indians are internal migrants out of which 30 percent of the migrants are youths aged between 15 -29 years. The real fact of the matter is that these vulnerable citizens are so invisible, that the government has simply not bothered to have any real data on them.

ploy of the BJP came unstuck, with the youth in despair as never before. The unemployment crisis has touched a 45 year high exposing the policy failures of the present dispensation. Tall claims of being the fastest growing economy in the world means really nothing for a nation ranked 129 out of 189 countries in the Human Development Index, which in a sense means that enough is not being done for the young in terms of education and health care. Paltry allocation of around 3 percent in the budget for education means an impending death knell for public education thereby throttling talent and skill amongst the youth.

With the economy in a deep crisis, 41 percent of the Indian youth between 15-29 were out of work according to the data compiled by the CMIE. An estimated 27 million young people lost their jobs in the month of April itself. Thus the Indian job market would be tough for the 1.3 million young citizens set to join the work force each year. The unemployment rate amongst the graduates itself was 18.5 percent according to CMIE for 2019, thereby creating a gap in the creation of high quality non-farming jobs.

The mass movement of migrant labourers—some very young, had all the images of the holocaust of the partition days. The recent Covid crisis and the human desperation of many migrants, showed the face of some of the most exploited and disenfranchised 'invisible citizens' of contemporary India. According to the Census of India 2011, more than 450 million Indians are internal migrants out of which 30 percent of the migrants are youths aged between 15 -29 years. The real fact of the matter is that these vulnerable citizens are so invisible, that the government has simply not bothered to have any real data on them.

India for long has been taking pride that it has a large young population which would be of great benefit to the economy and society. But instead of harnessing and utilizing the demographic advantage, what we are witnessing is a vicious attack on the youth and students. The government which deals cruelly

with any form of dissent has been brutal in dealing with the democratic protests of the students. The student protests which rocked our universities over erosion of republican democratic values on issues including CAA were met by the Modi government with brute force. It can be deciphered that the very tampering of the CBSE syllabus by deleting portions such as 'Secularism, Federalism and Democracy shows how the government seeks to mould the future citizens. The CAA protests also saw the forces unleashed upon by the Hindutva forces searching out for the so called minority "termites". This shocked the youth and students from a vast numbers of universities joined the struggle to resurrect the ideal that all Indians irrespective of religion are equal before law and enjoy the same citizenship cannot be conferred on the basis of religion.

The 'New Education Policy 2020' which affects a vast majority of the youth has bypassed the Parliament totally. The spirit of federalism is being circumvented and in the long run public education would be a casualty, with vast majority of our poor , minorities and Dalit youths being left out . The primary health sector itself is being sought to be handed over to the corporates all in the garb of the Covid crisis. All this implies that the Directive Principles to protect the youth from moral and material abandonment would be shrugged aside, as is the nature of the current regime.

The youth are the future of our country. The trade union movement cannot afford to ignore the issues relating to the youth. The issue of rising unemployment, public health and public education must form a part of the core agenda of the trade union movement to shape the struggle for a decent life for all citizens of the country. The youth can become a very vibrant and strong part of such a struggle. This youth-power has to be given the wherewithal to carry this fight forward. The conviction of our beliefs is in harmony with the youth and together we can make a change to preserve the "Idea of India".

_____ (Writer is an activist of LICEU,
KOZHIKODE DIVISION)



Instead of harnessing the demographic advantage, there is a vicious attack on the youth and students. The government which deals cruelly with any form of dissent has been brutal with the democratic protests of the students. The Directive Principles to protect the youth from moral and material abandonment seem to be shrugged aside



रामजी तिवारी

कोरोना समय में मजदूर वर्ग

कोरोना-समय की वजह से देश और समाज की बहुत सारी ऐसी तल्लख सच्चाईयां सामने आयी हैं, जिन्हें हम जानते तो थे मगर सामने से स्वीकार नहीं करते थे। जिनसे हम कतराते रहते थे, जिनसे हम बचकर निकल जाना चाहते थे। जैसे कि भारत में मजदूर वर्ग की दशा और दिशा। खासकर असंगठित क्षेत्र के मजदूरों की जमीनी हकीकत।

यह वर्ग हमारे आसपास ही रहता था। शहरीकरण के बाद गांवों और कस्बों से निकलकर यह मध्यवर्गीय जिंदगी में सहयोगी बना था। हम उसे किसी भी बहुमंजिली इमारत के बगल की झोपड़पट्टी में रहते हुए देख सकते थे। सड़क किनारे की पट्टी पर अपने जीवन की गाड़ी खींचते हुए पा सकते थे। महानगरों के जीवन को गतिशील बनाने के लिए लाखों घरों को संभालते हुए देख सकते थे। किसी औद्योगिक नगर के बगल में हजारों-हजार की संख्या में जीवन की अनिवार्य दशाओं से वंचित होने के बावजूद रहते हुए देख सकते थे। अब वह उच्च वर्ग ही नहीं वरन मध्यवर्ग के जीवन में अविभाज्य रूप से शामिल हो चुका था। अब वह हम सबकी जीवन-रेखा बन चुका था।

मगर अफसोस कि हमने उन्हें अपने जिंदगी में शामिल नहीं किया। हमने उनकी तरफ मुड़कर कभी संजीदगी से नहीं देखा। यदि कभी एक नजर देखा भी, तो उसे वहीं छोड़ दिया। वे हमारे जीवन में सिर्फ उतना ही शामिल रहे, जितना हमें उनकी जरूरत थी। हम कभी उनकी जरूरत के हिसाब से उनके जीवन का हिस्सा नहीं बने। इसलिए जब कोरोना-समय की शुरुआत में सरकार ने देशव्यापी बंदी की घोषणा की, तो यह तबका उसकी नजर से ओझल ही रहा। और समाज ने भी उन्हें अपनी गिनती से बाहर रखते हुए ही ताली और थाली बजाई।

मगर वे चुकि इसी समाज और देश के वासी थे तो हमारी उपेक्षा कारण उनका अस्तित्व तो समाप्त नहीं हो सकता था। आखिर वे थे तो हमारे बीच के ही। देशव्यापी लाकडाउन ने उनके सामने दो बड़े सवाल खड़े कर दिए। पहला यह कि जब शहर बंद हो जाएंगे तो वे रहेंगे कहाँ पर? और दूसरा यह कि बंदी के समय उनके खाने-पीने की व्यवस्था कैसे होगी?

इन दोनों सवालों का उत्तर उन्हें शहरों की बेदखली से मिला। इसकी सबसे पहली आहट देश की राजधानी से निकलने वाली सड़कों पर मिली, जब वे लोग अत्यंत कठिन फैसला करते हुए सैकड़ों-हजारों किलोमीटर दूर अपने गांवों की तरफ पैदल ही निकल पड़े। उन पीड़ितों की कतार अब चींटियों की कतार बन गयी।

आखिर ऐसा क्यों हुआ? हम इस बात को समझने में नाकाम रहे। समाज ने उनकी सच्चाई जानने के बजाय मीडिया के प्रोपेगैंडा और झूठ पर भरोसा कर लिया कि सरकार तो इनके लिए सब व्यवस्था कर रही है। इसलिए उन्हें लॉकडाउन का उल्लंघन करने वाला माना गया। क्योंकि मीडिया ने यही हमें समझाया था। अब वे हमारे लिए देश को खतरे में डालने वाले लोग थे। सरकार को बदनाम करने वाले और विपत्तियों के हाथ में खेलने वाले साजिशकर्ता थे।

हम उन्हें बुरा भला कहते रहे, लेकिन अब वे इतने मजबूर हो गए थे कि देश के महानगरों से निकलने वाली सड़कें उनके दुख और दर्द से भर गयीं। अब मीडिया उन्हें नहीं छिपा सकता था। अब टोल आर्मी उन्हें किसी राजनीतिक दल के उकसावे में आकर सरकार को बदनाम करने वाले समूह की संज्ञा नहीं दे सकती थी। अब वे देश भर की सड़कों पर थे। वे अपने दुख और दर्द को अपने सीने में जज्ब करते हुए पैदल ही सैकड़ों-हजारों किलोमीटर की यात्रा पर निकल पड़े थे। जिन महानगरों को उन्होंने बनाया था, जिन्हें सजाया और संवारा था, अब वे उनसे बेदखल होकर अपने गांवों की तरफ लौट रहे थे। अफसोस कि उन महानगरों ने उनसे यह नहीं कहा कि यह सब तुम्हारा भी है। यहां से क्यों जा रहे हो। रुक जाओ।

हम उन्हें कोसने में यह भूल गए कि उनके पास जीवन-यापन की मूलभूत आवश्यकताएं पहले से ही उपलब्ध नहीं थी। वे जिन घरों में रहते थे, वे बस एक पड़ाव भर थे। एक छोटी से कोठरी में आठ-दस लोग इसलिए जीवन यापन कर लेते थे कि इनमें से आधे लोगों का समय शहर की सड़कों, पार्कों और सार्वजनिक स्थानों के आसपास कट जाता था। और उनके लौटने तक बाकी आधे लोग शहर में खाक छानने के लिए निकल चुके होते थे। लाकडाउन के बाद इन सबको २४ घण्टे उसी कोठरी में बंद रहना था। यह बिल्कुल भी असह्य था।

जहां तक रही बात खाने की तो रोज कमाने खाने वाला एक बहुत बड़ा तबका अब भूखमरी की कगार पर था। उसे सरकार द्वारा उपलब्ध कराए गए भोजन को पाने के लिए पांच-सात घण्टे की कतार में खड़ा होना पड़ता था। यह अपमानजनक भी था और किसी भी आदमी के लिए त्रासदपूर्ण भी। वे अपने जांगर को खटाने वाले लोग थे, किसी की भीख पर पलने वाले लोग नहीं। दस-बीस दिनों के बाद उन्हें यह एहसास हो गया कि इस जीवन से बेहतर है कि गांव लौटने का बड़ा जोखिम ही उठाया जाय। वे कुल मिलाकर विकल्पहीन थे।

Corona times have brought us face to face with some stark realities of our society, of which the issue of migrant labour is an important one. Not only the rulers, even we were blissfully unaware of the reality around us, thanks to the mainstream media. And the Govt, which seem to have woken up now, is actually busy in 'converting the crisis into opportunity' launching vicious attacks on labour laws, while coaxing the migrant labour to return to the now much-more business-friendly cities.



Cartoon courtesy: Sajith Kumar, Deccan Herald

माहौल कुछ इस कदर विषैला बनाया गया कि जब वे भयानक परेशानियों को झेलते हुए अपने गांव और घर पहुंचे, तो वहां भी उन्हें तिरस्कार ही मिला। उन्हें कोरोना वाहक मानकर तिरस्कृत किया गया। उन पर फब्तियां कसी गयीं। सरकार ने उनके लिए जो कोरेन्टीन सेंटर बनाये थे, वे मूलभूत सुविधाओं से वंचित थे। बावजूद इसके उन्होंने सारी मुश्किलों को सहा। वे गांव के बाहर टेंट लगाकर रहे। बागीचे में उन्होंने शरण ली। वहीं कुछ समय बाद जब मध्यवर्गीय तबका अपने गांवों की तरफ लौटा, तो सरकार ने उसकी सुविधाओं का ख्याल रखते हुए कोरेन्टीन के नियमों को बदल दिया। अब अपने घर में पृथक्वास की अनुमति दे दी गयी। कारण यह था कि यह मध्यवर्गीय तबका सरकार की कमियों पर उंगली उठा सकता था। उसे सोशल मीडिया में वायरल कर सकता था। जबकि मजदूर वर्ग उसे नियति मानकर चुपचाप सहता आया था।

फिर प्रधानमंत्री जी ने आपदा में अवसर का नारा दिया। लगा कि यह बात देश के लिए कही गयी है। मगर अफसोस कि उनकी यह बात सरकार के पंजों को और मजबूत करने वाली साबित हुई। विभिन्न राज्य सरकारों ने आपदा में अवसर का लाभ उठाते हुए मजदूर वर्ग को मिले तमाम श्रम कानूनों को समाप्त कर दिया। जिन कानूनों के लिए श्रमिक वर्ग ने सदियों का संघर्ष किया था, जिसे हासिल करने के लिए उसने अनगिनत कुर्बानियां दी थी, उसे एक झटके से समाप्त कर दिया गया। तर्क दिया गया कि इससे उद्योग जगत आकर्षित होगा और मजदूर वर्ग को इसका लाभ मिलेगा। तो क्या सरकार ने भी यह मान लिया कि उद्योग जगत को सिर्फ मजदूर नहीं चाहिए, वरन उसे बंधुआ मजदूर चाहिए। और सरकार उन्हें ये बंधुआ मजदूर उपलब्ध कराएगी। यानि जिन मजदूरों की हालत पहले से ही इतनी दयनीय है, आप उनके बच्चे-खुचे अधिकारों को भी समाप्त करके यह दावा कर रहे हैं कि इससे उनका भला होगा। यह किस तरह का आपदा में अवसर है कि आप लुटे-पिटे आदमी के शरीर से बचा-खुचा खून भी निकाल कर उसके बेहतर स्वास्थ्य की कामना कर रहे हैं। और दुखद यह कि एक संवेदनहीन समाज उसे सामने से होते हुए देख रहा है।

श्रम कानूनों का खात्मा एक ऐसा फैसला था, जिसमें सरकार और समाज दोनों के मंसूबे सामने आ गए। यह सामान्य समझ की बात है कि आप जिसका भला करना चाहते हैं, उसे अधिकारों से सुसज्जित करते हैं, उसे समृद्ध करते हैं। लेकिन यहाँ सरकार मजदूरों के बच्चे खुचे अधिकारों को समाप्त करने के बाद दावा कर रही थी कि

इससे उनका भला होगा। और चिंताजनक यह भी कि समाज इन झूठी बातों को सच मानकर स्वीकार कर रहा था।

फिर सरकार ने कहना शुरू कि हम इन मजदूरों को गांव में ही काम देंगे। इनके हुनर का लाभ उठाएंगे। मगर क्या हुआ ...? जिस मनरेगा को सरकार पानी पी पीकर कोस रही थी, उसी मनरेगा में इन मजदूरों को कुछ काम दिया गया। जो लोग हजार रुपया प्रतिदिन कमाते थे अब वे २०० की मजदूरी करने पर बाध्य हुए। यह काम नहीं था। बस भुखमरी से बचने का उपाय था। बाद में सरकार भारी भरकम बीस लाख करोड़ का पैकेज भी लेकर आयी। मगर वह भी मजदूर वर्ग पर केवल जल छिड़कने वाला ही साबित हुआ। मीडिया की बयानबाजियों से दूर जमीन पर मजदूर वर्ग की हालत जस की तस ही बनी रही।

यानी उन्हें शहर के लाकडाउन ने बाहर कर दिया। घर वापसी के बाद उन्होंने अनगिनत दुख झेले। गांव आने पर तिरस्कार सहा। सरकार ने उनके बच्चे-खुचे अधिकार भी छीन लिए। सम्मानजनक कमाई करने वाला मजदूर भी लेबर चौराहे पर खड़ा जीवन बचाने का संघर्ष करता दिखा। और इतने पर भी सरकार और समाज ने यह उपहास भरा दावा करना शुरू कर दिया कि इन्हें तो शहर लौटना ही होगा। देखते हैं कि ये लोग गांव में कितने दिन रहते हैं। यह एक धमकी भी थी और उनकी मजबूरी का उपहास भी। कि हम आपको इस स्थिति में लाकर खड़ा कर देंगे कि आपको हमारे इशारों पर चलना होगा। यह एक तरह की गुलामी वाली कहानी है। आपको गांव में काम मिलेगा नहीं, इसलिए आप शहर लौटने के लिए बाध्य होंगे।

ऐसा नहीं है कि मजदूर वर्ग की समस्याएं पहले नहीं थी। या उनके लिए सब कुछ अच्छा ही था। लेकिन यह जरूर है कि जैसे-तैसे उनके जीवन की गाड़ी भी चल रही थी। कोरोना-समय में कुछ तो प्रकृति ने और अधिकतर इस व्यवस्था ने उस जैसे-तैसे को भी तहस नहस कर दिया है। यह सचमुच त्रासदपूर्ण है कि जो लोग अपने जांगर के पसीने से इस देश को बना रहे हैं, संवार रहे हैं, यह देश उनकी जरूरतों में उनके साथ बिल्कुल भी नहीं खड़ा है।

तो क्या हमने अपने ही हिस्से की वाजिब बातों को सुनने से इंकार कर दिया है? सोचिएगा।

(Writer is an activist of Varanasi Division)



FIGHTING THE EPIDEMIC: SOME ALTERNATIVE STORIES

Neo-liberalism is inimical to public health. In response to the pandemic some rich nations have become more selfish. But countries like Cuba, Vietnam and China and states like Kerala have shown us the much needed paradigm shift in development ecosystem. The above four alternatives have shown us another cure for the entire gamut of crises that the world is facing today.



'To the Cuban Doctors': Poster in Venezuela

ARINDAM CHANDRA

One may allude the near-absence of big names such as McDonalds in Cuba to the sanctions imposed by the US after the revolution led by Castro but should never miss the miracle in its health sector. John Kirk, a professor of Latin American studies at Dalhousie University, Canada mentions that Cuba has 8.2 doctors per 1000 people, a rate thrice that of the US and twice that of Italy. Life expectancy in Cuba is roughly same that of the US and it boasts of better infant mortality rate and under-five mortality. In the healthiest countries list, 2019 Cuba stood at number 30 while the US was at 35. Sixty five percent of medicines required by the Cuban republic is produced indigenously. It also exports sophisticated drugs including CIMAvax, a lung cancer vaccine. We may add that one of its anti-virals, Interferon Alpha 2B has been used to treat COVID19 in China and Cuba. Besides, since 1960 Cuba has been successfully carrying on its medical internationalism for altruistic reasons. It has sent 4,00,000 medical staff in 164 countries since then. Its 'Operation Miracle' has been treating several thousand with ophthalmological issues including 25,000 patients, many of them children, from Ukraine after the Chernobyl implosion. During the current COVID19 pandemic Cuban health staff were helping many countries, noteworthy among them Italy and South Africa.

Apart from medical exportation Cuba's Henry Reeve International Medical Brigade provides aid to foreign states during times of epidemics and disasters. The Brigade, through its 74000 voluntary frontline health care workers have saved an estimated 80000 lives and treated 3.5

million people. In an article in science.thewire. in Ben Burges writes that in 2016, Hurricane Matthew killed dozens of Americans and Haitians. Not a single Cuban life was lost. Even pets were evacuated and veterinary doctors were stationed at evacuation centres. In the wake of the COVID19 crisis Cuba's nationalised factories that make school uniforms and other non-medical items took up the task of manufacturing masks. COVID19 cases in Cuba are just 3093, including death of 88 and 2472 recoveries. In March, 2020 a trans-Atlantic cruise ship named MS Breamer carrying 682 passengers from the UK got stranded after five of its passengers became COVID positive and several dozen others suffered from flu-like symptoms. According to sources in the British government who spoke to CNN, the UK reached to the US and Cuba "to find a suitable port for the Breamer". The US, with its xenophobic penchant against the "Chinese virus", refused the cruise any of its ports while Cuba allowed it to dock at Mariel, treated the COVID19 patients and sent others home via Havana airport.

Vietnam has also succeeded in containing COVID19. Till date it has just around a thousand cases. The government announced national emergency just after the sixth case was reported while prioritising its objectives to preserve its people, unlike the hollow announcement of JAAN HAI TO JAHAAH HAI, even at the cost of its economy. Its prime minister termed the fight as "SPRING OFFENSIVE 2020", referring the battle to the fight that defeated the US imperialism in 1975. They took ample care to maintain food security for their 96 million people, with a ban on rice export

and a novel concept of rice ATMs. Vietnam has announced a financial package of 111.55 million US dollars to safeguard its workers who suffered during the quarantine. They have learnt from their previous experience of SARS in 2003 and human variants of avian influenza between 2004 and 2010. In 2017, this tiny nation had spent 7.5% of its GDP in healthcare that is going to touch 20 billion US dollars this year. Even as the memories of chemical weapons are too hard to die down, Vietnam has gifted 4,00,000 masks and PPEs to the US and about half a million to France, Germany, Spain, Italy and the UK. A related search on IMF's website would result in a highlighted box with an interesting quote: 'The father of the Vietnamese nation, Ho Chi Minh, once noted that: "The storm is a good opportunity for the pine and the cypress to show their strength and their stability." Vietnam has so far shown strength and stability in weathering the COVID19 storm, and offers a successful model of how a developing country can fight a pandemic.'

World media and their votive gods are still agog with their "Chinese conspiracy" stories about COVID19. But there are flashes that even the mainstream media cannot hide further. In an article dated March 29, 2020 in 'The Week' magazine's web edition Rabi Banerjee quotes Li Xiaojun, information director State Council, the highest administrative body of China, regarding the nationwide awareness campaign against the disease through social media and state controlled media outlets: "The awareness has been done at such a level that even my three-year-old understands that there is an outbreak and one needs to stay inside." The same article goes on stating how electric car makers were asked to produce masks and PPEs; how Apps were developed to track, trace and treat the people; how students were home-schooled; how food was delivered home and of course how the genome sequence was sent to labs to find

a vaccine fast.

China's marvel in medicine and healthcare may be dated back to the olden days of the barefoot doctors who went to the villages, taught the villagers about basic hygiene and worked on vaccination. When Mao Zedong took control of the nation, its average lifespan was just 35 years. In 2016, it stood at 76.5. The Chinese model on public healthcare has a few salient features. China has earmarked health as a formidable part of its development program. It stresses on non-profit, state-run health system with presence of private entity, though the market being in control of the state.

Back home, an interesting story about a student from Kerala. WHO announced COVID19 as an impending public health emergency on 5th January, 2020. The Kerala government had a high-level experts' meeting on 27th January. The first student from Wuhan arrived in Kerala and was tested positive in 30th January. Evidently, the state government had its priorities right. The website of WHO in its news on 2nd July, 2020 says: "The state government's prompt response to COVID19 can be attributed to its experience and investment made in emergency preparedness and outbreak response in the past during Kerala floods in 2018 and especially the NIPAH outbreak in 2019." A scientific temper in fighting the epidemic and a pre-emptive, pro-people activism has left Kerala much ahead of other states. Though there is spike in cases after the nationwide lockdown was eased, both the national and the international media haven't failed to heap praise on Kerala's performance in containing the pandemic. A recent news in BBC's website has said: "Most epidemiologists believe Kerala has done a good job on the whole. The case fatality rate is one of the lowest in India. The hospitals are not yet overwhelmed by a surge of patients. The state boasts India's most robust public health system. The government began rolling out COVID19 treatment centres with oxygen-equipped beds in hundreds of villages."

In essence, the above instances offer us an alternative. Neo-liberalism is inimical to public health. In response to the pandemic some rich nations have become more selfish. Countries like Cuba, Vietnam and China and states like Kerala have shown us the much needed paradigm shift in development ecosystem. A simple look at their Human Development Index figures would be sufficient: CUBA-0.778; CHINA-0.758; VIETNAM-0.693; KERALA-0.779. The above four alternatives have shown us another cure for the entire gamut of crises that the world is facing today.

(Writer is an activist of Kolkata MDO1)



'To stay at home is to love your country': A poster in Vietnam

SLASH AND BURN THE EIA NOTIFICATION IS A RECIPE FOR DISASTER



too, has an option to change the course towards a more sustainable economic development However, the EIA draft notification is turning to be a recipe for disaster.



Image courtesy:Newslick

ANUP SINHA *former professor of Economics, IIM Calcutta,*
(Courtesy:Telegraph 13/8/2020)

A remarkable positive lesson of the Covid-19-induced lockdowns has been a better understanding of what our daily activities do to nature. It was like a controlled experiment in a laboratory: with the economy shut down for all practical purposes, there were blue skies, cleaner air and rivers, and greater visibility of animals moving out of forests with less fear as they checked out the world we share with them. Of course, economic lockdowns cannot be the cure for continuous environmental decay. However, it was a lesson that should remove doubts in the minds of those who still believe that humans are the masters of the universe and the rest of nature is at our service, to be used and exploited at will. Another important lesson that the pandemic is teaching us is the fact that we can all survive on much less than what we actually consume. Our material needs are often inessential and induced by the bombarding of corporate advertisements. Instead of consuming to live, we have begun living to consume. Consumption has become an end in itself.

Two important conclusions can be drawn from the interrelated lessons. The first is that the obsession with economic growth measured by the aggregate statistic called gross domestic product is inadequate to indicate the well-being of the people and the planet they inhabit.

Moreover, the usual activities of production and consumption inflict severe damage to the natural environment, polluting life-support systems like clean air, fresh water and fertile soil as well as exhausting non-renewable natural resources like oil and mineral ores. Hence, if there is a return to business-as-usual after the pandemic wanes, the systematic damage of the natural environment will continue. That can only jeopardize life on this planet, including human life, both for the present as well as for future generations. The second conclusion is that alternatives to an exclusive obsession with aggregate growth are possible, with more emphasis on a fairer distribution of existing resources and wealth, coupled with higher stress on creative pursuits and culture. John Stuart Mill described it in his prescription for a steady-State where a low growth-rate was accompanied by what he described as a cultivation of the "social graces".

Many thinkers are trying to imagine a world after Covid-19. Most believe that many things will have to change: how we work, how we travel, how we socialize, healthcare systems, the delivery of educational services and so on. Nations will have a chance to reset their economic priorities. Not that all nations will exercise that option. Many will return to business-as-usual with terrible

long-term consequences. Business, politics, and even science have got enmeshed in a web of myopic greed. Tomorrow is just another new day to make money and dominate nature. The world, in the recent past, has witnessed the emergence of authoritarian leaders in many countries who believe that protecting the environment is a liberal conspiracy to reduce profits and economic development. India, too, has an option to change the course of economic development towards a more sustainable one. The nation had been one of the pioneers of an international movement for environmental protection and has a comprehensive set of legislations on different aspects of environmental conservation. It is another matter altogether that there has been a widening gap between the ground reality and the law. India was ranked 177 out of 180 nations measured by the Environmental Performance Index published by Yale University in 2018. India has marginally improved its rank to 168 in 2020. Most experts believe that India has to redouble its efforts at sustainable development. The Union government does not seem to share that view.

A recent development in the law is a newly amended notification of the Environmental Impact Assessment 2020 replacing the earlier EIA of 2006. The EIA entails that any development project must get a clearance from the ministry of environment, forest and climate change to ensure that the project does not damage the natural environment beyond repair. The clearance was mandatory before any major development project could commence. There has been some amount of dilution in the reading and the interpretation of the EIA notification since 2006. Business lobbies have complained about the clearance, claiming that it takes too long to prepare the documents. Then the government took an even longer time to give the clearance. Perhaps in response to these complaints, the National Democratic Alliance government has come up with the amended version, which will set the environmental management clock back.

Two basic principles guide environmental management. Since nature is a shared resource belonging to everybody, changes brought about by large projects need to be understood by the people — the beneficiaries as well as by those adversely affected by the damage caused by building the artefacts of the project. Hence people's participation in decision-making is of utmost importance. Many of the benefits and the damages are uncertain. In such a situation,

the precautionary principle of risk management is adopted which suggests that in the presence of *prima facie* evidence that an action can cause heavy environmental damage, it would be best not to adopt it. This is better than allowing the damage to occur, and then trying to make repairs. Expert opinion is needed for these assessments. It reflects the philosophy of prevention being better than cure.

The new EIA seems to violate both these principles. In a rush to attract new investments, the government has virtually done away with public consultation in the assessment process and also the use of expert opinion. Even reports of violations of environmental laws made by affected parties can now be ignored by the government. Penalties in the form of remedial action can be levied by a government agency or a regulator on the basis of a *suo moto* admission by the project developer that a law has been violated. It is not clear why developers would like to bring penalties upon themselves. There is a long list of industries exempt from EIA clearance altogether: coal, oil, methane and shale oil to name a few. All these can create heavy pollution and natural destruction. National parks, roads and highway construction have also been given a large leeway to encroach upon the environment. *Ex-post facto* clearances can be given by the government in such cases.

The document is open to many ambiguities and different interpretations. This can only encourage opportunistic behaviour by business and government alike. In the last few years, more than 4,000 hectares of forest land have been diverted for coal-mining. In a grim finding, a World Bank study stated that almost 23 per cent of mortality among children under five is due to environmental factors — of which 12.6 per cent of children pass away due to concerns with water supply, sanitation and hygiene while indoor air pollution claims 9.8 per cent of the children. Unsurprisingly, the report noted that the damage caused by environmental degradation affects the poor population more. Rich and powerful businessmen will be happy with the new EIA notification. The poor will hardly know what its implications are to their lives. It will improve the ease of doing business, but it will also cause irreparable harm to the nation's future. The obsessive engagement with GDP is an erroneous understanding of what constitutes economic and social well-being at best and is a supreme act of anthropogenic arrogance at the worst.

FASCISM: CLASSICAL AND PRESENT FORM

– DIFFER ONLY IN METHOD AND STRATEGY



In recent times, the term 'fascism' has become so widely used that it has become difficult to define it precisely. It is often used as a metaphor by the fiercest critics of any politics. Historically, however, fascism refers to extreme right-wing, anti-democratic, ultranationalism that spread rapidly through Europe between the two world wars. Though it is commonly associated with Adolf Hitler, fascism took its form first as a paramilitary and political movement under Benito Mussolini in 1919. The name of Mussolini's party is derived from the Latin word "fascis". The word "fascis" means a bound bundle of wooden rods, often with an exposed blade of an axe, which symbolises power in ancient Rome. Bringing back that symbol of ancient Rome, Mussolini represented the Italians bound by the authority of the state.

Historian Ruth Ben-Ghiat of New York University, a noted historian on authoritarianism, defines a fascist government as one who "has only one party, led by a dictator who through violence has shut down all opposition, including from the judiciary, the press and so-called enemies of the state.". If we accept this definition, then the government led by the Prime Minister of India Narendra Modi cannot be called a fascist government! The coalition government of NDA is an elected government. In this country, voting is held every five years in accordance with the constitution. Six national parties and fourteen provincial parties, recognised by the election commission, regularly participate in elections. Issues such as corruption in the electoral process and inconsistencies in the Representation of the People Act are not the subject of this article. Our topic is the analysis of the activities of the central government based on the definition of fascism. While criticising the NDA government at the Center, some say it is a fascist government while some others term it an authoritarian government. In the light of these two statements, a question arises about how can one distinguish between fascism and authoritarianism? According to Jason Stanley, a professor of philosophy at Yale University and author of the book "How Fascism Works", there are several notable features of fascism. Fascism appeals to an imaginary and

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(Courtesy: Countercurrents 11/8/2020)

glorious past destroyed by the forces of liberalism, cosmopolitanism and globalism. The fantasy of a uniform past can take on multiple dimensions — racial, cultural, religious". That is, a state based on one race, one culture, or one religion, and it is always patriarchal. This combination of traditional patriarchal roles gives the strong man in power the moral authority to impose his will on the present. Fascism uses the application of the mythical past to establish a hierarchy of authority or priesthood among the people. Fascism, through its appeal to the mythic past, tries to create distinctions among people based on a false sense of worthiness. For example, the worth of law-abiding people more than the criminals, hard-working people over the lazy, racially purer people over the impure people, heterosexuals over homosexuals, etc. Those considered worthy by these yardsticks are deemed to be the actual people of the nation. People who are considered to be incompetent are identified as a threat to the deserving people. Thus a division is created in the form of "Us" versus "Them". False distinctions between the so-called qualified and unqualified populations, spread through propaganda and anti-intellectualism, create a fertile ground for the development of conspiratorial theories. The imagery of partial realities and degenerate language act as vehicles of the propaganda. As the American-German philosopher, Hannah Arendt writes, "the hallmark of fascist propaganda is not just that it promotes lies, which is characteristic of propaganda in general, but that it promotes lies in service of policy that seeks to make them true." If we look at the actions of the current rulers of the country and their propaganda based on this analysis, then we can see the reflection of fascism in the mythical past.

According to historian Ruth Ben-Ghiat, a party government led by a dictator may not exist in our country at the moment, but the standard features of fascism are fully present in the ruling

The basic features of the fascist ideology of a mythical past and modern history are fully present in the present rulers of the country, albeit under the veil of a democratic system of governance. There is no direct similarity between the methods of Benito Mussolini or Hitler and the methods used in today's India. In our country, institutions like elections, judiciary, media still survive, and oppositions have not yet been liquidated. However, everything is there to fulfil the wishes of the ruler.



Courtesy: Indian Cartoon Gallery

political party and its leadership. They want to reorganise the country based on the Hindutva nationalism, Hindu culture and Hinduism. And to implement this core agenda, they constantly fuel the 'Us' versus 'Them' fight in every stratum of society. Tagging any anti-government statement as an anti-nationalist activity has now become a daily occurrence. Sometimes the government or members of the ruling party also identify the opposition as agents of the enemy state. All these are reflections of the fascist mentality of identifying the "worthy" and the "unworthy" as per the mythical past.

Philosopher Hannah Arendt wrote that a common feature of all fascist propaganda is falsehood. Over the past decade, we have seen and continue to see the vital role of false propaganda, false promises, in the massive rise of the rightists in Indian politics. Since the time of election campaign before the general election in 2014, we have become accustomed to the false messages like 'deposition of Rs 15 lakh in every citizen's bank account' spread in 2014 to 'No one has occupied an inch of Indian and told to us recently in 2020. The incessant false, misleading propaganda of the IT cell of the BJP or Sangh family has now become the subject of research. In other words, the propaganda strategy of the ruler is being formulated and implemented in our country in accordance with the basic principles of fascism.

Professor Jason Stanley in his book, "How Fascism Works", writes that fascist movements, while emphasising specific collective identities (such as Hindi, Hindu, Hinduism in the Indian context), promote a social Darwinian morality. This morality says that people have to fight with each other to acquire power, money and resources in this free-market system. In the process, fascism attempts to weaken the theory of class division or conflict by breaking up labour movements and unions. Fascism tries to crush any solidarity call for unifying exploited people as well as the call to end all inequality created in society. In times of severe economic depression, fascism seeks to strike at trade unions most effectively. Taking advantage

of the worldwide corona pandemic, we have seen attempts to take away the rights of the working class in Uttar Pradesh, Gujarat, Karnataka, Madhya Pradesh and Himachal Pradesh. Even before this, Indian citizens have witnessed a two-pronged attack by the factory owners and the administration to crush the existing trade unions and to prevent the formation of new trade unions in Gurgaon or Manesar areas of Haryana. After coming to power in 2014, the present NDA government had decided to dilute the existing labour laws of the country through extensive amendment. The government has decided to trim forty-four central labour laws to suit the needs of the industrialists in the present time and has planned to document four labour laws or codes of conduct. The process has already begun. The code of conduct has greatly reduced the rights of trade unions and has increased the power of the owner.

Thus the basic features of the fascist ideology of a mythical past and modern history are fully present in the present rulers of the country, albeit under the veil of a democratic system of governance. There is no direct similarity between the fascist methods of Benito Mussolini or Hitler and the fascist methods used in today's India. In our country, institutions like elections, judiciary, media still survive, and oppositions have not yet been liquidated. However, everything is there to fulfil the wishes of the ruler. And this situation has been created under the guise of democracy and not in a crude imitation of Hitler's violent actions. Opposition leaders are controlled using government investigative or anti-corruption agencies or through the distribution of a meagre share of power. An invisible thread of the ruler controls the majority of the media. Allegations of secret collusion between the judiciary and the government are now often heard in social life. Culture is being moulded mimicking the style of the mythical past embellished with various interpretations. Hence, it needs careful observation and analysis to understand this subtle way of imposing fascism, and we all should be aware of its threat before it becomes too late!



Mughal-e-Azam, exactly 60 years ago, displayed a bold imagination of the nation, law, governance and dissent

AUGUST 5 : A TRIBUTE TO THE VALUES OF THE REPUBLIC

As the triumphant narratives of August 5, celebrating the *bhoomi puja* that marks the beginning of the construction of the Ram temple in Ayodhya get recorded in history, they will inaugurate a new majoritarian identity for a Republic that was hitherto proudly upheld as a secular, democratic polity where all religions of the nation and their followers had equal rights. Some of us, however, would like to remember this date for a different reason that is cause for celebration as well.

August 5, also marked the 60th anniversary of K Asif's dream project, the magnificent *Mughal-e-Azam*, that released on this date at Maratha Mandir in Bombay to massive crowds, eagerly awaiting a film that had been 15 years in the making.

The difference between the two events — equally popular — could not be starker. The Bharatiya Janata Party (BJP) leaders who were present at the *bhoomi puja*, and others who were not in attendance, were instrumental in initiating and encouraging imaginaries of a majoritarian Hindu India. For them, the destruction of a monument such as the Babri masjid, which they claim was built on a site that was the exact birthplace of lord Ram, was crucial to overcome centuries of humiliation at the hands of “foreign rule”. This dream project is now set to be realised, and with it, we will see the birth of a new Republic that goes against the founding principles of this nation.

So how does *Mughal-e-Azam* represent a different imaginary of the Republic? Can a film

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(Courtesy: Hindustan Times 7/8/2020)

that has its roots in a play that was written in 1922 in Lahore — *Anarkali* by Iqbal; that was read and appreciated by several luminaries all over north India, including Rabindranath Tagore; that was realised on screen several times; and that colonised the imagination of K Asif when he first encountered it in 1944 as a 20-year-old, embody different imaginaries of nationhood, law, governance, the role of the intellectual, the place of dissent, and the power of a self-sacrificing poignant, beautiful legendary romance?

Mughal-e-Azam realises on screen not only all these resonances, but also represents an India that respected talent for itself and not for the identity of those involved in creative acts. It recognised that the nation that was born in 1947, with its roots in centuries of pluralism and mutual coexistence of multiple faiths, was equally constituted by the *bhakti* imaginaries in the bhajans and thumris in praise of Krishna and Ram as it was by Sufi ideas articulated in the *qawwalis* imbued with conceptions of *ishq* that brought human and divine love together, without a thought to the sacrifices that this love would demand.

Akbar's court in the film powerfully brings together these traditions. It is a court in which

the Janmashtami festival is celebrated with fervour, with Akbar receiving *prasad* from Jodhaa Bai and performing the ritual of pulling the cord of Krishna's cradle gently. As a finale of the celebrations, Anarkali dances to the Benaras *thumri*, *mohe panghat pe nand lal ched gayo re*. The mise-en-scene and performance forms, including her kathak, are in the tradition of the Rajput courts. Her other kathak performance, articulating the challenge that her love for Salim is to Akbar's patriarchal and imperial authority, *pyar kiya toh darna kya*, is, on the other hand, in Islamicate registers in *mise-en-scene*, lyrics, and performance codes.

Jodhaa Bai maintains her Hindu identity, one that Akbar respects. This is indicated not only in the Janmashtami sequence, but also in his desire that his queen sends him off to battle with the customary tilak and handing over of the sword representing her wishes for his success as per Rajput custom. That Man Singh has a prominent role in the upbringing of Prince Salim is another indication that in Akbar's court, Rajput Hindus had significant functions to perform.

However, these are not the only reasons why *Mughal-e-Azam* embodies a vision of India that is different from the one that is being realised in Ayodhya. Along with its articulation of the poignant tale of Anarkali and Salim's doomed love in deeply poetic, spiritual and emotional terms, the film is also a statement about how the right to challenge authority should be an individual right.

As Anarkali sings of her fearless love in contravention of the diktats of the emperor; as Salim states his freedom to love when he says that his heart is not Hindustan over which the emperor can claim autocratic rights of rule; or as the poet, artist and sculptor, Sangtarash, asserts the right and freedom of intellectuals to critique authority and power and attempt to awaken authoritarian figures to the destructive implications of their actions, the film can be seen as articulating a vision for a new post-colonial democratic India. This is a vision in which the right to dissent and critique ought to be recognised as a fundamental right. That the Indian Constitution guarantees this right, along with the right to practise and believe in non-Hindu faiths, and that *Mughal-e-Azam* embodies these and celebrates an India that made such a vision possible, is a value that we need to cherish and preserve as a new India is born.



PANDIT JASRAJ

Pandit Jasraj, doyen of Indian classical music passed away on 17th August 2020 at the age of 90 in United States. He was a recipient of Padma Vibhushan in 2000. He has left a rich legacy of classical music and syncretic culture of India.

RAHAT INDORI

Rahat Indori a popular and rebel Urdu poet died on 11th August 2020 at the age of 70. He succumbed to cardiac arrest while undergoing treatment for Covid. His poetry has inspired many anti-establishment movements.

Insurance Worker deeply mourns the deaths of these great personalities of arts and literature and dips its banner in memory of them.



70th Formation Day of AIEA celebrated at Guwahati

Guwahati Division Insurance Employees' Association (GDIEA) celebrated 70th formation day of our beloved organisation AIEA on 1st July, 2020 by various programmes. On the occasion of Foundation day of the AIEA, many base units of GDIEA organised colourful programmes during lunch recess. In the evening GDIEA organised a Webinar through zoom meeting and Facebook Live on



the subject " AIEA and the Challenges Ahead" . For the first time GDIEA organised Seminar in virtual way due to Covid 19 pandemic situations. The speaker of the webinar was Com. Satanjib Das, former vice President of AIEA and former president of EZIEA . Com Das explained brief history of the AIEA and its struggles since inception. He described the Insurance employees movement prior to nationalisation and after nationalisation under the leadership of AIEA. He placed in detail the need and functioning of organisation and link with history of AIEA and challenges ahead of us . He also elaborately dealt with the many of the successful struggles carried out by AIEA resulting into comfortable working atmosphere

and improvement in living standards. After his submission Com. Ranjit Bhuyan , Joint Secretary of GDIEA raised some question texted by the participants in the chats box. Com Maitreyee Misra president, GDIEA presided over the meeting. Moreover, Com. Dhurbajyoti Ganguli, President , EZIEA, Com. Saikat Choudhury, General Secretary, DIEA, Jalpaighuri , Com. Dibyajyoti Baruah , General secretary, JDIEA and COM. Rajat Roy, General Secretary, BDIEA also participated in the webinar. A total of sixty participants including newly recruited assistants attended through zoom meeting apps and more than nine hundred viewed via facebook live.



Memorandum handed over to Sri Digvijay Singh at Bhopal against LIC IPO

DONATION TO BUILDING

The SCZIEF along with ICEU Hyderabad and Secunderabad are constructing a building to house the Union offices. The project is near completion and expected to be inaugurated in the next couple of months. Com M.Siva Kumari, Assistant, City Branch 18, Hyderabad Division on her retirement has donated Rs 1 lakh towards the building fund.

AIEA GENERAL SECRETARY ADDRESSES EMPLOYEES AT HAZARIBAGH



A meeting was arranged on 14.07.2020 by Insurance Employees' Association Hazaribagh Division to felicitate the newly elected General Secretary of AIEA, Com. Shreekant Mishra on his first visit as the General Secretary of AIEA. Com. Mishra was on a personal and family tour to Orissa. Despite his hectic schedule, he agreed to spend sometime with the employees and address them. Though, due to pandemic restriction, a limited number of IEAHD members could attend the meeting, the aura and energy of the presence of Com Shreekant was felt by the entire Division. The meeting started with welcome address by Com. M.K.Prasad, Gen. Secretary, IEAHD. Com. J.P.Munda, Vice President IEAHD felicitated Com. Shreekant Mishra, followed by the Base Secretaries of local units.

Com. Shreekant Mishra in his address thanked IEAHD for the special gathering. He elaborately discussed the nations' present scenario and thoroughly exposed the gaps between the slogans and actions like **"Aapda ko Awasar**

me badlo" (turn misfortune into opportunity) to **"Atmanirbhar Bharat" (Self reliant India).**

Com Shreekant pointed out that the government utilising the pandemic crisis is attacking the democratic rights of the common people. When a major part of the population of our country is facing hunger and job loss due to Corona crisis, the Govt. is busy announcing disinvestment and sale of public enterprises on daily basis. A single word of dissent from media or social activists or public is being thrashed upon with every possible means by the ruling class. The democratic setup of independent India has never been under such a stress before. Throwing light upon the economic condition of the country, he said that the Indian economy was facing an unprecedented slowdown. Every sector of the economy is in deep crisis. Even in the bleak economic scenario and intense competition from private players, LIC has shown in 2019-20 a growth of 27.15% and retained 76% of market share. Terming the act of listing of LIC "an immoral exercise with bogus arguments", Com. Mishra reiterated that the Policy Holders are real owner of LIC to whom 95% of the profits are paid and the Govt. only a minority with 5% of share. He also condemned the Govt's move to give 'lateral entry' to private players in Coal India and Railways and decision to sell out altogether 24 PSU in near future.

Com. Shreekant Mishra called upon the members of IEAHD to rise to the occasion to protect the industry. He said that the need of the hour is to correctly understand the politics of the ruling classes and forge greater unity of the working class to fight these policies.

Com. J.C.Mittal, Organizing Secretary, IEAHD proposed vote of thanks. The meeting was presided over by Com. S.K.Sinha, Jt. Secretary, IEAHD.

Relief work at Belagavi

The workers of the unorganised sector were affected much in the covid 19 situation. Due to lock down the life become more miserable.

Insurance Employees' Union, Belagavi Division appealed for volunteer contribution to help those affected by Covid 19. Comrades of Belagavi Division responded well. Utilising the contribution, IEU Belagavi Division along with LIC & GIC Retired Employees' Association distributed ration kits of essential groceries to 90 families of

the weavers residing in Vadagaon area, Belagavi on 11.07.2020.

The weavers expressed their happiness for the fine gesture.

Apart from the above, IEU Belagavi Division contributed Rs.50000/- to CM's Relief Fund.

All the office-bearers of Insurance Employees' Union, Belagavi Division and LIC & GIC Retired Employees' Association were present.

Kerala State Convention against LIC IPO

Kerala State level Convention against listing of LIC and its IPO was held on 16.08.2020 through Zoom App with fb live. Com P Rajeev, Ex MP, inaugurated the convention. In his inaugural address Com Rajeev reminded the participants that the IPO of LIC is not an isolated issue, but part of the neo liberal economic policies of the government at the Centre. When opinion is mounting world over in favour of nationalisation and increased state intervention in economic activities, in India government is going ahead with their denationalisation agenda. Even this Covid 19 induced crisis is utilised as an opportunity for carrying forward their pro corporate policies. He emphasised the need to broaden our unity beyond all divisive considerations to further our resistance against government policies including reforms in insurance Sector.

A resolution urging the government to desist from its move to list LIC and to divest its shares and calling upon the people to join in campaign and struggle against the government policies was moved by Com. Treesa P Ignatius, President, LICEU, Kottayam Division. Supporting the resolution Com PP Krishnan, Vice President, AIIEA exposed the hollowness of the Government's arguments to list LIC. Nearly 650 people attended the convention through Zoom and facebook. Com P Raju, Vice President, SZIEF presided over the Convention. Com IK Biju, Joint Secretary, SZIEF welcomed the participants and Com PB Baburaj, General Secretary, LICEU Ernakulam Division proposed vote of thanks. This was the second state level convention organised by South Zone Insurance Employees' Federation against LIC IPO.

Webinar on "Indian Economy- Challenges & Prospects"

People for India forum, Visakhapatnam and Forum for Development of North Andhra jointly organised a webinar on the topic "Indian Economy-Challenges and Prospects" on 15.8.2020. The webinar was addressed by Prof. Jayati Ghosh, JNU.

Prof Jayati Ghosh said the Covid 19 pandemic has hit the nation badly and the people are suffering due to the ill planned lockdown enforced in the country. 95% of the workforce employed in the informal sector have been deprived of the basic necessities during the lockdown. Physical distancing and sanitation remain a distant dream for the masses residing in crowded areas. The Government should have put in efforts to improve health infrastructure, medical facilities, medical practitioners, nurses etc. Out of the 1% of GDP allocation to health sector the central government has spent only 0.3% of GDP to improve the health infrastructure in the country. The government has messed up with the lives of 20 crore migrant workers. The government did not support the state governments also in dealing with the COVID-19 pandemic. Even the state governments found it difficult to come to the rescue of the migrant workers due to severe financial crunch. The government has refused to provide the 77 million tonnes of food grains lying idle in the godowns, to the vulnerable sections. It can actually provide Rs.7500 for three months to the vulnerable sections of the society whose wage incomes have been lost due to the COVID-19 pandemic. Even after distribution of foodgrains, financial assistance of Rs.7500 for three months, the cost of these measures will not go beyond 3.5% of GDP of our country. But this government is committed to fiscal conservatism and

aims at limiting fiscal deficit. Actually, the economic activity will be generated by more spending from the government. By limiting social expenditure, consumption of people will go down resulting in piling up of industrial goods in the godowns. The whole economic activity will come to a standstill and the investments will dry up. The government can also consider enhancing employment upto 200 days under MNREGA scheme in the rural areas and also extend the scheme to the urban areas. The two relief packages announced by the government, 1st to the tune of .7% of GDP and second in the name of Aatmanirbhar Bharat for 20,00,00 lakh crores has failed to take off. The overall spending of the government through these packages is limited to 1.3% of GDP and the remaining package is credit expansion package only. Instead, the government is focused on speeding up the privatisation of public sector enterprises in the country. They are under the assumption that labour market flexibility and relaxation in environmental regulations will pave way for more FDI into the country. Instead of supporting the vulnerable sections of the workers, the government is extending huge tax breaks, bailout packages, credit facilities to the big corporates like Adani and Ambani, who are getting credit at cheaper rates from the reserve bank of India whereas the state governments like Kerala are being forced to pay interest at 9%. The government is utilising this pandemic to move ahead with its authoritarian policies against the people of the country and to silence dissent and

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Tamil Nadu State-level Webinar against Privatisation

A State level Webinar against privatization was held on 8th August, 2020. Comrades from Tamil Nadu and Puducherry participated in the Webinar. Com.T.K.Rangarajan, Former MP, CPI(M) and Com.Thomas Franco, Former General Secretary of the SBI Officers' Federation and Convenor, Save Public Sector Forum were the Special Speakers.

The Webinar was held in connection with the call given by the Forum of 10 Central Trade Unions and Sectoral Trade Unions. The call was to observe 9th of August, the day on which the call for 'Quit India' movement against the British rulers was given by the Congress in 1942, as 'Save India Day' – 'Save Public Sector Day'.

Com.T.K.Rangarajan, while delivering his address traced the historical background under which the call for 'Quit India Movement' was given by the Congress and how powerful was that movement. He paralleled the situation prevailed then with that of the present situation in which the government is unmindful of the sufferings of the people. He criticized the Modi government

for its utilizing the present Pandemic in its favour implementing the neo-liberal agenda. He called upon our cadres to be prepared to wage a bitter struggle against the attempts of the Modi government to privatize the LIC. He also insisted that our agenda should be the fight against the neo-liberal policies.

Com.Thomas Franco elaborated the attempts of the successive governments in dismantling the Public Sector of this country. He specifically narrated the designs of the government in privatizing the profit making BSNL and the Public Sector Banking Industry. He praised the AIEA for its vision, forethought and strategy and exuded confidence that this time also AIEA would come out successful in its struggle in protecting the LIC in the Public Sector.

The Webinar was presided over by Com.R.Sarvamangala, Vice President, SZIEF. Earlier, the Welcome Address was given by Com.S.Ramesh Kumar, Joint Secretary, SZIEF. The Webinar came to a conclusion with the vote of thanks by Com.S.Sivasubramanian, Treasurer, SZIEF. More than 500 Comrades participated in the webinar.

TV Sets donated to Poor & Deserving Students

Kerala State Government has started online/virtual classes for school students from June 1, 2020. These online classes are being conducted to ensure that students in Kerala are not missing out the classes due to lockdown enforced across the country due to the Corona pandemic. Over four million students of class 1 to 12th classes studying in over 16000 state syllabus schools have got access to these online classes. Nearly 99.95% of state school students have access to online classes as reported by Minister for General Education of State, Com. C Ravindranath.

Womens' sub-committee, LIC Employees' Union, Kottayam Division donated 37 television sets worth Rs.2,89,890/- to underprivileged students for attending online classes conducted by schools. Kottayam DO base unit donated 15 television sets amounting to Rs.1,11,000/- and the balance 22 television sets are donated by various branches of Kottayam Division.

Womens' sub-committee ensured that the television sets are donated to genuinely deserving, needy and poorest students who do not own a television.

Vaikom BO Womens' sub-committee has donated Rs.64,650/- for the marriage of a girl in a poor family, for meeting medical expenses of patients and for providing food materials to an extremely poor family. Thodupuzha BO Womens' sub-committee is helping a needy family to renovate their house in dilapidated condition by bearing the cost of construction of walls, doors and windows.



Insurance News in brief

■ A.M.KHAN, DHARWAD

- According to the sources in the Government the Centre may classify **insurance** as a 'strategic sector' under the new privatisation policy. There will be maximum of four state-owned insurance firms in the long run.
- Around 1,02,565 Covid-19 claims have been registered by the general insurers with an estimated claim of Rs 1,644 crore. The number of claims settled by insurers as at August 11, is 52,880 and the claim amount paid, around Rs 628.95 crore.
- In view of the disruption of normal business activity following the outbreak of the coronavirus pandemic, IRDA has permitted the life insurers to obtain consent of prospective policy holders electronically. This facility is being allowed on experimental basis with immediate effect till December 31, 2020 and limited to pure risk products.
- The Air India Express Boeing 737 which met with an accident at Kozhikode on Friday night was insured for \$ 50 million. The fleet of Air India is insured for around \$10 billion. The policy is underwritten by four public sector insurance companies covering all 170 plans of Air India, Air India Express and Alliance Air.
- The Covid-19 crisis has devastated the economy and the income of the millions. Policyholders are running to insurance companies to surrender their policies. Many insurance companies, LIC taking the lead, have been advising the policyholders to take loan instead of the surrendering the policy. Heeding to the advice many policyholders are now going in for loan.
- The General Insurance Council (GI Council) is planning to move an application in the Supreme Court to implead itself in a petition that is seeking to subsidise medical treatment to covid-19 patients. The council wants the health ministry to fix uniform rates for all patients seeking treatment against the virus, irrespective of whether they are insured or not.
- There has been a sharp spike in complaints post COVID-19 outbreak that private hospitals are demanding huge advance before admission even from patients having cashless medical insurance. Issuing a circular, Insurance Regulatory and Development Authority (IRDA) has put the onus of taking steps against medical establishments for deficiency in service on the insurer. What action can be taken by the insurance company?
 - The Securities and Exchange Board of India (Sebi) on Friday imposed a penalty of Rs 10 lakh each on Life Insurance Corporation of India (LIC), State Bank of India (SBI) and Bank of Baroda (BoB) for failing to reduce their stake in UTI Mutual Fund (MF) below 10 per cent within the stipulated time.
- There seems to no satiable appetite for foreign investors when it comes to the stocks of insurance companies. Having invested Rs.27,514 crore, highest inflow among all the sectors in FY 20, foreign portfolio investors (FPIs) pump in Rs.6,166 crore in the first quarter of FY 21. Imagine what will happen once LIC IPO is on.
- IRDA says standardisation of insurance products would not only create trust and confidence in the minds of the policy holders, but will also enable insurers to market their product easily and help reduce disputes during the settlement of claims.
- Five years after its inception in 2016-17, the Pradhan Mantri Fasal Bima Yojana (PMFBY) has run into rough weather. The farmers are dissatisfied with both the level of compensation and delays in settlement, insurance companies have shown no interest in bidding for clusters that are prone to crop loss. States - Bihar, West Bengal and Andhra Pradesh, Telangana, Jharkhand and Gujarat - are opting out of the scheme and launching their own versions. They are unable to deal with a situation where insurance companies compensate farmers less than the premium they have collected from them and the Centre.
- Insurers who do not treat customers fairly when calculating payouts for business interruption due to the coronavirus crisis will face action by Britain's markets watchdog, the Financial Conduct Authority (FCA). It has taken eight insurers to court over business interruption policy wordings, which the insurers say do not cover the pandemic, with a ruling expected in mid-September.
- According to the latest Global Insurance Market index released by broker and risk adviser Marsh Global average commercial insurance prices increased 19% in the second quarter of 2020.
- Global insured property losses from disasters were USD 31 billion in the first half of 2020, up from USD 23 billion a year earlier. Natural catastrophes accounted for USD 28 billion of the insured losses, most resulting from secondary perils events.

Working Class Struggles

S.SRIDHARA, MYSORE ■

- Colombo Port workers in Srilanka whose employemnt was put on hold during Covid-19 Pandemic, have been holding a daily picket at the port from August 10th to demand reinstatement . Hundreds of workers,including drivers, inspectors and other workers have denounced the Government and demand a discussion with the Labour Commissioner.
- Tens of thousands of young doctors from General hospital in Korea struck for the day on August 7th against the Governments proposal “ medical workforce reforms” plan. The strikers included Interns and Residents Doctors who oppose a Government plan to expand admissions to Medical Schools by 400 a year to resolve the shortage of qualified medical personnel. According to Korean media about 16000 members to the Korean Intern Resident Association participated in the strike. The Association accused the Governemnt of offering little financial support and extremely low salaries. On 14th August 13000 strong Korean Medical Association went on strike.
- Over 1500 UK Council workers at Tower Hamlets Council in London began 3 days of strikes from 13.08.2020. The workers have already taken six days action in June and July. The workers include Social Workers, Housing Homelessness support workers, Library staff, youth service special educational needs teachers, refuse assistants and street cleaners.They are opposed to the New Contract imposed on July 2nd by the Labour Control Council.
- On 11th August Debenham's staff held a protest outside major UK store in Manchester and again on 15th August.The retail Company announced a further 2500 job losses as it proposes closing distribution centres on top of closures announced earlier in the year. Former workers of Debenham's in Ireland have held several protests over the last few weeks after the Company liquidated all its Irish outlets in April.
- Nurses in Zimbabwe are continuing their strikes. Now in its seventh week, after being removed from the payroll for July in defiance of State Repression. Nurses are demanding Personal Protection Equipment(PPE) and salaries in US Dollars due to the declining value of the Zimbabwean Dollar. The cost of living in Zimbabwe went high in June as inflation rages at 800 percent,but Nurses salaries have not increased.
- Pilots Engineers at Briston Helicopters in Nigeria began an indefinite strike at midnight on August 10th . Aircrafts,pilots and engineers are angry about discrimination policies and consistent victimisation of Nigerians working for the carrier.
- Nurses in Kenya are to strike over lack of PPE and isolation facilities for infected health workers, as well as unpaid salaries and risk allowance. The lack of pay has left nurses unable to pay for their food and rent. Many have not paid for June and July.
- Public defenders in the Dominican Republic, who provide free legal aid to Persons of limited means began a 72 hour strike on 5th August. The action was called by the Dominican Association of Public Defenders(ADDP) to protest delays in payments from the National Office of Public Defenders .Public Defenders in the Republic conduct around 75% of criminal proceedings.
- Doctors,Nurses and Auxiliary staff at the Rosaria Pumarejo De Lopez Hospital in Colombia, have been on strike for over a month to demand payment of unpaid salaries for over 11 monhts .Hundreds of Hospital Employees have been affected by the non payment of salaries.
- Workers for DSI Tunneling in Louisville walked off the job on August 4th after a unanimous strike vote on 3rd August for not renewing new contracts. DSI Tunneling provides customized tunneling systems and equipment for the mining industry .It has 2000 employees who provide support to operations in 70 countries internationally.
- Hotel workers from through out the Province began a hunger strike at the British Columbia Legislature on 10th August to highlight the increasing hardships they are facing over 50000 workers have been laid off from Hotels in the Province, since the beginning of Corona Virus crisis. Food in security and arrears in rent payments have become a reality for the workers and their families over the course of the summer.
- The Socialist Equality party call on Education workers to mobilise against Governments plan to reopen Schools in Septemeber despite to health and lives
- Opposition is graving away postal workers to the on going efforts to privatise the United States Postal Services (USPS) and the increasingly unbearable work regime. Many people are working two weeks at a time without a day off and around 12-13 hours a day.

Economic Tid Bits

■ J.SURESH, MYSORE

- According to Centre for monitoring Indian Economy, India recorded 122 million job losses in April 2020 and then saw 91 million of these jobs recover by June. However, during the lockdown months, the proportion of households reporting an improvement in incomes compared to last year declined quite sharply. The proportion that said that their incomes were higher than a year ago was 9.6% in April. This fell to 6.1% in May and then to 4.4% in June. This clearly reflects that the recovery in jobs is not reflected in improvements in Income at all. None of those who earned less than Rs.4000/- a month had their incomes improved and less than five percent of those who earned between four and six thousand a month had improvement but in June none had their improvement in income. In April – June 2019, only around 14% of the households that earned less than Rs. 6000/- per month reported an increase in income over a year.
- Indonesia, Southeast Asia's largest economy suffered its first contraction in more than two decades. Its GDP shrunk by 5.3% year-on-year in the second quarter to a data released by Statistics Indonesia. The country's last contraction occurred in 1999. Over the course of 2000s, economic growth accelerated to 4/6%, becoming the fastest growing economy in the region outside China. However, since 2012 annual GDP has decreased to around 5%. The economy, having grown in the first quarter by almost 3% was expected to shrink by 4.6% in April-June quarter as per analysts. The experts are suggesting the GDP is likely to contract again in the third quarter, albeit at a slower rate, putting the economy formally in recession. The World Bank has predicted a far worse outcome: the output could contract by as much as 3.5% in 2020, a disaster for an emerging economy.
- Fitch, the credit rating agency has downgraded its outlook for US Credit to "negative" from "stable", while retaining its AAA rating – the top grade, for the credit of USA. This is a result of its sign of concern over the stability of the US dollar,

under conditions where the Fed is pumping trillions into the financial system, placing a question mark over the credit worthiness of the United States. The agency also said that the outlook has been

revised to negative "to reflect the ongoing deterioration in the US public finances and the absence of a credible fiscal consolidation plan". Concerns about the global role of the dollar as a result of the rise of government debt and the expansion of the Fed's financial asset holdings, which have increased from \$ 1 trillion on the eve of 2008 financial crisis to around \$ 7 trillion today, go well beyond Fitch and other agencies.

- According to an update, Australian economy will contract by 3.75% during 2020 and the annual federal budget deficit blow out to \$ 184 billion by next June. That will be the biggest deficit since World War II. It will be almost 10% of GDP – more than twice the proportion recorded during the financial crisis of 2008-09. According to a survey by Morgan Stanley, 55% of six million households survived on Jobkeeper, Jobseeker or the early withdrawal of superannuation funds and unless they found decent – paying jobs within six months, they could default and lose their homes.
- According to PNB Paribas Asset Management, one of Europe's largest investment firms, the global economy is facing "mother of all recessions". According to Bloomberg, the global real estate investment fell by 33% in the first half of the year. So far, the Asia-Pacific region has been the hardest hit with investment down by 45% from a year earlier. Hotel investment plunged by 59% in the first half of the year. Investment in retail properties dropped by 41%. The GDP of Singapore declined by 41.2% in the second quarter of the current year. Japan, the world's third largest economy after USA and China is predicted to announce a 20% contraction in GDP on an annualised basis in the second quarter compared to the previous three months. The IMF said it expects global GDP to contract by 4.9% this year with total loss of output for 2020 and 2021 to reach \$ 12.5 trillion. China recorded a 3.2% increase in GDP for the second quarter, following a 6.8% contraction in the first.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

- **LIC regains:** A sharp recovery in equity markets from its March 2020 low has pushed the value of the equity portfolio of LIC by Rs.1.5 trillion since April. LIC's holdings in listed companies at the end of the March 2020 quarter stood at Rs.4.32 trillion, which is now valued at Rs.5.79 trillion, translating into a rise of Rs.1.47 trillion, or 34 %.
- **New records:** LIC has registered highest-ever revenue in first-year premium that jumped at 25.17% to Rs.1,77,977.07 crore for the 12 months period to March 2020. >Gross total income grew to Rs.6,15,882.94 crore for the year, up 9.83% from Rs.5,60,784.39 crore in the year ending March 2019. >LIC continues to be the dominant life insurer with a market share of 75.90% in policies and 68.74% in first-year premium. >Pension and group superannuation business created history, crossing the Rs 1-lakh-crore mark collecting Rs.1,26,696.21 crore in new business premium income, recording a whopping 39.46 % growth from Rs 90,848.86 crore seen in the previous year to March 2019. >LIC has collected Rs.3,79,062.56 crore in total premium income, registering a 12.42% growth over Rs.3,37,185.40 crore collected during the previous fiscal year. >Total assets of the Corporation rose 2.71% to Rs.31,96,214.81 crore, compared to Rs.31,11,847.28 crore. >Digital transactions for LIC policies initiated by customers grew 36%.
- **Go digital:** All insurers have been mandated by IRDAI to make special efforts to enable policyholders to pay the premium using digital methods, issue policy documents through email and display on their websites, information on alternate arrangements for premium payments, renewal, settlement of claims, and lodging or other service requests.
- **OTP is sufficient:** IRDAI has allowed insurance companies to seek consent to a proposal for term plans through the one-time password (OTP) method, doing away with the wet-signature one, in the wake of COVID-19. With the IRDAI move, a term insurance policy can now be issued completely online. Issuing physical policies has proved to be a challenge for insurers during COVID times.
- **No need for bond:** The IRDAI has released circular exempting entities in the space from issuing policy document and copy of proposal form in physical form, subject to certain conditions. Further the rule shall apply for all policies issued during 2020-21.
- **Implementation of cashless:** An insurance company can take action against a hospital for

demanding advance from a policy holder who is supposed to get cashless service. In a recent circular, IRDA has put the onus of taking steps against medical establishments for deficiency in service on the insurer.

- **Temporary hospitals eligible:** IRDAI has advised general and health insurers to settle claims for treatment at make-shift or temporary hospitals set up for COVID-19 patients. It further added that where any network provider has set up any such make-shift or temporary hospital, such make-shift or temporary hospital shall be regarded as the extension of the network provider and cashless facility shall be made available.
- **TPA should not decide:** IRDA has directed third-party administrators (TPA) not to take health claims payment decisions on behalf of insurance companies. This means that a TPA, which is essentially an intermediary between a health insurance policyholder and a general insurer, will merely be involved with the processing of claims.
- **Corona growth:** Sales of term plans had increased by around 30-40% in the first quarter of the current financial year compared to last year. Sales of critical illness riders have also seen a surge of around 10-20% in the last few months.
- **Term premium:** Private life insurers have increased their term insurance premiums by nearly 30% at a time when demand for these products has increased amid the Covid pandemic. Industry insiders anticipate another 30% jump in rates over the next six months largely on account of the reassessment of morbidity risks at the global reinsurance level due to the pandemic. But, LIC has not revised term rates.
- **Merger:** ICICI Lombard is all poised to acquire Bharti AXA General in an all stocks deal worth over Rs 2,500 crore, said the sources. The proposed merger may be announced in the days to come.
- **Whatsapp insurance:** WhatsApp is driving its financial inclusion push in India with its foray into lending, micro-insurance, and micro-pension products. WhatsApp is currently running pilot programs for the same.
- **Entry of foreign intermediaries:** The finance ministry amended the IRDAI rules to permit intermediaries to operate in all special economic zones (SEZs). This enables foreign intermediaries to set up offices in any SEZs in the country.

Com. Shyamal Chakraborty



Com Shyamal Charabarty, a veteran leader of the country's trade union movement and a leading personality of CITU passed away on 6th August 2020. Com Chakraborty was admitted in nursing home at Kolkata for lung ailment a few days back. He was also affected by Covid. He was 77.

Com Shyamal Chakraborty played front line role in organizing the working class movement in west Bengal and also in national sphere. He had been actively associated in leading the movement in number of strategic sector like electricity, road transport, port & dock etc and had been in the national level leadership of the respective all India federations. He led the West Bengal CITU as the president of the state CITU for around two decades.

Com Shyamal Chakraborty was elected MLA four times and discharged the responsibility as

Minister of Transport in the Left Front Govt in the state for two terms. He also left the imprint of his powerful interventions championing the cause of the people and working class as a member of Rajya Sabha during 2008—2014.

In the unfortunate death of Com Shyamal Chakraborty, the working class lost a valiant leader and left a void difficult to fill.

Com Shyamal Chakraborty was closed connected to the insurance employees movement. The AIEA lost a friend and guide. The AIEA and Insurance Worker deeply mourns the death of Com Shyamal and shares the grief with his family and thousands of his friends and admirers.

Webinar on Indian Economy

..from p.34

peaceful protests. To overcome the economic crisis, the government has to create employment under MNREGA, extend it to urban areas and the MSMEs. The government has to chalk out proper industrial policy placing emphasis in reviving the economy. The central government has to help the retail marketing sector also which is facing a threat from online marketing. The government has resorted to price rise to generate incomes thereby penalizing the common people.

The webinar was presided over by Prof KV Ramana, Chairperson, PFI Visakhapatnam. Com N Ramanachalam, General Secretary ICEU, Visakhapatnam Division and Sri Aja Sarma, Convenor, FDNA also participated.

DONATIONS

Com. R.Madav Kumar, ASST, DO-OS S	1000
Com. J.S.Gnanasekaran, HGA Dindigur	1000
Com. S.Kalarani, Asst. CBO-II	1000
Com. G.Kala, Asst, CBO-II	2000
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Com.Suresh Chandra Dehury, Sambalpur Br -1	5000
Com.A.R.Vijayakumar, Kottayam DO	1000
Com. H.P.Tudu, IEA, Asansol	500
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Com. V.S.Ananthkumar, CM, Dharwd Main Br.	1001
Com. Amarjeet Singh, HGA, Khanna Branch	1100
Com. Debasish Ghosh, Coochbehar BO.	5000
Com. Kamal Talukdar, HGA,KMDO-1	5000

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

Response

The decision of the central Government to go for IPO in LIC is an unwarranted exercise. LIC is neither in need of fresh capital nor in dearth of urgent financial necessity. Usually IPO is to facilitate infusion of funds for capital expansion or for organic growth requirement. Under these circumstances it appears that the intent of sale of shares in LIC gives rise to many questions. LIC has been performing commendably ever since its inception to the satisfaction of all its stakeholders. It has not only contributed substantially to the fiscal needs of the infrastructure development in Nation building but also come to the rescue of stock exchanges whenever markets crashed. Therefore, it

is wise for the Government to withdraw the idea of going for public issue.

Murty KSVS N
Visakhapatnam



CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
January 2020	330	7532.55
February	328	7486.90
March	326	7441.24
April	329	7509.72
May	330	7532.55
June	332	7578.20
Base 1960=Base 2001x22.8259		

NATIONALISED
INSURANCE
SECTOR IS AN
ESSENTIAL
PREREQUISITE
FOR AN
ATMA NIRBHAR
BHARAT.



STRENGTHEN LIC FOR AN
EMPOWERED INDIA



INSURANCE
CORPORATION
EMPLOYEES'
UNION
KARIMNAGAR DIVISION



Life Insurance thus becomes one of the major State undertakings in India. It is an important step in our march towards a socialist society. Its objective will be to serve the individual as well as the State.

-Jawaharlal Nehru,
the 1st Prime Minister of India
on Aug 24, 1956

**LIC ENTERS 65TH YEAR
OF GLORIOUS JOURNEY
WITH
400 MILLION POLICYHOLDERS
32 LAKH CRORE ASSETS**

SPLENDID CONTRIBUTION TO NATION BUILDING

**LIC in Public Sector
AN IDEALOGICAL
COMMITMENT**

**OPPOSE
DISINVESTMENT
of LIC**



**INSURANCE CORPORATION
EMPLOYEES' UNION
BANGALORE DIVISION I**