

# Insurance Worker



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**70**  
YEARS  
an exhilarating  
JOURNEY



**UNJUST FUEL PRICERISE**



**REINVIGORATING HEALTHCARE**



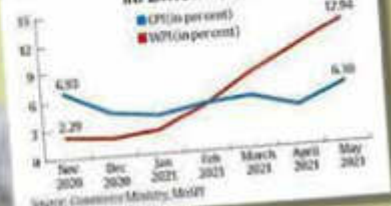
**LAKSHADWEEP BECOMES A 'LAKSHY'**



**ECONOMIC SITUATION**  
As many as 81.4% of the respondents said that the country's economic situation worsened in May 2021 compared to May 2020. This perception is the highest since September 2012



**INFLATION RATES**



**INCOME LEVELS DECREASE**  
Over 58% of respondents said that their income levels decreased in May 2021 compared to May 2020. In May 2020, this figure increased sharply after the lockdown was imposed



## ECONOMIC DISTRESS INCREASES ACROSS COUNTRY



**GIVE UP THE POLICY OF FISCAL FUNDAMENTALISM AND SPEND MONEY TO CREATE JOBS, HELP RISE IN CONSUMPTION LEVELS & PERFORM GOVT'S MANDATED ROLE AS A DISTRIBUTOR OF ECONOMIC AND SOCIAL JUSTICE**



# INSURANCE EMPLOYEES' UNION

SHIVAMOGGA DIVISION

*Greets all Insurance Employees  
on the 70<sup>TH</sup> ANNIVERSARY of*

**All India Insurance  
Employees' Association**

70  
YEARS



## Economic Distress Increases Across Country

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The Government has released the official figures of economy for financial year 2020-2021. The GDP has contracted by 7.3%. This perhaps is the worst performance since independence. This worst performance is being justified on the ground that it is not unique to India as the entire global economy suffered due to Covid-19 pandemic. However, a closer scrutiny of the economy for the past few years clearly suggest that even before Covid-19 pandemic, Indian economy had been steadily declining. The economy which on an average was growing at around 7% since the early 1990s was dealt a severe blow through demonetisation. The economy never recovered from the adverse impact of demonetisation and the haphazard implementation of GST. It had registered a growth of just 4.2% in the financial year 2019-20. It is true that the economy suffered due to Covid-19 but its decline to a large extent is due to sheer mismanagement, excessive centralisation and adhocism in policy making. The economy can be put back on rails only if the government accepts its mistakes and take corrective actions without much delay.

The Government was hoping that the economy would stage a sharp recovery in the financial year 2021-22. But these hopes are dashed with the second wave of pandemic creating havoc with the lives and livelihoods. The international agencies as well as several rating agencies have revised the projected growth rate for the current financial year. There is a consensus that the economy could grow by around 8% but this growth rate would largely depend upon a good Monsoon and taking necessary steps to contain the damage likely to be caused by the third or fourth wave of the pandemic. It is clear that it may take a few years for the economy to reach even the pre-pandemic levels.

The economic crisis has dealt serious blow to vast sections of Indian society. The demonetisation and GST regime had already destroyed the informal sector which provides livelihood for over 90% of the Labour Force in India. The pandemic and the lockdowns have further shattered the informal sector. This has resulted in huge rise in unemployment. The labour participation rate has fallen to a historical low. It is estimated that during the first wave of pandemic, as many as 120 million jobs were lost. A huge number of workers who lost the jobs remain still unemployed. According to the Centre for Monitoring Indian Economy, India saw more than 15 million jobs vanish in the month of May 2021 alone

during the second wave of pandemic. A Report titled 'State of Working India' by Azim Premji University has estimated that during the first wave of the pandemic nearly 230 million Indians were pushed below the poverty levels. A study conducted by Pew Research Centre suggests that India's middle class shrank sharply which would lead to further constraints in consumption demands. Every household in the country is facing huge fall in the incomes resulting into worsening living standards.

Inflation is another cause of great concern as it is hitting the common people hard. The RBI has projected the rate of inflation at 5.1%. The steep and unabated rise in petrol and diesel prices has significantly contributed to the rising inflation. Oil has become the milking cow for the government to garner huge tax revenues. The demand for reduction of taxes on petroleum products to give some relief to the people goes unheeded. The prices of all essential commodities including edible oil have increased abnormally. This has led to increase in hunger and malnourishment. A number of surveys suggest that the food consumption in significant number of households especially in rural India has declined. This will have tragic consequences for the health and well being of the people. The artificial pegging down of the interest rates by the RBI is having adverse effect on senior citizens and families that depend upon interest income for their living. The low interest rates compared to high inflation are eroding the real value of the peoples' savings.

The government must understand that the economic crisis has led to severe constraints in private consumption which adds nearly 60% value to the economy. Therefore, the government must take serious steps to increase the purchasing capacity of the people. It is important to note that the purchasing power of the Indian economy as a whole has declined as the value of a US dollar is now equal to Rs.73 while in 2014 when the present regime came to power the US dollar was worth Rs.59. The trade union movement and the progressive sections of the society have been demanding direct cash transfer to the poor and vulnerable sections of our population. The government has treated this suggestion with disdain. Now even the Confederation of Indian Industry has been asking the government to print notes and start the scheme of direct cash transfer to raise the consumption level. The attempts to fuel growth through increased liquidity and monetary

policies have failed. It is time for the government to accept the suggestions made by the trade unions to help economy recover fast.

With the falling incomes of the households, the domestic savings have declined to a low of 27% of the GDP impacting the gross capital formation. The government is pinning hopes on the corporate sector to expand capacities. But the private businesses are already underutilising the existing capacities due to lack of demand. The earlier efforts to revive the economy through supply side measures have not worked. What is required is to create demand. Therefore it has become imperative for the government to give up the policy of fiscal fundamentalism and spend money to build infrastructure, create jobs and help rise in consumption levels through direct cash transfers to the vulnerable sections of population.

It is ironic that the serious crisis in economy has had no effect on the profits of the corporate sector or the unbelievable rise in the stock market indices. The corporate sector has earned huge profits during this period and the wealth of a large number of our billionaires has nearly doubled during this crisis period. The rise in the stock prices is not because of a performing economy but is due to the increased liquidity and the footloose financial capital in search of speculative gains. It must be understood that the Finance Capital in circulation today is many times larger than the real global economy. That apart the policy of privatisation and remaining loyal and committed to neoliberal economic agenda has created huge inequalities in India. It is unacceptable for a Democratic Republic which pledges for economic and social justice to allow 1% of the top population to control 62% of the national wealth. Such concentration of wealth is not only against the constitutional values but are also immoral to say the least.

We are absolutely convinced that economic growth by itself will not translate into better life and living conditions for the people. For that to happen, the State must play its role as a distributor of social and economic justice. Unfortunately, under neoliberalism the State has abdicated this responsibility. Therefore, while we demand necessary steps for the revival of economy, we must also agitate and struggle to force the State to perform its role as a distributor of economic and social justice as mandated in the Constitution of India. ●

# देश भर में बढ़ा आर्थिक संकट

सरकार ने वित्तीय वर्ष 2020-2021 के लिए अर्थव्यवस्था के औद्योगिक आंकड़े जारी किए हैं। जीडीपी में 7.3 फीसदी की गिरावटी आई है। आजादी के बाद यह शायद सबसे खराब प्रदर्शन है। इस सबसे खराब प्रदर्शन को इस आधार पर उचित ठहराया जा रहा है कि यह भारत के लिए अद्वितीय नहीं है क्योंकि पूरी वैश्विक अर्थव्यवस्था कोविड-19 महामारी के कारण पीड़ित है। हालांकि, पिछले कुछ वर्षों से अर्थव्यवस्था की बारीकी से जांच करने से स्पष्ट रूप से पता चलता है कि कोविड-19 महामारी से पहले भी, भारतीय अर्थव्यवस्था में लगातार गिरावट आ रही थी। 1990 के दशक की शुरुआत से अर्थव्यवस्था जो औसतन लगभग 7 प्रतिशत की दर से बढ़ रही थी, उसे विमुद्रीकरण के माध्यम से एक गम्भीर झटका लगा। अर्थव्यवस्था विमुद्रीकरण के प्रतिकूल प्रभाव और जीएसटी के बेतरतीब क्रियान्वयन से कभी उबर नहीं पाई। इसने वित्त वर्ष 2019-20 में सिर्फ 4.2 प्रतिशत की वृद्धि दर्ज की थी। यह सच है कि कोविड-19 के कारण अर्थव्यवस्था को नुकसान हुआ लेकिन इसकी गिरावट काफी हद तक सम्पूर्ण कुप्रबंधन, अत्यधिक केन्द्रीकरण और नीति निर्माण में अपने खास प्रयोजनों के कारण रही है। अर्थव्यवस्था को पटरी पर तभी लाया जा सकता है जब सरकार अपनी गलतियों को स्वीकार करे और बिना देर किए सुधारात्मक कदम उठाए।

सरकार को उम्मीद थी कि वित्त वर्ष 2021-22 में अर्थव्यवस्था तेजी से ठीक होगी। लेकिन ये उम्मीदें जीवन और आजीविका के लिए तबाही मचाने वाली महामारी की दूसरी लहर से धराशायी हो गई हैं। अंतरराष्ट्रीय एजेन्सियों के साथ-साथ कई रेटिंग एजेन्सियों ने चालू वित्त वर्ष के लिए अनुमानित विकास दर में संशोधन किया है। एक आम सहमति है कि अर्थव्यवस्था लगभग 8 प्रतिशत तक बढ़ सकती है लेकिन यह विकास दर काफी हद तक एक अच्छे मानसून और महामारी की तीसरी या चौथी लहर से होने वाले नुकसान को रोकने के लिए उठाए गए आवश्यक कदमों पर निर्भर करेगी। यह स्पष्ट है कि अर्थव्यवस्था को महामारी के पूर्व के स्तर तक पहुंचने में भी कुछ साल लग सकते हैं।

आर्थिक संकट ने भारतीय समाज के एक बड़े वर्ग को गम्भीर झटका दिया है। विमुद्रीकरण और जीएसटी शासन काल ने पहले ही अनौपचारिक क्षेत्र को नष्ट कर दिया था जो भारत में 90 प्रतिशत से अधिक श्रम बल के लिए आजीविका प्रदान करता है। महामारी और लॉकडाउन ने अनौपचारिक क्षेत्र को और चकनाचूर कर दिया है। इसके कारण बेरोजगारी में भारी वृद्धि हुई है। श्रम भागीदारी दर ऐतिहासिक रूप से कम हो गई है। यह अनुमान है कि महामारी की पहली लहर के दौरान, लगभग 12 करोड़ नौकरियां चली गईं। नौकरी गंवाने वाले श्रमिकों की एक बड़ी संख्या अभी भी बेरोजगार हैं। सेंटर फॉर मॉनिटरिंग इंडियन इकोनामी के अनुसार, भारत में महामारी की दूसरी लहर के दौरान अकेले मई 2021 के महीने में 1.5 करोड़ से अधिक नौकरियां गायब हो गईं। अजीम प्रेमजी विश्वविद्यालय द्वारा "स्टेट ऑफ वर्किंग इंडिया" शीर्षक वाली एक रिपोर्ट में अनुमान लगाया गया है कि महामारी की पहली लहर के दौरान लगभग 23 करोड़ भारतीयों को

गरीबी के स्तर से नीचे धकेल दिया गया था। प्यू रिसर्च सेंटर द्वारा किए गए एक अध्ययन से पता चलता है कि भारत का मध्यम वर्ग तेजी से सिकुड़ गया है जिससे खपत की मांग में और कमी आएगी। देश में प्रत्येक घर आय में भारी गिरावट का सामना कर रहा है जिसके परिणामस्वरूप जीवन स्तर बिगड़ रहा है।

मुद्रास्फीति बड़ी चिन्ता का एक और कारण है क्योंकि यह आम लोगों को बड़ा आघात दे रही है। आरबीआई ने महंगाई दर 5.1 फीसदी रहने का अनुमान जताया है। पेट्रोल और डीजल की कीमतों में तेज और बेरोकटोक वृद्धि ने बढ़ती मुद्रास्फीति में अच्छा खासा योगदान दिया है। भारी कर राजस्व जुटाने के लिए तेल सरकार के लिए दुधारू गाय बन गया है। लोगों? को कुछ राहत देने के लिए पेट्रोलियम उत्पादों पर टैक्स कम करने की मांग अनसुनी हो जाती है। खाद्य तेल सहित सभी आवश्यक वस्तुओं की कीमतों में असामान्य रूप से वृद्धि हुई है। इससे भूख और कुपोषण में वृद्धि हुई है। कई सर्वेक्षणों से पता चलता है कि विशेष रूप से ग्रामीण भारत में बड़ी संख्या में घरों में भोजन की खपत में गिरावट आई है। इसके लोगों के स्वास्थ्य और भलाई के लिए दुखद परिणाम होंगे। आरबीआई द्वारा ब्याज दरों को कृत्रिम रूप से कम करने का वरिष्ठ नागरिकों और परिवारों पर प्रतिकूल प्रभाव पड़ रहा है जो अपने जीवन यापन के लिए ब्याज की आय पर निर्भर हैं। उच्च मुद्रास्फीति की तुलना में कम ब्याज दरें लोगों की बचत के वास्तविक मूल्य को कम कर रही हैं।

सरकार को यह समझना चाहिए कि आर्थिक संकट ने निजी उपभोग में गम्भीर बाधाओं को जन्म दिया है जो अर्थव्यवस्था में लगभग 60 प्रतिशत मूल्य जोड़ता है। इसलिए सरकार को लोगों की ऋय क्षमता बढ़ाने के लिए कारगर कदम उठाने चाहिए। यह ध्यान रखना महत्वपूर्ण है कि भारतीय अर्थव्यवस्था की ऋय शक्ति में समग्र रूप से गिरावट आई है क्योंकि अमेरिकी डॉलर का मूल्य अब 73 रुपये के बराबर है, जबकि 2014 में जब वर्तमान शासन सत्ता में आया था तो अमेरिकी डॉलर का मूल्य 59 रुपये था। टेढ़ा यूनिवर्स आन्दोलन और समाज के प्रगतिशील वर्ग हमारी आबादी के गरीब और कमजोर वर्गों को सीधे नकद हस्तांतरण की मांग करते रहे हैं। सरकार ने इस सुझाव को तिरस्कार के साथ माना है। अब भारतीय उद्योग परिसंघ भी सरकार से नोट छापने और खपत के स्तर को बढ़ाने के लिए सीधे नकद हस्तांतरण की योजना शुरू करने के लिए कह रहा है। बड़ी हुई तरलता और मौद्रिक नीतियों के माध्यम से विकास को बढ़ावा देने के प्रयास विफल रहे हैं। अर्थव्यवस्था को तेजी से ठीक करने में मदद करने के लिए सरकार के लिए ट्रेड यूनिवर्सों द्वारा दिए गए सुझावों को स्वीकार करने का समय आ गया है।

परिवारों की आय में गिरावट के साथ, घरेलू बचत सकल पूंजी निर्माण को प्रभावित करते हुए सकल घरेलू उत्पाद के 27 प्रतिशत के निचले स्तर पर आ गई है। सरकार क्षमता विस्तार के लिए कॉरपोरेट सेक्टर से उम्मीद लगा रही है। लेकिन निजी व्यवसाय पहले से ही मांग की कमी के कारण

मौजूदा क्षमताओं का कम उपयोग कर रहे हैं। आपूर्ति पक्ष को सुधारने के उपायों के माध्यम से अर्थव्यवस्था को पुनर्जीवित करने के पहले के प्रयास काम नहीं आए। मांग पैदा करने की जरूरत है। इसलिए सरकार के लिए यह अनिवार्य हो गया है कि वह राजकोषीय कट्टरवाद की नीति को छोड़ दे और बुनियादी ढांचे के निर्माण के लिए पैसा खर्च करे, रोजगार पैदा करे और आबादी के कमजोर वर्गों को सीधे नकद हस्तान्तरण के माध्यम से खपत के स्तर में वृद्धि में मदद करे।

यह विडंबना ही है कि अर्थव्यवस्था में गम्भीर संकट का कॉरपोरेट क्षेत्र के मुनाफे पर या अविश्वसनीय रूप से बढ़ते शेयर बाजार के सूचकांकों? पर कोई प्रभाव नहीं पड़ा है। इस अवधि के दौरान कॉरपोरेट क्षेत्र ने भारी मुनाफा कमाया है और इस संकट काल में हमारे अरबपतियों की एक बड़ी संख्या की सम्पत्ति लगभग दोगुनी हो गई है। स्टॉक की कीमतों में वृद्धि एक क्रियाशील अर्थव्यवस्था के कारण नहीं है, बल्कि बढ़ी हुई तरलता और सट्टा लाभ की तलाश में स्वच्छंद घूमती वित्तीय पूंजी के कारण है। यह समझा जाना चाहिए कि आज जो वित्तीय पूंजी प्रचलन में है वह वास्तविक वैश्विक अर्थव्यवस्था से कई गुना बड़ी है। इसके अलावा

निजीकरण की नीति और नवउदारवादी आर्थिक एजेंडे के प्रति वफादार और प्रतिबद्ध रहने के कारण भी भारत में भारी असमानताएं पैदा हुई हैं। यह एक लोकतांत्रिक गणराज्य के लिए अस्वीकार्य है जो आर्थिक और सामाजिक न्याय के लिए शीर्ष आबादी के एक प्रतिशत लोगों को राष्ट्रीय धन के 62 प्रतिशत को नियंत्रित करने की अनुमति देता है। धन का ऐसा सकेन्द्रण न केवल संवैधानिक मूल्यों के विरुद्ध है, बल्कि अनैतिक भी है।

हम पूरी तरह से आश्वस्त हैं कि कोरोना आर्थिक विकास अपने आप में लोगों के लिए बेहतर जीवन और रहन-सहन की परिस्थिति में तब्दीली नहीं ला देगा। वास्तव में ऐसा कुछ हो, उसके लिए राज्य को सामाजिक और आर्थिक न्याय के वितरक के रूप में अपनी भूमिका निभानी होगी। दुर्भाग्य से, नव-उदारवाद के तहत राज्य ने इस जिम्मेदारी को त्याग दिया है। इसलिए, जब हम अर्थव्यवस्था के पुनरुद्धार के लिए आवश्यक कदमों की मांग कर रहे हैं, हमें भारत के संविधान में अनिवार्य रूप से आर्थिक और सामाजिक न्याय के वितरक के रूप में अपनी भूमिका निभाने हेतु राज्य को मजबूर करने के लिए आन्दोलन और संघर्ष करना चाहिए।

## Ten Years of Publication from Bangalore

Insurance Worker has completed ten years of successful publication from Bangalore. The publication of this great Journal was shifted to Bangalore in 2011 and the first issue of July 2011 was released by Com N.M.Sundaram in a colourful function. There were high expectations from the new Team of Bangalore. The task undoubtedly was challenging. Insurance Worker had an uninterrupted publication from September 1957. It had established itself as one of the finest Journals of middle class trade union movement in the country. Perhaps very few Journals could claim success in creating political awareness and inculcating ideological moorings to its readers as Insurance Worker. Insurance Worker became a powerful instrument of AIIEA to develop its cadres on the basis of correct political and ideological understandings. The Journal for this very reason came to be respected and acclaimed by the insurance employees and the trade union movement. However, Indian ruling classes did not take the popularity of this Journal kindly and perceived its contents as harmful to their class interests. It was but natural; as Insurance Worker was and is continuing to build consensus against the injustices of the system and exhorting workers to struggles against the exploitative social order. Therefore, this Journal was attacked by vested interests on numerous occasions. The AIIEA and Insurance Worker stood up to meet these challenges on every occasion and came out

successful. Its ability to withstand the attacks and refusal to compromise the interests of working class during the turbulent days of Emergency was iconic.

The task of continuing the publication and remaining committed to philosophy of AIIEA was not easy for Bangalore. Yet, today we can claim with great pride that Bangalore not only succeeded in retaining the glory of Insurance Worker but also made significant contribution to achieve newer heights. The Journal was converted into Bilingual to help the Hindi speaking readership. The print design was improved to make it more attractive and readable. The Editorials conveyed the understanding of AIIEA on important issues of the times. Articles were carefully selected to strengthen the class understanding. Regular columns were introduced to keep the readers informed of economic situation, working class struggles across the globe and developments within the insurance industry. These efforts were rewarding as the readership figures improved. Number of Development Officers and Agents too started subscribing to the Journal. In the Southern States the subscribers to Insurance Worker at many places exceed the total number of members belonging to AIIEA. In many centres Insurance Worker Study Circles have been formed. Still there is huge scope to improve the readership in many parts of the country and especially in the Hindi speaking areas.

But it has not been a smooth sailing for the Journal. The Journal came under close scrutiny of the government after 2014 for its truthful editorials and firmly standing up to defend the secular and constitutional values. The LIC which historically had purchased the back page of Insurance Worker decided to discontinue the advertisement. Despite repeated requests, no reason was given for this change in policy. The LIC had historically been subscribing to the Journal for its Library in Central Office impressed by its educative value. This was also discontinued. It is not that the top brass of LIC were unaware of the stellar role played by Insurance Worker in defending the institution. Obviously they were under pressure from those in power. But this did not affect the popularity of the Journal. More subscribers were added. New revenue generation methods were found. Readers came forward with

donations. More trade unions in the country started subscribing to the Journal.

On the 10<sup>th</sup> Anniversary of publication from Bangalore, we acknowledge with gratitude the support received from insurance employees across the country and requests its readers to make suggestions for further improvement in the quality of the Journal. Insurance Worker owes its success to the dedicated Team of Cadres working tirelessly from Bangalore and the support it is receiving from Aligarh on Hindi translations. We acknowledge their contribution for the success of the Journal with gratitude. On this glorious 10<sup>th</sup> anniversary of publication from Bangalore, Insurance Worker commits itself to carry forward the glorious traditions of AIIEA and to forcefully propagate its ideas and struggles for construction of a Just, Fair and Equal



## बैंगलोर से प्रकाशन के दस वर्ष

इन्डियोरैन्स वर्कर ने बैंगलोर से सफल प्रकाशन के दस साल पूरे कर लिए हैं। इस महान पत्रिका का प्रकाशन 2011 में बैंगलोर स्थानांतरित किया गया था और जुलाई 2011 का पहला अंक कॉमरेड एन.एम.सुन्दरम द्वारा एक सुन्दर समारोह में जारी किया गया था। बैंगलोर की नई टीम से काफी उम्मीदें की जा रही थीं। कार्य निस्संदेह चुनौतीपूर्ण था। सितम्बर 1957 से इन्डियोरैन्स वर्कर का निर्बाध प्रकाशन जारी था। इसने खुद को देश की मध्यवर्गीय ट्रेड यूनियन आन्दोलन की बेहतरीन पत्रिकाओं में से एक के रूप में स्थापित किया था। शायद बहुत कम पत्रिकाएं अपने पाठकों के लिए राजनीतिक जागरूकता पैदा करने और विचारधारा को पनपने और साधने में सफल होने का दावा कर सकती हैं। सही राजनीतिक और वैचारिक समझ के आधार पर अपने कार्यकर्ताओं को विकसित करने के लिए इन्डियोरैन्स वर्कर एआईआईईए का एक शक्तिशाली साधन बन गया। इसी खास कारण से इस जर्नल को बीमा कर्मचारियों और ट्रेड यूनियन आन्दोलन द्वारा सम्मानित और प्रशंसित किया जाने लगा। हालांकि, भारतीय शासक वर्गों ने इस पत्रिका की लोकप्रियता को उदारता से नहीं लिया और इसकी सामग्री को अपने वर्ग हितों के लिए हानिकारक माना। यह स्वाभाविक ही था ; क्योंकि इन्डियोरैन्स वर्कर व्यवस्था के अन्याय के खिलाफ आम सहमति बना रहा था और जारी रखे हुए है तथा श्रमिकों को शोषणकारी सामाजिक व्यवस्था के खिलाफ संघर्ष करने के लिए प्रेरित करता रहा है। इसलिए, इस जर्नल पर कई मौकों पर निहित स्वार्थों द्वारा हमला किया गया। इन चुनौतियों का सामना करने के लिए एआईआईईईए और इन्डियोरैन्स वर्कर हर मौके पर खड़े हुए और सफल हुए। आपातकाल के अज्ञात दिनों के दौरान हमलों को झेलने और मजदूर वर्ग के हितों से समझौता करने से इन्कार करने की इसकी क्षमता अनुकरणीय थी।

प्रकाशन जारी रखने और एआईआईईईए के दर्शन के प्रति प्रतिबद्ध रहने का कार्य बैंगलोर के लिए आसान नहीं था। फिर भी, आज हम बड़े गर्व के साथ दावा कर सकते हैं कि बैंगलोर

न केवल इन्डियोरैन्स वर्कर के यश को बनाए रखने में सफल रहा, बल्कि नई ऊंचाइयों को प्राप्त करने में भी सार्थक योगदान दिया। हिन्दी भाषी पाठकों की सहायता के लिए जर्नल को द्विभाषी में परिवर्तित कर दिया गया। इसे और अधिक आकर्षक और पठनीय बनाने के लिए छपाई संयोजन में सुधार किया गया। संपादकीय ने समय काल के अनुसार महत्वपूर्ण मुद्दों पर एआईआईईईए की समझ से अवगत कराया। वर्गीय समझ को मजबूत करने के लिए लेखों का चयन सावधानीपूर्वक किया गया। इसके पाठकों को आर्थिक स्थिति, दुनिया भर में चल रहे मजदूर वर्ग के संघर्षों और हमारे अपने बीमा उद्योग के अन्दर के घटनाक्रम के विकास के बारे में सूचित करने के लिए नियमित कॉलम पेश किए गए। इन प्रयासों से हुए फायदों को पाठकों की संख्या के आंकड़ों में सुधार के रूप में देखा जा सकता है। बड़ी संख्या में विकास अधिकारियों और अभिकर्ताओं ने भी जर्नल की सदस्यता लेना शुरू कर दिया। दक्षिणी राज्यों में इन्डियोरैन्स वर्कर के नियमित पाठक कई जगहों पर एआईआईईईए के सदस्यों की कुल संख्या से अधिक हैं। कई केन्द्रों में 'इन्डियोरैन्स वर्कर स्टडी सर्कल' बनाए गए हैं। देश के कई हिस्सों में और विशेषकर हिन्दी भाषी क्षेत्रों में अभी भी पाठकों की संख्या में सुधार की बहुत गुंजाइश है।

लेकिन इस जर्नल के लिए यह सब इतना आसान और निर्विधन नहीं रहा है। जर्नल 2014 के बाद अपने ईमानदार संपादकीय तथा धर्मनिरपेक्ष और संवैधानिक मूल्यों की रक्षा के लिए मजबूती से खड़े होने की वजह से सरकार की बारीक जांच के दायरे में आ गया। वो एलआईसी जिसने ऐतिहासिक रूप से इन्डियोरैन्स वर्कर का पिछला पृष्ठ विज्ञापन हेतु खरीदा था, बन्द करने का निर्णय ले लिया। बार-बार अनुरोध करने के बावजूद इस निर्णय में बदलाव का कोई कारण नहीं बताया गया। एलआईसी ऐतिहासिक रूप से केन्द्रीय कार्यालय में अपने पुस्तकालय के लिए जर्नल की सदस्यता इसके शैक्षिक मूल्य से प्रभावित होकर लेता रहा है। इस पर भी विराम लग गया। ऐसा नहीं है कि एलआईसी के शीर्ष अधिकारी

संस्थान की रक्षा में इन्डियोरैन्स वर्कर द्वारा निभाई गई महत्वपूर्ण भूमिका से अनजान था। जाहिर है कि वे सत्ता में बैठे लोगों के दबाव में थे। लेकिन इससे पत्रिका की लोकप्रियता पर कोई असर नहीं पड़ा और भी अधिक ग्राहक जोड़े गये। राजस्व सृजन के नए तरीके खोजे गए। पाठक दान के साथ आगे आए। देश में और भी अधिक टेढ़ड़ यूनियनों ने जर्नल की सदस्यता लेना शुरू कर दिया।

बैंगलोर से प्रकाशन की 10वीं वर्षगांठ पर, हम देश भर में? बीमा कर्मचारियों से प्राप्त समर्थन को आभार के साथ स्वीकार करते हैं और अपने पाठकों से जर्नल की गुणवत्ता में और सुधार के लिए

सुझाव देने का अनुरोध करते हैं। इन्डियोरैन्स वर्कर अपनी सफलता का श्रेय बैंगलोर के अथक रूप से काम करने वाले कार्यकर्ताओं की समर्पित टीम और अलीगढ़ से हिन्दी अनुवाद पर मिल रहे सहयोग को देता है। हम कृतज्ञता के साथ जर्नल की सफलता के लिए उनके योगदान को स्वीकार करते हैं। बैंगलोर से प्रकाशन की इस गौरवशाली 10वीं वर्षगांठ पर, इन्डियोरैन्स वर्कर एआईआईईए की गौरवशाली परम्पराओं को आगे बढ़ाने और एक न्यायपूर्ण, निष्पक्ष और समान समाज के निर्माण के लिए अपने विचारों और संघर्षों को मजबूती से प्रचारित करने के लिए प्रतिबद्ध है।

## INCOME TAX BIFURCATION ALLOWED

The AIIEA had been representing to LIC that the benefit of bifurcation of Income Tax should be allowed on the arrears payment consequent to the wage revision effective from 1.8.2007. The AIIEA had argued that Section 89 of Income Tax Act permits such bifurcation.

The LIC has now issued necessary instructions to the offices permitting such bifurcation. The relevant part of the instructions reads like this:

“The employees of the Corporation are entitled to claim relief under Section 89 when the salary is paid in arrears. On receipt of such request from the employees in the prescribed Form 10E, the concerned salary disbursing units have to compute the relief and grant the same.

Those employees who feel bifurcation would help them can make the request to the respective offices in Form 10E.

## PREVENTIVE HEALTH CHECK UP AMOUNTS TO BE REIMBURSED

The Basic Pay of the employees have changed consequent to the wage revision effective from 1.8.2017. In view of this, the Central Office has issued instructions that the Preventive Health Check Up scheme would be as under effective from 19<sup>th</sup> April 2021.

	Amount to be Reimburse(Rs)	Frequency of check up in age band where age is based on last birth day		
		40-44	45-49	50-60
Basic Pay Rs.96140/- and above	7500	Once	Twice	Every Year
Basic Pay Rs.69046/- to 96139/-	6000	Once	Twice	Every Year
Basic Pay Below Rs. 69045/-	4500	Once	Twice	Every Year

## COM B.S.RAVI IS ON PF TRUST

Com B.S.Ravi, Treasurer of AIIEA is appointed to the LIC Employees' PF Trust. The vacancy arose due to retirement of Com H.I.Bhat, Jt.Secretary, AIIEA from the services of LIC.

Com Ravi works as HGA in the Zonal Office, Hyderabad. He was elected as Treasurer of AIIEA in the Raipur Conference in the year 2003. Since then, he has been discharging responsibilities as Treasurer of AIIEA and has earned admiration from across the country for his valuable contribution to the movement of insurance employees. Com Ravi is a post-graduate in M.A (Economics) and also a MBA in Finance. He is a graduate in Law and a Member of the Institute of Cost Accountants of India. Com Ravi is also a Fellow of the Insurance Institutes of India. Despite possessing high qualifications and offers of top management positions in institutions outside LIC, Com Ravi chose to work for the AIIEA. This is because of his belief and commitment to the philosophy of the working class. Insurance Worker is confident that Com Ravi will prove to be an asset to the LIC Employees' PF Trust.



Insurance Worker records its appreciation and gratitude to Com H.I. Bhat who efficiently and devotedly discharged duties as the Member of the LIC Employees' PF Trust.



# AIEA Secretariat meets Online on 31<sup>st</sup> May 2021

The Secretariat of the AIEA met online on 31<sup>st</sup> May 2021. The meeting took place in the background of the historic wage revision in LIC and a huge surge in the Covid19 pandemic during the second wave. The meeting commenced after paying our respectful homage to a large number of our leaders, cadres, employees, agents and field forces who succumbed to the viral infection in the recent period. The meeting noted with sadness that more than 300 employees belonging to all classes of employees became victims of the virus. The death toll is quite high among our agency force. There were large numbers of casualties among our pensioner comrades too. Many employees lost their loved ones during the past few months due to Covid-19. The Secretariat firmly believed that given timely availability of hospital facilities and medical attention, many of the lives could have been saved. The Secretariat expressed deep sympathies with all families of our employees who lost their loved ones.

The meeting expressed concern that India was reeling under the impact of the Covid pandemic. The meeting was particularly concerned that India had the dubious record of registering the maximum number of deaths and positive cases in the world in the second wave of the pandemic. The secretariat of AIEA was dismayed to note that people were scampering for hospital beds, medical oxygen and essential medicines. It was felt that a great many of the precious lives could have been saved had there been better preparedness and timely ramping up of our health infrastructure. The complacency arising out of a premature declaration of victory against the pandemic and an uncanny obsession with winning elections by throwing all covid protocols to the wind were the primary causes for the surge in the pandemic, felt the Secretariat.

## **ECONOMIC CRISIS DEEPENS**

The Secretariat noted with concern that Indian economy that was already showing declining trends even before the pandemic was further hit seriously by the ferocity of pandemic. The signs of pandemic induced economic distress were visible everywhere. Citing reports from Investment bank Barclays, the meeting noted that India was losing about \$8 billion or about Rs.60,000 crore every week in the month

of May. Barclays has projected the total loss to be around \$117 billion (Rs.8.5 trillion) or 3.75 per cent of the GDP. The secretariat noted with alarm that unemployment levels had moved into double digits at 14.73 per cent according to reports of the Centre for Monitoring the Indian Economy (CMIE). The secretariat also

discussed the shocking revelations of the CMIE report according to which the second wave of the pandemic has left over 1 crore Indians jobless while around 97 per cent of the households' incomes have declined since the beginning of the pandemic. The secretariat was also critical of the fact that while a large majority of the workers faced joblessness, unemployment, penury and an uncertain future there was a huge increase in the profits of the corporates. The secretariat noted that the combined net profit of the listed companies was up 57.6 per cent to Rs.5.31 trillion in the year 2021, taking the share of corporate profits in India's GDP to a 10 year high.

The meeting noted that any turnaround in the fortunes of the working people and the poor can be brought about only through the revival of the economic activity. The revival of the economic activity, in turn, was critically dependent on success of vaccination program. Terming the vaccination policy of the government as arbitrary and irrational, the secretariat said it is the responsibility of central government to ensure a free and universal mass vaccination drive all over the country.

## **EMPLOYEES HAIL**

### **GLORIOUS WAGE REVISION**

The Secretariat noted with satisfaction that a historic wage revision could be settled in LIC in spite of the otherwise depressing economic, political and social situation all around. The secretariat was informed that employees all over the country are euphoric over the achievement and they have been enthusiastically responding to the call of the organization for 2 per cent levy collection. The meeting decried the **inordinate delay in settlement of the wage revision issue in PSGI companies**. It was felt that the management-government combine was utilizing the pandemic situation as a ruse to delay and deny the legitimate demand of PSGI employees for a

good wage revision in line with the one settled in LIC. The secretariat authorized the Standing committee to chalk out serious programs of action in consultation with the Joint Front partners so as to break the deadlock in wage talks.

The secretariat called upon the units to consolidate the organization financially as well as ideologically in order to successfully meet the challenges of the times. **Underlining the need to identify, nurture and develop young cadres for leadership positions in the future, the meeting placed particular emphasis on imparting trade union education to the young cadres. It was decided that Trade Union classes would be organized by AIEA for Hindi and Non-Hindi speaking cadres separately in the month of June itself. Aside from this, the meeting also decided to resume the planned Trade Union classes for the Divisional/Zonal leadership in a phased manner.**

## CHALLENGES CONFRONTING INDUSTRY DISCUSSED

There was a serious discussion on challenges confronting the insurance industry. FDI limit in the insurance industry has already been hiked to 74 per cent. This would certainly see the intensification of efforts by private companies to corner a larger share of domestic savings.

The meeting noted that the government was working at a break neck speed to finalise LIC's IPO within the next two-three months. The meeting felt that it was due to the relentless campaign by our members that the government was forced to declare that LIC would not be privatised and the sovereign guarantee on LIC policies will continue. The secretariat dwelt at length on some challenges particularly in the context of increasing digitalization in the matter of both marketing and servicing. There is also increasing tendencies towards centralization



## Milkha Singh

Milkha Singh, the legendary Indian Athlete passed away on June 18, after a month-long battle with COVID-19. Singh's wife, the former national volleyball Captain Nirmal

Kaur, had succumbed to the virus just five days ago. He was 91.

Milkha Singh, one of India's biggest sporting icon was a four-time Asian Games gold medallist and the 1958 Commonwealth Games champion but his greatest performance remains the fourth-place

finish in the 400m final of the 1960 Rome Olympics. He also represented India in the 1956 and 1964 Olympics and was bestowed the Padma Shri in 1959. Milkha Singh was known as the "Flying Sikh". This title was given to him by President Ayub Khan of Pakistan when he out-classed Pakistan's Abdul Khaliq, one of the fastest in the world in 200 Metres Sprint race in the 1960 Indo-Pak Sports Meet held at Lahore. In the death of Milkha Singh, India lost one of its great and genuine sportsperson. Insurance Worker and AIEA express deep condolences on the sad demise of Milkha Singh and grieve with the nation on this irreparable loss.

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## Environmentalist Sunderlal Bahuguna

Noted environmentalist and Padma Vibhushan Sunderlal Bahuguna, who was being treated for Covid-19 at AIIMS hospital in Rishikesh died at the age of 94 on 21/5/2021.

Sunderlal Bahuguna was a life-long environmentalist and was credited for founding the Chipko movement - the grassroots movement that swept through the Garhwal region in the 1970s with

villagers hugging trees to stop them from being axed. Later in 1990s, he spearheaded the Anti-Tehri Dam movement and even went to jail for it in 1995.



Sunderlal Bahuguna appealed to then Prime Minister Indira Gandhi to implement a ban on cutting down the trees. His appeal resulted in a 15-year ban on chopping green trees in 1980.

of work. Given the experience in the private insurance industry in the covid times, it was felt that there would be a tendency of placing greater reliance on modern and smart technologies. These modern technologies being inherently job displacing, the meeting felt that there was an urgent need to study these issues in some detail so that a balance could be struck between the interests of the institution and that of the employees. **Keeping this in mind, the Secretariat formed a two-member committee comprising of Com. H.I. Bhatt (Joint Secretary AIIEA) and Com. T. Senthil Kumar (General Secretary SZIEF) to study the ongoing changes in LIC and their impact on the workforce.** The committee has been requested to come up with a detailed report by 15<sup>th</sup> of June, which shall be placed in the next Secretariat of the AIIEA for further discussion and deliberation. All the zonal units have also been requested to give their feedbacks and observations to this committee

so as to form a collective opinion on the issues at hand. **The meeting also reiterated its resolve to pursue issues relating to movement of panels for recruitment to the cadre of Assistants, issue of CGIT, improvement in family pension as recommended by LIC Board etc. with the LIC management.**

The Secretariat noted that while it may not be possible for our units to meet physically for some more time due to the pandemic, we should make optimum use of technology and try to reach out to as many of our members as possible. In these excruciatingly distressing times when death and misery have become commonplace, the units of the AIIEA should stand as one to show empathy, solidarity and camaraderie. We have done this in the past; so shall we in the future.



## Freedom fighter H.S. Doreswamy

H.S. Doreswamy, centenarian freedom fighter, activist and Karnataka's noted voice for freedom of expression passed away at Bengaluru on 26/5/2021. He was 104.

He joined the freedom struggle at a young age under the influence of Mahatma Gandhi. He organised protests and strikes in the erstwhile kingdom of Mysore against the British rule and participated in the Quit India movement. He was jailed for 14 months in 1943-1944.

One of his significant contributions was running a newspaper called "Paura Vani", which voiced the aspirations of an independent India.

Not a man known to rest on his past laurels, he remained a committed activist till the end and was a vociferous voice against any effort to suppress freedom of expression. He was consistently against communalisation of politics. One of his last campaigns was against CAA and the controversial farmers' bills. He also supported many struggles of the working class and actively participated in campaigns against privatisation of insurance industry as well.



## Poet Dr. Siddalingaiah

Acclaimed poet, playwright, researcher and academician Siddalingaiah, who gave the Dalit movement in Karnataka a new dimension with his fierce poetry and plays, passed

away on 11/6/2021 due to Covid at Bengaluru.

Siddalingaiah was a powerful voice against the oppression of Dalits. He was one of the co-founders of the prominent Dalit organisation—Dalit Sangharsh

Samiti (DSS) along with Prof B Krishnappa, litterateur Devanuru Mahadeva and K B Siddaiah in 1974.

With his debut anthology of poems 'Hole Madigara Haadu' in 1975, Kannada literature was introduced a new genre of Dalit-Bandaya writings. Many of his popular collections of poetry that are celebrated even now by young activists.

AIIEA and Insurance Worker pays respectful homage to these eminent personalities and shares the grief with their families.

## Com. Mythili Sivaraman

Com. Mythili Sivaraman Founder Member of All India Democratic Association and a prominent leader of CPI (M) passed away on 30<sup>th</sup> May 2021. She was 82.

Com Mythili led number of important struggles for the empowerment of women. She made great effort to mobilise the women from the disadvantaged communities in the fight for dignity. She was instrumental in bringing to the nation's attention the Venmani massacre of 1968 in which around 44 Dalit workers were brutally murdered by goons led by the landlords. She also played the most important role in exposing the Vachathi mass rape case where 18 poor village women were raped by the forest officials and policemen.

Com Mythili was a prolific writer. Through her writings on social and political issues, she made efforts to create mass awareness to various



social ills plaguing the Indian Society. Com Mythili had a close association with the AIEA. She guided many conventions organised by the Women's sub-committees. Her guidance proved very valuable for the development of the organisation and the involvement of the women

in the activities of the trade union and its decision making bodies.

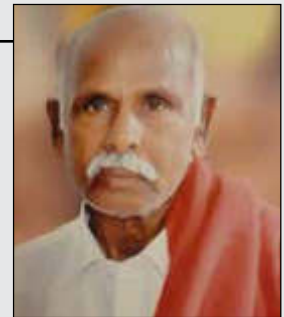
The unfortunate death of Com Mythili Sivaraman is a great loss to the progressive and trade union movements of the country. Insurance Worker and the AIEA deeply condole the death of Com Mythili and share the grief with the bereaved family and thousands of her comrades and friends across the country.

## Uthapuram Com. Ponnaiah

Uthapuram Com Ponnaiah, a prominent leader of the anti-caste movement in Tamil Nadu passed away on 15<sup>th</sup> June 2021. Com Ponnaiah was instrumental along with ICEU, Madurai Division in identifying a wall segregating people on the basis of caste in Uthapuram. This wall was finally brought down in a massive mobilisation of people in the presence of Com Prakash Karat, then General Secretary of CPI (M). The demolition of this wall has given the anti-caste movement

in Tamil Nadu a great momentum.

Insurance Worker conveys heartfelt condolences to the family of Com Ponnaiah, the Tamil Nadu Untouchability Eradication Front and shares their grief on this great loss to the anti-caste movement



## Com. J.P.singh

Com.J.P.singh founder General Secretary of Insurance Employees' Association Hazaribag Division was passed away on 19<sup>th</sup> April, 2021 at the

age of 82 years. He was born on 4<sup>th</sup> march 1939 in a village under Gaya district. He joined LIC in the year 1960 as an Assistant at Dhanbad branch under Jamshedpur Division. Later he was transferred to his native place Gaya under Patna division in the year 1983. When Hazaribag Division was fomed in the year 1992 he came to Hazaribag to shoulder the responsibility of organization and led the IEAHD by becoming 1<sup>st</sup> General Secretary. He worked as the General Secretary of IEAHD till his retirement.

Insurance Worker expresses deep condolences on the demise of Com J.P.Singh and shares the grief with the bereaved family.



# An EXHILARATING JOURNEY of 70 YEARS

## & The WAY FORWARD



### Shreekant Mishra

**A**IIEA will complete 70 years of its glorious existence and step into its 71<sup>st</sup> formation day on the 1<sup>st</sup> of July 2021. The journey for the past seventy years has been quite exhilarating. The AIIEA started its modest journey in the year 1951 with an intention to ameliorate the living conditions of insurance employees. However, born as it was in the immediate aftermath of India's independence from colonial rule, its focus has always remained on the larger issues of the country and the people. Its arena of struggle has always been larger than the confines of the insurance industry. The AIIEA started off as a trade union of insurance employees, but went on to assume the mantle of a spokesperson of the people at large.

Independence from colonial rule had aroused expectations of the Indian people. There was

an absolute need to preserve, consolidate and strengthen India's unity. There was an imperative need to push forward the process of the making of Indian nation. There was also an urge to build up and protect the nation-state as an instrument of development and social transformation. The people hoped for a rapid rise in personal and societal prosperity. There was a longing for social and economic equity. Independent India sought to achieve this on the basis of democracy and through the process of accommodating diverse social, economic and regional interests. State planning and a strong public sector were assigned prime responsibilities to accomplish this task. It was precisely during this time that the AIIEA took birth, mobilised the insurance employees against the

We have learnt from our experience of the last seventy years that our organisation AIIEA is the most potent weapon in our hands to advance our class interests. There is however an ideological attack on trade unions per se.

AIIEA is aware that trade union rights cannot remain safe when democratic rights are abridged. The scrapping of the labour laws and framing of the new labour codes can be seen in this context. Any infringement of the rights of the trade unions is, akin to preventing change in the society and an attempt to maintain the status quo, because Trade unions not only work to promote the interests of the workers, they are also instruments of social change.

inhuman exploitation of the private companies and led them in struggle for nationalisation of insurance business. The AIIEA thus started contributing to the process of the making of the Indian nation right after its birth.

The commitment to protecting the interests of the employees and safeguarding the interests of the nation inform all the struggles launched by the AIIEA during the last seven decades. The struggle for nationalisation of insurance in the fifties, struggle for standardisation of wages after nationalisation, struggle against automation in the sixties or the struggle in the dark days of the Emergency in the seventies or the struggle to fight out lock outs of six divisions or the struggle against the ill motivated moves to split LIC in the eighties, the uncompromising struggle for three decades beginning in the nineties to protect insurance industry in the public sector or the innumerable struggles to secure brilliant wage increases to insurance employees have all borne this unmistakable imprint.

The 71st Formation Day of AIIEA comes in the immediate aftermath of yet another spectacular wage revision in the LIC. Employees all over the country are euphoric about this achievement because it helped realise our position that the wage revision should give benefit to the employees not only during their service period but should also benefit them in terms of their retirement benefits by way of increased pension. In addition to all the monetary gains that were secured, an important residual issue of the last wage revision in terms of the Five-Day Week was also clinched. One has to appreciate that the wage revision has been clinched under the most trying circumstances because increased wages are an anathema to any profit driven business enterprise in a capitalist society. The havoc wrought by the pandemic was an additional factor this time. The economy and polity are in great turmoil. Physical meetings and travels to distant places have almost become a thing of the past. However, it is because of sheer ingenuity of the tactical line of AIIEA and unquestioning faith and allegiance of our members in the capabilities of the AIIEA that a seemingly difficult task was accomplished in the most brilliant manner.

AIIEA has mastered the art of clinching victories by overcoming difficult obstacles. This has been possible because of its correct political understanding. With an abiding commitment to the philosophy of the working class AIIEA has an uncanny knack of

foreseeing events, an ability to look into the future, an ability to see the dangers on the horizon before they strike at our roots, analyse the upcoming challenges dispassionately in all their social, political and economic ramifications and then evolve the correct tactical line to jump onto struggle. This often attracts criticism from our adversaries that the AIIEA is political. AIIEA believes in being political in the interest of the poor, the downtrodden and the suffering people in the interest of the economy, society and the people at large. AIIEA believes in the politics of questioning the present exploitative order of the society. AIIEA is accused of being political because it dares to challenge and question the ruling classes. The ruling classes and their apologists want unquestioning adherence to the principles laid down by them.

There is a concerted attempt today to weaken the AIIEA. This is because our unity has become the biggest stumbling block for the ruling classes to carry forward their destructive agenda. It is true that these attacks are not new to us. But the virulence with which the attempts are being made is new. This change has come about because of the changed nature of the polity today. A false and bigoted notion of nationalism is being invoked to disrupt the unity of the working people. The nationalism that defined our anti-colonial struggle was inclusive, democratic, secular and egalitarian. A nationalism that idolizes the nation over the people and does not care for material conditions of life of people is no nationalism at all. Unfortunately, rather than being a tool to broaden our unity and deepen our democracy, the new nationalism has served to do just the opposite. It would not be an exaggeration to say that Indian parliament, Indian press, independent and constitutional bodies, civil society organisations are all under attack. Indian democracy is probably passing through its darkest moments. The pandemic has exacerbated the situation still further. Colonial era laws are being used by the ruling establishment to muzzle freedom of speech. All forms of dissent are being criminalised and opinions critical of the ruling party are being branded as seditious. There is a savage attack on freedom of speech and right to dissent. This is a serious abridgement of democracy as enshrined in the constitution of India. AIIEA is aware that trade union rights cannot remain safe when democratic rights are abridged. The scrapping of the labour laws and framing of the new labour

codes can be seen in this context. Trade unions not only work to promote the interests of the workers, they are also instruments of social change. Any infringement of the rights of the trade unions is, therefore akin to preventing change in the society and an attempt to maintain the status quo.

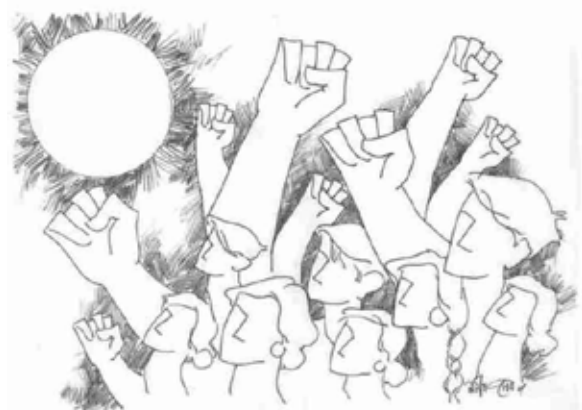
The AIIEA has learnt with humility that it alone cannot bring about any radical change in the society howsoever pious its intentions might be. There has to be a concerted effort by all sections of the working people. There has to be a broader unity of the people. But this unity cannot come merely by preaching others. AIIEA is conscious of the fact that numerically we are a small trade union. There is no reason why bigger unions would listen to our sanctimonious talks on the virtues of unity and united struggles. The AIIEA therefore advises its cadres to do something more important and more powerful than mere preaching so that others will sit up and take note of us. We are immensely proud of what our comrades have done in the last year. Our support and solidarity to the farmers' organisations in their struggle against the farm bills and electricity bills, our humanitarian interventions to feed the desolate, dejected and poor migrant workers during the lockdown and the ceaseless efforts of our units to provide food, oxygen concentrators and medicines to the covid affected people are small examples of our contribution to the building up of a more egalitarian society.

Our success at bringing about material prosperity for the employees should not lull us into complacency. We must not forget that the attempts to privatise the LIC through its Initial Public Offer are going on in a feverish pitch. The necessary legislations have already been put in place. The government is working at a breakneck speed to see the dismantlement of India's premier public sector financial institution. Similar attempts are being made to privatise one public sector general insurance company as well. The wage revision issue of PSGI employees has not yet been settled despite the commendable progress registered by them in an adverse economic situation. While we must pay serious attention to launch struggles on these issues, we must also pay some special attention to strengthening the organisation at all levels.

We have learnt from our experience of the last seventy years that our organisation AIIEA is the most potent weapon in our hands to advance our class

interests. There is however an ideological attack on trade unions per se. Neoliberalism considers trade unions as an undesirable phenomenon. Trade unions are portrayed as unnecessary impediments to social progress. While we have to launch a counter campaign against this perverted propaganda, we must take note of the fact that a large number of our cadres born after the onset of neoliberalism in India have grown up with this understanding. They are not to be blamed for this; we must make sure. We have to understand that globalisation has not only benefitted the corporate-financial elite, it has also benefitted a section of the urban middle class through the outsourcing of service sector activities from the metropolitan centres. This creates an illusion among other sections of the middle class that they too have a chance to improve their lot. This class therefore not only throws its weight behind globalisation, but becomes ardent admirers of the process. Therefore, we must sensitise these comrades through practical experiences that while a miniscule minority benefits from globalisation, a large majority of our countrymen suffer grinding poverty and deprivation, as has become open now. This is important because with a large number of our leaders and cadres on the verge of retirement from active service, it is now the turn of the young comrades to take up leadership position of the organisation. Training and grooming them with proper ideological orientation is the need of the times.

As we prepare to celebrate the 70<sup>th</sup> anniversary of the formation of the AIIEA, let's rededicate ourselves to the cause of the insurance employees, the public sector insurance industry and the people of India at large by reinforcing our commitment to the ideology of the working class.



*Image courtesy: Ganashakthi*

# FUEL PRICE RISE IS UNJUST

**Dr Santosh Kumar Mohapatra**

The fuel prices have surpassed the inglorious landmark of Rs100 per litre in some cities. The massive increase in the price of petrol and diesel is 'unjust', 'thoughtless' and 'unwarranted' especially when Covid-19 has hit lives and livelihoods very hard. The government is blaming it on rising international crude price which is not true. The increase in the price of international crude oil has a nominal impact on the current high fuel price of petrol and diesel. The main villain is the high excise duty and VAT on petroleum products.

Fuel prices are primarily dependent on international crude oil prices and rupee-dollar exchange rate. Moreover, the central government levies excise duty while states levy Value Added Tax (VAT)/Sales Tax on petrol and diesel. Dealer's commission and freight charges are also added to the fuel price. Thus, in a hypothetical scenario, if the tax rates remain unchanged, the retail price of petrol will be directly proportionate to the increase or decrease in the price of crude oil and exchange rate.

In May 2014, in Delhi, in 2014, petrol was priced around at Rs 71.41 per litre and diesel at Rs 55.49 a litre with international crude oil price revolving around \$109.54 per barrel. With one barrel being equal to 158.98 litres, the exchange rate of \$1 being around Rs 58.90 at that time, crude oil per litre was around Rs 40.58. Now, on June 1, petrol was priced at Rs 94.49 per litre and diesel at Rs 85.38 a



*Image courtesy: Facebook / Twitter*

litre when international crude oil prices revolving around \$ 70.67 per barrel. With the exchange rate of \$1 being equal to Rs 72.89, crude oil per litre turns out to be Rs 32.39 only. It means, had the tax level, dealer's commission etc remain unchanged as it was during the UPA regime, the retail prices now should have been much less compared to those of the UPA regime.

The main reason behind oil price is the increase in excise taxes from March 2020 to May 2020 when international oil price per barrel had crumbled below \$20. For example, in 2014, the excise duty on diesel was Rs 3.56 and that on petrol was Rs 9.40. Since March 2020, the excise duty has increased at least 10 times. As a result, the Centre's tax (basic excise, surcharge, agriculture, infrastructure and development cess is currently Rs 31.83/litre for diesel and Rs 32.98/litre for petrol. Combined with Value-Added Taxes (VAT), which differ from state to state, they make Indians among the world's most taxed fuel consumers.

Till 2019, taxes accounted for 50% of the retail price of the two fuels in India. After hiking taxes, as of 6th May 2020, taxes had comprised over 69% of the pump price /retail price of the two fuels, which is the highest in any part of the world. Now, due to the increase in the base price, in Delhi, central and state taxes account for about 57 % of pump prices /retail prices of petrol and about 51.4 % of the pump price of diesel. Central levies account for 71.8% of total taxes on diesel and 60.1% of total taxes on petrol in the national capital. It shows that the Centre taxes more than states.

As compared to India, petrol is cheaper in neighbouring countries too. As of February 2021, in neighbouring Pakistan petrol price is Rs. 51.14,



*Cartoon courtesy: Subhani, Deccan Chronicle*



The bitter truth is that, the inability of government to tax the rich, corporates, failure to curb tax evasion with concomitant reduction in corporate tax has reduced the resources generation capacity of government. So, it is finding convenient to raise resources by increasing taxes on petroleum products being oblivious of the sufferings of masses. The government must seriously think of increasing the corporate tax rates, impose wealth tax and introduce inheritance tax to generate additional revenue.

whereas in Sri Lanka the petrol price is Rs 60.26. In Bangladesh the petrol price is Rs 76.41, in Nepal it is Rs 68.98 whereas in Bhutan the petrol price is cheapest at Rs 49.56 while even the USA rate was at Rs 54.65 per litre. The average world price of gasoline is Rs 78.71, which is at least 20 per cent cheaper than India's average.

In 2014-15, the Centre had collected revenues worth Rs 99,068 crore by way of excise duty on petroleum products, while all states together had collected Rs.137,157 crore by way of Sales tax/ VATs. Both had collected together Rs 236,225 crore. But in 2019-20, the Centre had collected revenues worth crores Rs 2.67 lakh crore by way of excise duty on petroleum products, while all states together had collected Rs 200,439 crore by way of VATs. Both had collected together Rs 423496 crore.

In the same period, the Centre has seen a growth of 125.15%, while the States 46% though total petrol and diesel consumption during the year contracted by 10.6 % due to lockdowns. Estimated total excise duty collections on petrol and diesel stood at Rs 3.9 lakh crore in 2020-21. Centre has earned around Rs 1,80,788 crore due to gigantic excise duty hikes in 2020-21. The Central excise duties on petroleum products increased from 8% of gross tax revenue in 2014-15 to 11% in 2019-20. These accounts for a fifth of India's Rs 20 lakh crore gross tax revenue in 2020-21.

It is argued by the government that resources generated from fuels are spent on welfare schemes. But resources generated by any means can be spent on welfare schemes. The countries having much less tax on petroleum products have also a much higher tax-GDP ratio and much higher developmental expenditure. Raising prices of fuel not only leads to inflation, erosion of purchasing power of people but also has a cascading effect on the economy. It adversely affects every sector of the economy and every section of society.

The bitter truth is that, the inability of government to tax the rich, corporates, failure to curb tax evasion

with concomitant reduction in corporate tax has reduced the resources generation capacity of government. So, it is finding convenient to raise resources by increasing taxes on petroleum products being oblivious of the sufferings of masses.

It is not only fuel prices that have gone up, the price of household cooking gas, or LPG cylinder has doubled in the last seven years and subsidy has been erased by raising rates in small doses over the years. An LPG refill cost Rs 410.50 per cylinder on March 1, 2014, and has risen to Rs 819 in March 2021. The fuel subsidy given in the budget has been reduced drastically too. The budgeted allocation for petroleum subsidies for the current fiscal has been slashed to just Rs 14,073 crore from last year's budgeted Rs 40,915 crore.

There is a strong case for reduction of taxes on petroleum products. The increase in petrol and diesel prices has a cascading effect on the prices of all essential commodities. The whole-sale inflation has crossed 13% and the retail 6% seriously impacting the living conditions of the people. In a country where inequalities are rising at an alarming level, it is necessary to have a system of progressive taxation. The indirect taxes which place heavy burden on the poor and vulnerable must be reduced and efforts must be made to raise direct taxes. The government must seriously think of increasing the corporate tax rates, impose wealth tax and introduce inheritance tax to generate additional revenue. Such progressive taxation will not impact the life styles of high net-worth Indians but save the poor and vulnerable from growing miseries.



*Cartoon courtesy: Panju Ganguli/Facebook*

# प्रधानमंत्री की 7 जून घोषणा

रामचंद्र शर्मा



On June 7, 2021, addressing the nation, the Prime Minister, at last, announced that the Union Government would provide free vaccines to all states for vaccination of those in the age group 18-44 years also from June 21, 2021. Many termed this as u-turn from its 'Liberlaised Vaccine Policy' announced earlier on April 19, as the new policy came after Supreme Court slammed it as "arbitrary and irrational". Before this, it may be noted, several High Courts also made scathing remarks on the handling of the pandemic and related issues.

देर से सही जिस तरह 21 मई को प्रधानमंत्री नरेन्द्र मोदी अपने संसदीय क्षेत्र पर वी.सी. से डॉक्टरों से बात करते हुए अपने आंसुओं से पसरी अव्यवस्थाओं को धोने का स्वांग रचाते दिखे। परन्तु बिना कोई कारगर उपक्रम के ये घड़ियाली आंसू महामारी से कराहती देशकी जनता की पीड़ा को हरने में बेअसर रहे। संयोग कहें या दुर्योग सर्वोच्च न्यायालय ने भी उसी दिन देश के अनेक उच्च न्यायालयों द्वारा महामारी संबंधित अव्यवस्थाओं के लिये जिम्मेदार व्यवस्थापिका और कार्यपालिका पर बार-बार की जाती रही तीखी और कठोर टिप्पणियों पर ठंडे छिटे मारने का काम किया और उन्हें हद में रहने को चेताया भी जबकि इससे पूर्व यही शीर्ष अदालत इनकी टिप्पणियों को लोकहित में जरूरी बता रही थी।

अब जब उच्च न्यायालय को हद बताई जा रही थी तो देश के आमजन को एकबारगी तो ऐसा लगा जैसे कोरोना महामारी से निपटने की नाकामियों के लिये जिम्मेदार केन्द्र सरकार पर शीर्ष अदालत कहीं चुप्पी तो नहीं साध रही है? मीडिया को अपनी मुठ्ठी में रखने के तमाम प्रलोभी प्रपंची कृत्यों के बावजूद सरकार के निकम्मेपन के समाचार रोके नहीं रूक पा रहे थे। चौतरफा नाकामी की खबरों के बीच जनता को भ्रमित करने के इरादे से भाजपा प्रवक्ता संवित पात्रा के ट्विटर पर कुटरचित समाचार को "मेनुप्लेटेड" मान लेने की जब खबर चल पड़ी तो ट्विटर पर नकेल कसने के इरादे से केन्द्र सरकार द्वारा उसे घमकाने के उपक्रम भी उसी दिन सामने आये थे। संबित पात्रा बीजेपी के पहले ऐसे प्रवक्ता बन गये हैं जिनके ट्विट को ट्विटर ने "मेनुप्लेटेड मीडिया" की श्रेणी में रखा है। इस ट्विट के जरिये फर्जी दस्तावेज शेयर कर कांग्रेस पर टूलकिट विवाद खड़ा किया था। इसी तरह दिसम्बर 2020 में भाजपा के आई.टी सेल प्रमुख अमित मालवीय के एक भ्रमित करनेवाले वाले अपलोड वीडियो को भी ट्विटर ने "मेनुप्लेटेड" की श्रेणी में डाला था।

शीर्ष अदालत की वो टिप्पणियां जो पिछले 2-3 महीनों में किसी मसले पर नोटिस जारी करते समय या कभी कभी सुनवाई के दौरान की जाती रही हैं, वो पीड़ित जनमानस में कहीं न कहीं आशा तो जगाती हैं परन्तु फैसला आने पर बात कुछ और ही नजर आती है और मामला ठंडे छिटे देने तक सीमित होकर रह जाता है। परिणामतः जनता को कोई राहत

नहीं मिल पाती। केंद्र राज्य के लिए वैक्सीन के अलग अलग दाम क्यों, इस पर केन्द्रीय सरकार से 30 अप्रैल तक जवाब जरूर मांगा गया था और 27 अप्रैल को सर्वोच्च न्यायालय के न्यायाधीश डी. वाई. चंद्रचूड, न्यायाधीश एल. नागेश्वर राव और न्यायाधीश एस. रविन्द्र भट्ट की पीठ ने कहा कि ड्रग कंट्रोल एक्ट और पेटेंट्स एक्ट के तहत सरकार को वैक्सीन के दामों को नियंत्रित करने की शक्ति हासिल है। उसके बावजूद अलग अलग कीमतों की बातें क्यों सुनने को मिल रही हैं। इस टिप्पणी के साथ ऑक्सीजन और जरूरी दवाओं पर केंद्र से जानकारी मांगी गई है। ऑक्सीजन की अपेक्षित आपूर्ति राज्यों को जब केन्द्र सुनिश्चित नहीं कर पाई तो शीर्ष अदालत ने एक टास्क फोर्स बनाई। इससे बड़ा दुर्भाग्य और क्या होगा कि जो केन्द्र ऑक्सीजन की अपेक्षित आपूर्ति में पूरी तरह नाकाम रहा, वो वैक्सीनेशन के सवाल पर अदालत में 10 मई को हलफनामा दाखिल कर कहता है कि जनहित के मामले में अदालत हस्तक्षेप न करे। यह मारे और रोने भी न दे, जैसी शासकीय सीनाजारी नहीं तो क्या है? इससे बड़ी दुर्भाग्यजनक बात तो यह थी कि तब तक केन्द्र की न वैक्सीन को लेकर कोई नीति सामने आई थी और न ही महामारी से लड़ने के लिये जरूरी इंतजामात की कोई कार्ययोजना आकार ले पायी थी। फिर भी शीर्ष अदालत ने इलाहाबाद उच्च न्यायालय द्वारा स्वास्थ्य सेवाओं के "रामभरोसे" की, की गई टिप्पणी को अनावश्यक मान लिया और ऊपर से यह तक कह दिया कि जो काम अदालत करवा नहीं सकती उसके बारे में आदेश नहीं दे। सैंकड़ों लोग बिना ऑक्सीजन, दवा, इलाज और देखभाल के बिना बेमौत मर गये और मरने के बाद भी बिना अंतिम संस्कार के गंगा में बहते रहे। ये व्यवस्था "रामभरोसे" नहीं तो क्या थी?

यह समझ से परे था कि सभी राज्यों को केन्द्र के माध्यम से सभी नागरिकों के लिये मुफ्त वैक्सीन सुलभ करवा पाने के बदले राज्यों के स्तर पर वैक्सीन खरीद के दामों में अन्तर और उग्र के आधार पर भेदभाव में भला केन्द्र को कौनसा जनहित दिखाई दे रहा था? केन्द्र की ओर से प्रस्तुत इलफनामा न केवल गलत और भेदभावपूर्ण था बल्कि महामारी के विपत्तिभरे हाहाकारी के माहौल में अपनी जिम्मेदारी से भागने का निकृष्टतम उदाहरण भी था। विपत्तिकाल में जब

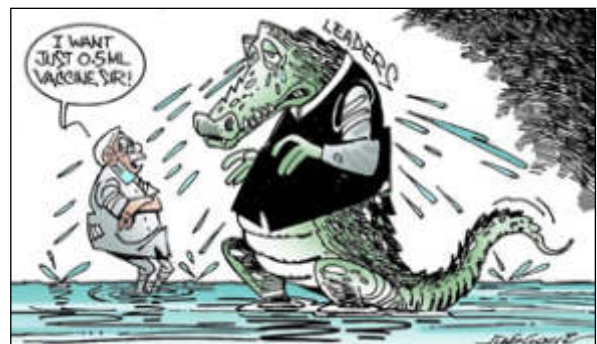
“राज्य” यानी सरकार विफल हो जाये तो लोगों की जान बचाने के लिये सर्वोच्च न्यायालय को अनुच्छेद 32 और 142 के तहत वैक्सिन के बारे में आदेश पारित करने का पूरा हक है। सरकार अदालत को गुमराह कर रही थी तब सब तरफ से निराश देश का आमजन अपेक्षा कर रहा था कि शीर्ष अदालत को बिना देर किये अपनी संवैधानिक शक्ति का इस्तेमाल कर केन्द्र सरकार को हर नागरिक के लिये वैक्सिन का इंतजाम करने के लिये आदेश देना चाहिए। ऐसी आवाज पूरे देश से निरन्तर उठती रही थी। आम आदमी सरकार से बार-बार पूछ रहा था कि बजट में 35000 करोड़ रू. वैक्सिनेशन के लिये आवंटित किये गये हैं, फिर सरकार उसका इस्तेमाल क्योंकर नहीं कर रही? हमारे देश में तंत्र की अनेक कमजोरियां हैं, जिन्हें सुधारने के लिये जागरूक नागरिकों को आगे आना ही होगा और संवैधानिक अधिकारों के तहत हर लोकतांत्रिक संस्थान का इस्तेमाल करना होगा चाहे तानाशाही के बनाये गये परिवेश में वे अपना असर क्यों न खो रही हों।

ऐसी हारकारी और दुर्भाग्यपूर्ण स्थिति आ गई जब दिल्ली उच्च न्यायालय को ऑक्सीजन में आड़े आने वालों को लटकाने तक की टिप्पणी करनी पड़ी। 1 मई को दिल्ली उच्च न्यायालय व शीर्ष अदालत में सुनवाई के दौरान ही खबर आई कि दिल्ली के बत्रा अस्पताल में एक डाक्टर सहित आठ मरीजों की ऑक्सीजन न मिलने से मौत हो गई। अस्पताल प्रबंधन ने दिल्ली उच्च न्यायालय को बताया कि हमें समय से ऑक्सीजन की पूर्ति नहीं की गई। क्या वाकई उच्च न्यायालय लटकाने की अपनी पूर्व टिप्पणी पर खरा उतर पाया? सुनवाई पर फिर यही कहा गया कि केंद्र ने ऑक्सीजन नहीं पहुंचाई तो अवमानना कार्रवाई की जाएगी। दिल्ली को 490 जो बाद में बढ़ी मांग के अनुसार 700 मिट्रिक टन ऑक्सीजन तत्काल पहुंचाने के निर्देश दिये। इसके दूसरे दिन रविवार को भी सुनवाई करते हुए दिल्ली उच्च न्यायालय ने कहा कि आक्सीजन सप्लाई में आड़े आनेवाले और दवाओं की कालाबाजारी करने वालों के नाम बताये अदालत उन पर अवमानना की कार्रवाई करेगा।

इस बीच कोरोना से मृतकों की हुई बेकद्री ने मानव गरिमा को तार-तार किया। भोपाल जैसे अनेक जगहों में पूरी लकड़ी न मिलने से कहीं अघली लाशें, कहीं अंतिम संस्कार के लिये लम्बी-लम्बी कतारें, उ.प्र.-बिहार के उन्नाव, गाजीपुर, बक्सर, कानपुर से पटना तक में गंगा में तैरती या किनारों पर कुत्तों द्वारा नोची जाती सैकड़ों लाशें देखकर राष्ट्रीय मानवाधिकार आयोग ने भी स्वतःसंज्ञान लिया और सरकार को सलाह दी कि मृतकों की गरिमा के लिये विशेष कानून बनाने के साथ मृतकों का संबंधित रीति-रिवाज के साथ अंतिम संस्कार सुनिश्चित किया जावे। 15 मई की दैनिक भास्कर की रिपोर्ट के अनुसार 1140 कि.मी. के गंगा किनारे मिली लाशों की संख्या 2000 से ऊपर चली गई बताई गई। गंगा पहले ही बहुत मैली हो गई थी, बहते शवों के बीच अब उसकी रही सही ख्याली पवित्रता भी खो गई है। मृतक संख्या भी हर प्रदेश में छुपाई जा रही है। दैनिक भास्कर ने गुजरात का उदाहरण देते हुए बताया कि 1 मार्च 2021 से 10 मई 2021 तक यानी 71 दिनों में गुजरात के 33 जिलों व 8 नगरनिगमों में 1,23,871 मृत्यु प्रमाणपत्र जारी हुए जबकि सरकार के आंकड़ों के अनुसार मरनेवालों की संख्या सिर्फ 4218 बताई गई है। बिहार सरकार ने भी जब 10 जून को अपने मृत्यु संबंधी आंकड़े संशोधित किये तो वे पूर्व से दुगने थे।

4 मई को दिल्ली उच्च न्यायालय ने केंद्र सरकार से कहा कि दिल्ली में ऑक्सीजन आपूर्ति का जो आश्वासन सुप्रीम कोर्ट के समक्ष दिया था, वो 3 मई की दी गई तिथि तक पूरा नहीं किया गया है और जिसके चलते दिल्ली के बत्रा अस्पताल में एक चिकित्सक सहित 12 मरीजों की मौत हो गई। तो क्यों न अवमानना की कार्रवाई केंद्र सरकार पर की जावे। दिल्ली सरकार ने बताया कि जितनी ऑक्सीजन आपूर्ति का लिखित आश्वासन केंद्र की ओर से किया गया था, उसका मात्र 44% ही पूरा किया गया था। दिल्ली उच्च न्यायालय ने इस पर टिप्पणी करते हुए कहा कि “केन्द्र शतुरमुर्ग समान आंखें मूंद सकता है लेकिन हम नहीं।” लोग मर रहे हैं। क्यों न केन्द्र पर अवमानना की कार्रवाई की जावे? 5 मई को सुनवाई में सुप्रीम कोर्ट थोड़ा नर्म पड़ा और 6 मई की सुबह साढ़े दस बजे तक यदि 700 मिट्रिक टन ऑक्सीजन की आपूर्ति दिल्ली को कर दी जाती है तो अवमानना कार्रवाई नहीं की जाएगी। इसके एक दिन पहले कर्नाटक उच्च न्यायालय ने भी ऑक्सीजन न मिलने से चामराजनगर में 24 मरीजों की हुई मौत पर केन्द्र सरकार को फटकार लगाई। मौत की जांच उच्च न्यायालय के सेवानिवृत्त किसी न्यायाधीश से कराने को कहा। गुजरात व छत्तीसगढ़ उच्च न्यायालय ने भी केंद्र व राज्य सरकारों के रवैये से नाराजगी दर्शाई। जबकि पंजाब व हरियाणा उच्च न्यायालय ने मरीजों के घर तक ऑक्सीजन पहुंचाने के आदेश दिए। वहीं 6 मई को इलाहाबाद उच्च न्यायालय ने ऑक्सीजन के अभाव में हुई मौतों को नरसंहार बताया और कहा कि जो इसका जिम्मेदार है, वो अपराधी है। पटना उच्च न्यायालय ने भी नीतिश सरकार को फटकार लगाई कहा यदि नहीं सभल रहा है तो कोविड प्रबंधन सेना को दें।

31 मई को अपनी पूर्व स्वतः संज्ञान याचिका पर सुप्रीम कोर्ट ने सुनवाई के दौरान टिप्पणी की - “भले डिजिटल इंडिया कहें, जमीनी हकीकत कुछ और है। देश में डिजिटल डिवाइड यानि भेद है”। कोर्ट ने टीकाकरण व कोविन ऐप पर सवाल उठाते हुए यह टिप्पणी की थी। कोर्ट ने पूछा कि भला झारखंड का अनपढ़ मजदूर राजस्थान में रजिस्ट्रेशन कैसे करा पायेगा? केन्द्र नीतियों को तार्किक तो बनाये। जस्टिस चन्द्रचूड ने कहा कि संविधान कहता है भारत राज्यों का संघ है। केंद्र सरकार को ही वैक्सिन खरीद कर राज्यों को बांटनी होगी। राज्यों को यों उनके हाल पर नहीं छोड़ा जा सकता है। कोर्ट ने यह भी पूछा कि जब 45 से अधिक उम्र वालों का टीका केन्द्र की ओर से मुफ्त दिया जा रहा है तो 18 से 44 के बीच के उम्र के लिये सरकार ने कोई नीति क्यों नहीं बनाई? सुनवाई की इसी कड़ी में 2 जून को सुप्रीम कोर्ट से टीका खरीद की नोटिंग तक मांगी और टिप्पणी की - “नागरिक अधिकारों का हनन हो तो अदालतें चुप नहीं रह



Cartoon courtesy: Subhani, Deccan Chronicle

सकती। नीतियों की समीक्षा और संवैधानिक औचित्य देखना अदालतों की जिम्मेदारी है।” कोर्ट ने पहले आर्डर की तारीख से लेकर पूरी वैक्सिनेशन नीति तक अपने लिखित आदेश में सब कुछ पूछा। केन्द्र को इस बारे में 2 सप्ताह के भीतर हलफनामा दाखिल करना है और अगली सुनवाई 30 जून को होनी थी। शीर्ष अदालत की यह नोटिस काम कर गई और अततः 7 जून को खूद प्रधानमंत्री को घोषणा करनी पड़ी की केन्द्र 18+ सहित सभी नागरिकों के वैक्सिनेशन का खर्च उठायेगा और खरीदकर राज्यों को देगा।

वैक्सिनेशन पर शीर्ष अदालत द्वारा सख्त रवैया अख्तियार करने और नोटिंग तक मांग लेने पर आखिर प्रधानमंत्री नरेंद्र मोदी को वैक्सिन को लेकर वक्तव्य देने पर मजबूर होना पड़ा। सात जून के राष्ट्र के नाम संबोधन में सीधे सीधे सच को स्वीकार करने के बदले वे यहाँ भी घूमाफिराकर सभी के लिए केंद्र द्वारा वैक्सिन खरीद और राज्यों को वितरित किए जाने की बात तो करते हैं परन्तु कोविड - 19 महामारी के शिकार हुए लोगों और उसमें साढ़े तीन करोड़ से ऊपर बेमौत मारे गए कोरोना पीड़ितों के लिए न तो कोई संवेदना का स्वर था और न ही स्वास्थ्य सेवाओं के ध्वस्त होने पर कोई अफसोस और नाकामी की जिम्मेदारी का कोई अहसास अभिव्यक्त हो रहा था। उनके वक्तव्य से साफ झलक रहा था कि इतने सारे लोगों के मारे जाने के बाद भी कोई नेता किस तरह की जुगाली करता है। कैसे वह खुद को अपनी सभी जवाबदेहियों से मुक्त करता हुए, दूसरों पर दोष डाल कर जनता को एक भाषण पकड़ा जाता है। एक लाइन की बात कहने के लिए दायें बायें की बातों से भूमिका बांधी गई है। नीति, नीयत, नतीजे और न जाने न से कितने शब्दों को मिलाकर वाक्य बना लेने से जवाबदेही खत्म नहीं हो जाती। जब लाशों की गिनती का पता नहीं, हर दूसरे तीसरे घर में मौत हुई हो, उसके बीच से खुद को निर्दोष बताते हुए निकल जाना नेतागिरी की कारीगरी हो सकती है, ईमानदारी की नहीं। टीके को लेकर शुरू से झूठ बोला गया। बिना टीके के आर्डर के दुनिया का सबसे बड़ा टीका अभियान बताया गया। जब झूठ के सारे दरवाजे बंद हो गए तब प्रधानमंत्री ने भाषण के पतले दरवाजे से अपने लिए निकलने का रास्ता बना लिया। यह भाषण मिसाल है कि कैसे जनता को फँसा कर खुद निकल जाया जाता है। जिनका जमीर गंगा में तैरती हजारों लाशों को देख नहीं जागा, जिनके मुंह से लाखों भारतीयों की मौतों पर संवेदना का एक शब्द नहीं निकला वे इतनी आसानी से नहीं पसीजते। लम्बी चुप्पी के बाद देर से ही सही शीर्ष अदालत का संज्ञान लेना देश को एक बड़ी राहत दे गया।

सुप्रीम कोर्ट ने कोरोना पर 30 अप्रैल को सुनवाई के दौरान कहा है कि इंटरनेट पर किसी भी नागरिक को अपनी तकलीफों को बयान करने से न रोकें और अगर ऐसा हुआ तो उसे अदालत की अवमानना माना जायेगा।

सुप्रीम कोर्ट ने इंटरनेट पर वाणी की स्वतंत्रता पर अंकुश लगाने की सरकारों की कोशिशों पर बेहद कड़ी चेतावनी दी है। सुप्रीम कोर्ट ने कोरोना पर सुनवाई के दौरान कहा है कि इंटरनेट पर किसी भी नागरिक को अपनी तकलीफों को बयान करने से न रोकें और अगर ऐसा हुआ तो उसे अदालत की अवमानना माना जायेगा। सर्वोच्च अदालत ने सभी राज्यों के पुलिस महानिदेशकों को सख्त निर्देश दिये हैं।

सुप्रीम कोर्ट के जस्टिस ने कहा, “मेरे लिये एक नागरिक और जज के रूप में ये बेहद चिंता का विषय है।

अगर नागरिक अपनी तकलीफों को सोशल मीडिया पर बयान करता है तो हम नहीं चाहते कि उसपर अंकुश लगाया जाये। हमें उनकी आवाजें सुननी चाहिये।” कोरोना पर सुनवाई के दौरान जस्टिस डी. वाई. चंद्रचूड़ ने टिप्पणी की, “हम इसे अदालत की अवमानना मानेंगे अगर यह पता चला कि किसी को ऑक्सीजन या बेड पाने के लिये लिखने पर परेशान किया गया है या दंडित किया गया है। हम मानवीय त्रासदी को भोग रहे हैं।” जस्टिस डी. वाई. चंद्रचूड़, जज, सुप्रीम कोर्टकोर्ट ने आगे कहा कि हालात बहुत खराब है। डाक्टर और नर्स को भी बेड नहीं मिल रहे हैं। सुप्रीम कोर्ट ने साफ लफ्जों में कहा कि इंटरनेट पर अगर कोई नागरिक अपनी पीड़ा को लिखते हैं तो उसे झूठी खबर न माना जाये। सुप्रीम कोर्ट ने ऐसा क्यों कहा? सुप्रीम कोर्ट की यह टिप्पणी उन तमाम सरकारों और प्रशासन के लिये कड़ी चेतावनी है जो सोशल मीडिया पर लिखने वालों पर अफवाह फैलाने का आरोप लगा कर कार्रवाई कर रहे हैं कुछ सरकारें अपनी नाकामी छिपाने के लिये सोशल मीडिया पर लिखने वालों को डरा रही हैं ताकि ये लोग सरकार की कमियों को उजागर न करें।

कोरोना के इस दौर में बहुत सारे ऐसे लोग हैं जो लगातार पोस्ट लिख रहे हैं। लोगों की मदद करने के लिये ग्रुप बना रहे हैं। सूचनाओं का आदान प्रदान कर रहे हैं। इसके कारण कई सरकारों की पोल पट्टी खुल कर सामने आ रही है। कई मुख्यमंत्री ये झूठा दावा कर रहे हैं कि इनके राज्य में न तो दवा की कमी है और न ही ऑक्सीजन की, जबकि हकीकत इसके विपरीत है। यूपी सरकार ने कुछ दिन पहले एक आदेश पारित किया था। इसके मुताबिक अस्पताल अगर ऑक्सीजन की कमी की बात मीडिया को बताते हैं तो उनके खिलाफ कार्रवाई होगी। सुप्रीम कोर्ट के इस फैसले के बाद अब उम्मीद है कि सरकारें अपनी बेजा हरकतों से बाज आयेगी और नागरिकों को डराने का काम नहीं करेंगी। पिछले दिनों उ.प्र. सरकार ने कहा था कि सोशल मीडिया पर अफवाह और झूठी जानकारी देने वालों के खिलाफ राष्ट्रीय सुरक्षा कानून के तहत कार्रवाई की जायेगी। जिसकी तीखी आलोचना हुयी थी। मुख्यमंत्री योगी आदित्यनाथ ने एक वर्चुअल प्रेस कांफ्रेंस में कहा था कि कुछ लोग सोशल मीडिया पर मेडिकल व्यवस्था से जुड़ी चीजों की कमी के नाम पर अफवाह फैला रहे हैं जिससे लोगों में पैनिक फैल रहा है। ऐसे लोगों की पहचान करने के निर्देश उन्होंने पुलिस और प्रशासन को दिये थे। “लाइव ला” वेबसाइट के मुताबिक पिछले दिनों अमेठी में एक लडके के खिलाफ कार्रवाई भी की गयी थी। इस लडके ने सोशल मीडिया पर अपने दादा के लिये आक्सीजन की कमी की बात लिखी थी और मदद की गुहार लगायी थी।

इस बीच सुप्रीम कोर्ट ने 31 मई 2021 को तेलुगु चैनलों के खिलाफ आंध्र सरकार की कार्रवाई पर रोक लगाते हुए कहा – “समय आ गया, जब राजद्रोह की सीमा तय की जाये, सरकार की आलोचना जुर्म नहीं है” राजद्रोह की धारा के तहत प्रकरण दर्ज करने की बढ़ती प्रवृत्ति को लेकर 31 मई को सर्वोच्च न्यायालय ने यह टिप्पणी की। प्रेस की आजादी के संदर्भ में शीर्ष कोर्ट ने कहा – “भारतीय दंड संहिता के प्रावधानों में 124ए (राजद्रोह) व 153 (विभिन्न वर्गों के बीच कटुता को बढ़ावा देना) की व्याख्या की जरूरत है, खासकर प्रेस व अभिव्यक्ति की स्वतंत्रता के मुद्दे पर।” तेलगु समाचार चैनलों ने आंध्र में सत्तारूढ़ वाईएसआर कांग्रेस के बागी सांसद के.रघुराम कृष्ण राजू के कथित आपत्तिजनक भाषण का प्रसारण किया था।



# REINVIGORATING HEALTHCARE SYSTEM OF INDIA

**Trinath Dora**

The COVID-19 pandemic has created an unprecedented, once in a century, public health, social and economic emergency in India. The catastrophe which has hit the people is excruciating. During the peak of pandemic, we witnessed that there were no beds in hospitals, no medical oxygen for patients, ICU and ventilators are unavailable, no COVID tests on time and vaccine supply is sporadic. The cremation grounds ran out of space to cremate the dead. The corpses were floating in the river and buried in the riverbanks. India is in the midst of a manmade cataclysm. There is no doubt that the central government is responsible for leaving the country vulnerable to the second wave. In January 2021, the Prime Minister declared success in fighting off the pandemic. In his speech to the World Economic Forum in Davos he said, "By managing COVID-19, India has saved the world from disaster." Taking the cue, the Union Health Minister, Harsh Vardhan announced in early March that India was in the end-game of the COVID-19 pandemic. The plain fact is that having declared success, the government and health authorities let their guard down. In an editorial, the renowned medical journal, The Lancet, excoriated the Narendra Modi government for its handling of the COVID-19 crisis in India, saying it has given the impression of being more occupied with "removing criticism on Twitter than trying to control the pandemic." But it is the doctors and nurses of India's government hospitals who have been at the forefront of the pandemic response risking their lives every day to keep India healthy.

The health system that was formulated for independent India and the one we have at present are very different. Currently much of our curative healthcare happens in the private sector and almost through out-of-pocket expenditure. Despite this, our public health sector, financed from general taxation,

Public health services have proven their irreplaceable value during the crisis humanity is facing today. Although despised by the opulent and middle classes, they are shouldering the lion's share of not only preventive and outreach services but also clinical care. Nearly 80-90% of critical COVID-19 cases are currently being treated by public health services. Hence, there is no alternative to infusing more resources into the public health system...It is time for everyone in India to truly relish the right to quality health care as enshrined in article 21 of our Constitution.

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plays a significant role in providing treatment to population who can't afford private care.

This division of role between public and private health systems was not the primordial vision of India. Indeed, one of the first blueprints of the health system of the country prepared by the Bhore committee emphatically recommended building of a universal and comprehensive healthcare network in India. This document emphasized, "No individual should fail to secure adequate medical care due to inability to pay." But historically, the ruling dispensations did not make adequate financial investment in the public health sector to fructify this vision.

India is a signatory to the Alma-Ata declaration of "Health for all by 2000 AD" by the World Health Organisation in 1978. Based on WHO declaration the first National Health Policy (NHP) was ratified in 1983 with the objective of comprehensive primary health service coupled with health education, involvement of health volunteers, a referral system for treatment and an integrated network speciality service free for the needy. This was supposed to be achieved by 2000. NHP-1983 admittedly failed to achieve these

goals within the time frame of two decades. It was replaced and diluted by NHP-2002 by the then NDA government. Blaming NHP-1983 as ‘optimistic’ and beyond financial resources and administrative capacity, NHP-2002 claiming to be ‘realistic’ said, “considering the economic restructuring underway in the country in the last decade, the changing role of private sector in providing healthcare will also have to be addressed in this policy.” NHP-2002 was replaced by NHP-2017 which aims to align the growth of private healthcare sector with public health goals to enable private sector contribution in making healthcare systems more effective, efficient, methodical, safe, affordable and ethical. NHP-2017 also aimed to raise budgetary allocation in the health sector to 2.5 percent of GDP by 2025.

India’s total healthcare spending (out-of-pocket and public), at 3.6 percent of GDP, is way lower than that of other countries. The average for OECD countries in 2018 was 8.8 percent of GDP. Developed nations – the US (16.9%), Germany (11.2%), France (11.2%) and Japan (10.9%) - expend even more. India spends the least among the BRICS countries also. Brazil spends the most (9.2%) followed by South Africa (8.1%), Russia (5.3%) and China (5.0%). Moreover, 3.6 percent of GDP was lower than the figure for Sub-Saharan Africa (5.18%). Significantly, the figure for total health expenditure as a percentage of GDP for Cuba (11.74%) was among the highest in the world. But, as is well known, despite high health expenditure, the US is ill-served in the matter of healthcare because it relies on the health insurance route where private profiteering both by hospitals and insurance companies are rampant. This is unlike

Cuba and European countries which rely on public provisioning of healthcare.

Public expenditure on healthcare as a percentage of GDP is a better index of the health-welfare of the people than total health expenditure as a percentage of GDP. And on this criterion, India’s performance is even more abysmal. It is just over one percent which is among the nethermost in the world, even lower than neighbouring countries like Sri Lanka, Nepal and Bhutan. What is equally striking is the fact that it has lingered around one percent for well over a decade. In 2004-05, it was 0.9%; it increased to 1.1% in 2010-11 and to 1.17% in 2017-18 and 1.28% in 2018-19.

There is a dichotomy that plagues the Indian healthcare sector. Moreover, leading Indian metro cities have emerged as medical tourism hot-spots, thanks to the burgeoning of super-speciality hospitals that provide cutting-edge tertiary healthcare. According to current estimates, India recorded a total number of 6,40,000 overseas patients in 2019. On the flip side, rural India presents a very different and sombre picture, even for primary healthcare. Only three percent of India’s doctors reside in rural areas where 70% of India’s population is concentrated.

India’s doctor-to-patient ratio of 1:1456 is over 30% below the WHO mandated ratio of 1:1000. India’s public hospitals have only 7,13,986 beds, including 35,699 in ICU and 17,850 ventilators, according to a recent study by Princeton University. India reportedly, has only 0.53 beds available per 1000 people as against 0.87 in Bangladesh, 2.11 in Chile, 1.38 in Mexico, 4.34 in China and 8.05 in Russia. The study also reveals that private hospitals in India have 11,85,242 beds, 59,262 ICU beds and 29,631 ventilators. Despite private hospitals accounting for 62% of the total hospital beds as well as ICU beds and almost 56% of the ventilators, they are handling only 10% of the workload during COVID-19 crisis.

India’s reforms in the health sector have been prescribed by agencies such as the World Bank. These included imposing ceiling on public health expenditure, promoting cost recovery (user fees) in public institutions, the segmentation of the healthcare system into basic care for the poor and private care for the rich and outsourcing functions to the private sector. Health sector reforms in India initiated after 1991 conscientiously followed these prescriptions. While the public sector languished, the private sector grew exponentially over the last few decades. NITI Aayog had proposed that private health



Cartoon courtesy: Satish Acharya/Facebook

should takeover government run district hospitals. Instead of investing in public healthcare system, the government had formed an alliance with the private health players.

Currently only about 20% of out-patients and less than 40% of in-patients are treated through public facilities. The rest are at the mercy of often unscrupulous and exorbitant private providers. The average medical expenditure in private hospitals in rural areas is almost four times that in government hospitals. As per the survey, patients spend Rs 5,606 per hospitalisation in government hospitals as against Rs 23,821 in private units. The difference in costs soars to over seven times in urban centres where the average expenditure in government hospitals is Rs 7,189 as against Rs 42,540 in private hospitals. The Public Health Foundation of India (PHFI) has concluded that, in 2018, 55 million people had plunged into poverty in the single year of 2011-12, because of having to fund their own health issues. It also said, 38 million of these had fallen below poverty line due to spending on medicines alone.

Kerala's peoples-centric public health system built over the years has tackled the pandemic situation in an effective manner. The LDF government launched a major effort in 2017 to transform its public health system. Named 'AARDRAM' after the Malayalam word for compassion, the mission aims to re-orient Kerala's network of nearly 900 rural primary health centres, provide quality treatment services at the secondary level hospitals that include taluk, district and general hospitals and to scale up those improvements at each level upto Medical college hospitals and to generate patient-friendly environment in all government hospitals. One of AARDRAM mission's proud initiatives named 'Family Health Centre' had an attractive facade. Inside it were computerised registration facilities, waiting areas, consultation rooms that ensured patient's privacy, a hygienic laboratory, a well-stocked pharmacy that dispensed tests and drugs at affordable prices, immunisation, depression and fitness clinics, potable water and hygienic toilets. Compact, tidy and finally more equipped than ever for primary care, it had for the first time in history, three doctors and four nurses, field workers, volunteers and an extended work schedule from 9AM to 6PM. At the district level, mission AARDRAM has introduced new sub-specialities like cardiology, nephrology and neurology in hospitals providing high quality specialist care



The Kerala experience in public healthcare

at subsidised rates. Under the aegis of AARDRAM, facilities are being provided for dialysis in taluk hospitals and catheterization labs in district hospitals. All FHC's had to offer promotive, preventive, curative, rehabilitative and palliative services to all, irrespective of whether they came to the institution or not. It was also meant to provide outreach activities for the several public health programmes and routine services.

Public health services have proven their irreplaceable value during the crisis humanity is facing today. Although despised by the opulent and middle classes, they are shouldering the lion's share of not only preventive and outreach services but also clinical care. Nearly 80-90% of critical COVID-19 cases are currently being treated by public health services. Hence, there is no alternative to infusing more resources into the public health system. This includes a substantial increase in the public health budget, ramping up human resources and other infrastructure and rectification in governance to ensure quality healthcare. No amount of strategic purchasing or outsourcing to private actors can supersede a robust public health system which is for everyone, but predominantly for India's poor and lower middle class. Concurrently, the private sector that dominates healthcare in India, needs to be regulated to play a greater public function like, it being forced to play at this time of crisis albeit reluctantly. It is time for everyone in India to truly relish the right to quality health care as enshrined in article 21 of the constitution.

(Writer is General Secretary, ECZIEA)



## World must embrace Palestinian cause

The cumulative economic cost of the Israeli occupation from the prolonged closure and military operations in Gaza, during the 2007 – 18 period is estimated at \$16.7 billion according to UNCTAD(United Nations Conference on Trade and Development). An independent State of Palestine with territories alongside the pre 1967 borders of Israel is the wish of those who want this issue to be settled amicably and judiciously.

### S. Sivasubramanian

The Israeli apartheid regime has once again shown its barbarity through a relentless attack on Palestine recently. Bombardment of the densely populated area killed 232 Palestinians including 65 children and more than 1900 wounded during the conflict. The present conflict began with protests from Palestinians against the expansionist policies of Israel. The Israeli regime began construction of fresh Jewish settlements in Sheikh Jerrah evicting the Palestinians. During these protests the Israeli forces invaded the al-Aqsa mosque compound during the holy month of Ramadan to violently attack and arrest hundreds of worshipers. In retaliation the Hamas based at Gaza responded with rocket attacks which has killed 12 in Israel. The Israeli forces used warplanes, lethal arms and ammunition to attack Gaza which is considered as a large open prison. The Israeli forces have targeted residential towers in Gaza housing hundreds of Palestinians and other civilian infrastructure. Lynch mobs have been terrorising Palestinians in various cities.

#### ***A desperate attempt to retain power***

This time the crisis was orchestrated by Benjamin Netanyahu. Even after holding the Office of Prime Minister for 12 years, Netanyahu wanted to continue in Office. In the four elections held in a span of two

years, he lacked majority to form the government. In March 2020, his Likud party got 36 of the 120 seats in Knesset, the Israeli Parliament. In the last election in March 2021, Netanyahu got only 30 seats. President Reuven Rivlin tasked Netanyahu with forming a government with a deadline of May 4. Netanyahu sought the support from parties with contradictory ideologies. He approached the extreme right among the Jews and their political adversaries, the Arab Political Party. After having taken all efforts, he reported to the President his failure to cobble up a majority. But he did not give up his project to hold on to power. He continued as the caretaker Prime Minister. The President called Yair Lapid, Leader of the Opposition to form the government within 28 days. It is to be noted here, what Yair Lapid had to say when he met with Defence Minister and White and Blue Alliance Chairman Benny Gantz immediately after the March 23 elections: "There is one thing you need to consider. If Netanyahu feels that the government is slipping through his fingers, he will try to create a security incident. In the Gaza or the northern border. If he will think that this is the only way to save him, he will not hesitate for a moment!"

#### ***Nullifying the Elections***



Israel was not at all satisfied with the area allotted to it under the 1947 UN Plan. It has used war, violence and other means including what may be called an aggressive settlement policy to expand the area from the Jordan river to the Mediterranean Sea under its control. The only force that stands in the way of further land grab is Hamas. Therefore, there is the need to resort to military operations against Hamas from time to time.

Hamas was established in 1987, drawing inspiration from Egypt's Muslim Brotherhood. President Mohammed Mossi of the Brotherhood, the first democratically elected President was brought down by the Egyptian military in 2013. The lesson is that the Brotherhood or its associates winning an election will not be permitted to govern and will be punished for the 'crime' of winning a free and fair election. Hamas won the election in the West Bank and Gaza in January 2006, scoring an easy majority of 74 in a house of 132. The Fatah Party of President Abbas, supported financially and otherwise by Israel and the US was defeated. The European Union declared that the election was better than the elections in some of its member States.

The Mossad (Israeli Intelligence Agency) had calculated that the Fatah would win. It decided to punish Hamas. Israel and its supporters, the US and Europe, withdrew financial aid to the Hamas led government, and Abbas obligingly sacked the Prime Minister. Hamas, which had a strong support base in Gaza, took over the administration there, and Israel tightened the screws on the strip.

**US Imperialism is with Israel**

Netanyahu would not have been able to carry out his plan without the support of Biden. In fact Netanyahu had done his utmost to help the previous US President Donald Trump get re-elected. It is

reported that Biden had taken almost a month's time to respond to Netanyahu's call after he won the elections. The delay was seen as a snub. But as far as the US policy towards the Palestine issue is concerned, Biden had publicly reiterated the 'iron clad' security support to Israel. He spoke of Israel's right to defend itself, implying that Palestinians had no such right. Biden, who as a Presidential candidate and as an elected President, pledged to uphold human rights did not see that the elementary human right to life was violated by Israel. One wonders, whether in Biden's eyes Palestinians cease to be humans as he does not acknowledge their human rights.

The solid bipartisan support for Israel in the US that has so far been seen is not visible now. 'Progressive Democrats' led by Bernie Sanders openly question the rationale behind the carte-blanche that the Biden administration has extended to Israel. Sanders, writing in the New York Times, says that the US should stop harping on the mantra of "Israel having the right to defend itself" and instead focus on the "right of the Palestinian people". For more than 10 days the Biden administration has blocked the UN Security Council from passing a resolution calling a ceasefire.

**India - Dilution of stand taken so far**

Upon joining the UN Security Council on January 1, 2021, India said "we will use our tenure to bring human-centric and inclusive solutions to matters of international peace and security. India will be a voice for the developing world". In the present case, in its first intervention at the informal meeting of the Security Council, India condemned all acts of violence, but specifically criticised "indiscriminate" rocket attacks from Gaza. The Indian envoy did not mention the serious provocations by the Israeli against Palestinians and firing by more deadlier weapons on Gaza. On May 27, 2021 India abstained from voting on UN Human Rights Council (UNHRC) resolution to set up a permanent commission to probe human rights violations in Gaza, Israel and occupied West Bank. The resolution which India abstained was jointly sponsored by Palestine and Pakistan was passed with comfortable majority, despite the opposition of the US and most of its allies. India's abstention came after the UN's Human



*The Israel land grab since 1947*

Rights Chief, Michelle Bachelet, said that Israel's recent actions in Gaza could possibly constitute a 'war crime'.

For all practical purposes, India has now become a de facto military ally of the US. One of the most important virtual meetings Biden attended since his inauguration was the one with leaders of the Quadrilateral Alliance (QUAD) which consists of the US, India, Japan and Australia, in the second week of March. During his visit to New Delhi in the week after the QUAD meeting, US Defence Secretary Lloyd Austin highlighted the growing defence and strategic ties between India and the US. Austin's visit to India was the first by a senior member of the Biden administration. He told the media that the US viewed India "as a central figure in our approach to the Indo-Pacific region". In 2019, India and the US signed defence deals worth more than \$3 billion. The previous United Progressive Alliance government had signed the landmark nuclear deal and established close military relations with Washington. Since then the US has sold more than \$15 billion worth of sophisticated weaponry to India. The US has recognised India as "a major defence partner" putting on par with NATO member countries.

### ***Judicious settlement needed***

The Biden administration wants the Palestinian Authority under Mahmood Abbas to be the sole representative of the Palestinian people. The Fatah movement and the Palestinian Authority have lost a lot of credibility among the Palestinian people. The US and several of its allies do not want Hamas to play a pivotal role in Palestinian politics. Hamas continues to be labelled as a terrorist organisation by the US and the European Union despite the fact that Hamas won the last free and fair election held in 2006 in the occupied territories under international supervision. It is reported that the cumulative economic cost of the Israeli occupation from the prolonged closure and military operations in Gaza, during the 2007 – 18 period is estimated at \$16.7 billion according to UNCTAD (United Nations Conference on Trade and Development).

An independent State of Palestine with territories alongside the pre 1967 borders of Israel is the wish of those who want this issue to be settled amicably and judiciously.



Mercedes-Benz AG recently introduced its Maybach sport utility vehicle in India — right in the middle of a fierce second wave of the pandemic. The 50 cars the German automaker wanted to sell by the end of 2021 were lapped up in a month. It turns out that just as the rich were scrambling to own these \$400,000 wheels, annual per capita income was sliding below \$2,000, with the country falling behind neighboring Bangladesh.

Emerging economies have historically tolerated higher inequality, hoping to hit the inflection point in the Kuznets curve, beyond which incomes keep rising but disparities fall. Whatever the merits of the controversial hypothesis, the gap opened up by Covid-19 is no price of progress. The situation that India finds itself in today — brisk sales of luxury cars and soaring net worth for billionaires amid widespread joblessness and depleted savings — reflects a lack of fiscal imagination. The state's reluctance to do more could prove costly. Poor households ate less last year, and economists are warning of another wave of intense food deprivation.

Colleagues at Bloomberg News recently chronicled a story that's becoming all too familiar: Shoemaker Shyambabu Nigam had to sell his modest house to pay the \$8,230 medical bill from his wife's Covid-19 complications. One of his three leather-sewing machines is also gone. The debt-strapped couple is renting a room in a nearby village. Well-meaning initiatives, such as a government-backed emergency credit line that has been available to small businesses since last May, can't reach highly informal micro units like Nigam's.

Prime Minister Narendra Modi has extended — until November — an existing program to make available fixed amounts of free food grains to 800 million people. Additional wheat and rice entitlements did help the poor last year. Yet, in the absence of incomes, the bottom quartile of the population had to drastically cut down expenditure on eggs, meat and fruit.

To avoid a second straight year of nutrition crisis, it's critical to provide poor households an immediate sustenance income: Say, slightly more than \$2 a day for at least three months. The proposal has come from a team of economists at the Bangalore-based Azim Premji University. It will, the researchers argue, be of some help, though perhaps won't prove enough. "The proposed cash transfer is just equal to incomes lost last year by the poorest 10% of

# Pandemic Paradox : RICH INDIANS BUYING MERC SUVs, WHILE THE POOR SELL HOUSES TO PAY COVID BILLS

Brisk sales of luxury cars and soaring net worth for billionaires amid widespread joblessness and depleted savings reflect a lack of fiscal imagination in India.

**ANDY MUKHERJEE**

Courtesy: The Print 13 June, 2021)



households, leaving alone the second-wave impact.”

Officially, there’s no word on such a cash transfer plan. Obsessed with keeping a lid on borrowing costs, the government is making things worse for the common man by its regressive consumption taxes, including on gasoline and life-saving Covid-19 drugs, and by a very high dependence on cheap money from the central bank. Excess liquidity, reflected in elevated asset prices, is creating what on paper looks like an oasis of opulence in a desert of despair.

Economic power flowing from workers and small enterprises toward large firms — uncontested, if not aided, by India’s fiscal policy — is boosting their valuations. It’s helping create the wealth that’s powering sales of Maybach SUVs and a lot else besides.

A \$43 billion surge in Gautam Adani’s wealth this year has catapulted the tycoon from Modi’s home state of Gujarat to take his spot behind fellow Indian businessman Mukesh Ambani as the second-richest person in Asia. Billionaire investor Radhakishan Damani bought a \$137 million mansion in Mumbai in April, the priciest-ever property transaction in the country.

Mid-size and small steelmakers are struggling with sub-optimal 62% capacity utilization, while five large producers, which raised their market share by 5 percentage points to 58% in just one year, are using their “blockbuster profit” to pay down debt, according to Crisil, an affiliate of S&P Global Inc.

When the government closes its annual accounts next March, the budget deficit will likely exceed

its \$206 billion target. This shortfall, which under normal circumstances would have been 6.8% of gross domestic product, may be higher now because of the deadly surge in infections in April and May, the first two months of India’s financial year. Output growth will be slower, and tax collections lower, than expected. When the government collects less in taxes than it spends, more money is staying in private hands. But are they the right hands? Probably not.

Securing and administering vaccines should have been the obvious expenditure priority for this year. Even at a high per-dose cost of \$10, adding 0.8% of GDP to the fiscal deficit would be money well spent, says University of British Columbia economist Amartya Lahiri. He’s right. So far, only 5% of the 1 billion adult population has been fully vaccinated. Now that localized lockdowns are being relaxed, the 23 million daily-wage workers who have lost their livelihoods since January have to go out to rebuild their lives. The salaried class isn’t faring much better. Of the 8.5 million jobs lost this year, many may get replaced by gig-economy work. New-age startups may thrive because Covid-19 has accelerated the pace of digitization. Many traditional tiny firms, the kind that used to sustain millions like the shoemaker Nigam, will vanish.

The Taj Mahal, a Mughal emperor’s ode to his dead wife, stands tall in the northern city of Agra. Nigam’s act of love to save his wife was to sell their two-bedroom dwelling that took years to own. The house had a view of the 17th-century mausoleum, and it now belongs to someone else. —*Bloomberg*

# When Lakshadweep becomes a 'lakshy'

Whenever Central government wanted to push forward any of their pro corporate agenda it will be projected as a patriotic exercise for the nation and the people and to evade any resistance to it communal sentiments will be raked up. Unfortunately same thing is happening in Lakshadweep also..

**P P Krishnan**

*Landsharks-Corporates-Communal agenda*



*Cartoon courtesy: P.Mahamud, Varthabharathi*

Never in the past was Lakshadweep in the media nor was it debated in public sphere as today. But unfortunately this media coverage or debate is not for any welcome developments in the island but for certain disturbing reports from there. The unilateral decisions of the authorities after Sri Praful Khoda Patel took over as administrator in December 2020 has led to widespread protests from all sections both in the island and mainland.

Though the administration claims that its aim is development of the archipelago and welfare of the inhabitants, the attitude of those at the helm of power and the developments around make the people worried about the dubious intentions behind the decisions of the administrator. He has proposed four legislations viz. The Lakshadweep Development Authority Regulation (LDAR), Lakshadweep Prevention of Anti Social Activities Regulation, Lakshadweep Panchayat Regulation and Lakshadweep Animal Preservation Regulation. The Administrator projects them as regulations of peace, progress and good government, but people fear that these arbitrary and authoritarian proposals are aimed at destabilising their life and livelihood and destroy their culture.

Through the LDAR the administrator grabs the power to remove or relocate the islanders from their property for developmental activities. People are naturally worried that their right to possess and retain land will be lost. The reports that authorities have posted red flags on some private lands to delineate several plots make their fear genuine. It is an encroachment by the administration and an attempt to take over the land for handing over to corporates waiting to enter the island in the name of tourism development. Keeping the corporate interest in mind the administration is ignoring the

fragile environment and culture of the island. Even the suggestion of the Integrated Island Management Plan (IIMP) (prepared under the guidance of the Supreme Court and National Centre for Sustainable Coastal Management) that development programs be implemented in consultation with local self-government bodies and adhering to the scientifically determined plans is ignored.

Unilateral decisions of the administrator are creating a sense of insecurity and fear in the minds of islanders. All contract employees enrolled under the centrally sponsored schemes and some other categories are retrenched. The service of Marine watchers under the Ministry of Environment also was terminated unilaterally. The storage huts of fishermen were demolished. Hundreds of workers in the island lost their jobs and many Anganwadis are closed. The Lakshadweep Building Development Board is shut down which is constituted for ensuring supply of building materials to the people of Island at subsidised rate and to protect the environment. The proposal to allow liquor license under the guise of tourism promotion and individual freedom was taken by ignoring the socio-cultural context of the region. Going through the unscientific and unilateral decisions of the administrator, people of the Island fear that his intention is to force the people leave the land so that the land can be easily acquired to implement their pro corporate agenda.

Lakshadweep is known for its low crime rate. According to the NCRB (2019) the island has zero cases of major crimes such as rape, murder, kidnapping and dacoity. The number of violent incidents reported in the island was 16 in 2019. The number in 2017 and 2018 were eight and six respectively. In such a situation the purpose of

introducing Lakshadweep Prevention of Antisocial Activities Regulation (usually referred as Goonda Act) is doubtful. It carries provision to arrest and detain anybody without trial for a period extending upto one year for “antisocial activities” and covers “cruel persons” and “depredators of environment”. When there are no cases of serious crime or law and order issues, this regulation will be a weapon to bulldoze any resistance against the anti-people, pro corporate moves as already seen in different parts of our country. The intolerance of the government against any democratic voice on Lakshadweep issues is seen when they imposed sedition charges on social activist Ayisha Sultana and when they denied permission to MPs to enter Lakshadweep. The Administrator removed posters/boards displayed against CAA and those participated in anti CAA campaign months before are now arrested. In order to justify the decision of the administrator to bring in the regulation, Lakshadweep is portrayed as a ground of antinational elements involved in drug smuggling and endangering our national security. The incidence where Coast Guard intercepted Srilankan fishing boats with heroin and ammunition is being campaigned as if these activities are from the people of the island..

The powers of the Panchayat are encroached upon in various sectors like fisheries, agriculture, health, education etc. The proposal in the Lakshadweep Panchayath Regulation to make persons with more than two children ineligible to contest in Panchayat election is another sinister move, which does not exist in other Union Territories. As per Census 2011 the population of the island is 64473 with a growth of 6.30% during the decade (in 2001 population was 60650). The growth in the previous decade was 17.19%. As per National Health and Family Survey 2019-20 (NFHS-5) Fertility Rate of Lakshadweep is 1.4 against national average of 2.2. Government is trying to propagate and cash upon a wrong perception that Muslim population is growing disproportionately.

The Lakshadweep Animal Preservation Regulation prohibits selling or buying beef or beef products, prohibits slaughter without certificate from competent authority and provides power to enter and inspect premises. These are brought without considering the food habits of the people or their livelihoods. The decision to exclude non – vegetarian dishes from the meals to the school students also is part of this.

Lakshadweep shows linguistic, cultural and religious affiliation with the people of Kerala. They depend on Kerala for many of their needs including education, health care etc. The authorities are now trying to sabotage the bonding and age old cultural ties that the people of island are having with Kerala. With that intention the islanders are compelled to depend on Mangalore port for freight movement now being done mainly from Beypore port of Kerala. Kerala assembly had unanimously adopted a resolution condemning the unilateral decisions of the administrator and demanded the Centre recall him.

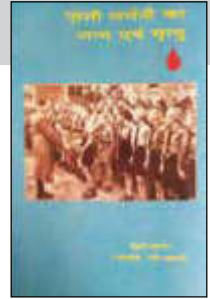
When the people rose in unison against the unilateral decisions of the administrator, which are detrimental to the traditional social, cultural and economic character of Lakshadweep Central Government is forced to state that they will proceed further only after proper consultations with all sections. Though this looks like a welcome statement the situations around and our own experiences do not permit us to take these words into confidence. Sri Praful Khoda Patel, was earlier Administrator of Dadra & Nagar Haveli and Daman & Diu and was known for a series of anti-people, unilateral decisions. It should not go unnoticed that he was Home Minister of Gujarat and is so dear to BJP leadership to be handpicked to run union territories. His decisions and the contents of the proposed regulations warn us that Lakshadweep is going to witness a replica of what happened in Gujarat, what we saw in Jammu & Kashmir, and what we are seeing in UP and many other states. What all we heard there are repeated here also, like those on development, beef ban, control on number of children, patriotism, national security etc. with a focused attack on religious minorities. Everywhere the attempt was to protect the interests of the corporates and the damage was to our secular, democratic values and diversity of our nation. It is our experience that whenever central government wanted to push forward any of their pro corporate agenda it will be projected as a patriotic exercise for the nation and the people and to evade any resistance to it communal sentiments will be raked up. Unfortunately same thing is happening in Lakshadweep also about which we should be very vigilant. Let us stand with Lakshadweep and save it from becoming a victim of the corporate communal agenda.

(Writer is President, SZIEF)

# The Birth and Death of Nazi Germany

BOOK REVIEW

## नाज़ी जर्मनी का जन्म एवं मृत्यु



Com. Buddhadev Bhattacharjee, former Chief Minister of West Bengal, has authored a very informative and educative book titled “Nazi Germany Janma O Mrityu” (The Birth and Death of Nazi Germany). The book is in Bengali. But Com. Rathin Chakravarty, former President of NCZIEF and Vice President of AIIEA, has translated the book into Hindi. The book has been published by the Uttar Pradesh state committee of the CPIM.

Beginning with a brief biographical sketch of Hitler, the book describes how he went on to become Fuehrer from Prime Minister. The book gives a very good account of how Hitler capitalised on economic distress, popular discontent and political infighting to take absolute power in Germany after the signing of the Versailles Treaty. The developments leading to Germany’s invasion of Poland in 1939 which formally began the World War II have been dealt in great detail. Hitler’s virulent anti-Semitism and obsessive preoccupation with Aryan supremacy leading to cold blooded murder of some 6 million Jews have been explained in simple terms. The book gives quite an illuminating account of Germany’s invasion of the then Soviet Union (code named Operation Barbarossa) and explains as to how Soviet Union under the leadership of Joseph Stalin put up a valiant fight and thoroughly smashed Hitler’s fascist war machine.

The book explains in great detail the various facets of Hitler’s fascism and brings to light the brutality and depredations of the Nazi forces

particularly the Gestapo police, Stormtroopers (SS) and the SA. The inhuman treatment meted out to prisoners of war, the hapless Jews, communists, trade unionists and political opponents in the Nazi concentration camps have been dealt in very simple language. The Nazis killed more than 60 million people. Another 90 million were wounded. The war left more than 28 million disabled. According to the Nazi ideology, there was no equality between people, but only a racial hierarchy. The book goes on to establish that the victory over fascist Germany was not merely a military victory of one power over another. It was also a victory over all the obscurantist values that fascism stood for and espoused.

Com. Rathin Chakravarty has done a commendable job in translating the book into Hindi. The translation is flawless and one gets a feeling of reading the original book while going through the Hindi edition. In spite of his advanced age (nearing 80 now) and failing health he has taken great pains to translate this book into Hindi. Imperialism and capitalism whose crises gave birth to fascism, are still alive with all their ferocity. The world continues to see the occasional eruptions of fascistic elements in different parts. Com. Rathin Chakravarty’s strenuous efforts would be duly rewarded if the readers of the Hindi speaking areas read this book and utilise its teachings as a guide to understanding the present.

## Response

*(Com R. Janardan is 90 year young now. He has been a trade union activist, was the President of ICEU, Machilipatnam Division and an inspiration to many including this Editor. He has sent this message in handwriting. Though the contents he refers to are old, it is still worth publication as IW completes its 10 year from Bangalore- Editor)*

I have been an ardent reader of Insurance Worker for quite a long time. And I almost consider Insurance Worker as a Gospel or a Bhagavatgeeta to all InsuranceEmployees and I dare say it would be so for every right thinking person. All this preamble is to express my whole hearted appreciation which made me to pen these few lines after going through the December 2020 issue of IW. The editorial was simply wonderful and astounding and I need not mention anything more, It is nothing but education and is very informative of the current events.

Last page 'Noble Donation – A great noble gesture is really worth emulating. I do feel that a campaign should begin to donate cadaver organs (after death) without thinking of consuming the body either to fire or the earth. Another article “The light shines in darkness-AIIEA’s timely intervention helped a poor girl!” really expounds what AIIEA is. AIIEA is not just a trade union, it is also a rebellious thinker.

R JANARDAN, ICREA, Machilipatnam

# Inordinate delay in wage settlement of PSGIC employees – CPI(M) MP writes to the Finance Minister

*A delegation of Madurai Region GIEA Comrades, appropriately guided by Com. Swaminathan met Comrade S. Venkatesan, CPI(M) MP from Madurai Lok Sabha constituency on 1st June, 2021 and apprised him of undue and inexplicable delay in the wage settlement of PSGIC employees and officers. After giving a patient hearing to our delegation Com. Venkatesan immediately sent a letter to the FM, GOI through mail asking for her urgent attention to and appropriate intervention into the issue. He also assured the delegation that he would follow up the issue further. The letter is reproduced hereunder:*

“In the above context, it has been brought to my notice that the wage revision in PSGICs is yet to be finalized even after almost four years since it fell due i.e. on 01/08/2017.

It is more shocking to note that GIPSA, the Apex body of the four PSGICs and GIC Re has not called the Associations for wage talks even after lapse of 26 months since the exploratory meeting on the same held at Mumbai on April 04, 2019. When approached by Associations, GIPSA expresses its inability to proceed further reportedly in the absence of any green signal by the Department of Financial Services (DFS) on the matter.

It is well known practice in the past that the wage revision of the Nationalised Insurance Industry (Both LI and General) would take place uniformly and almost at the same time or at a gap of a few days. This time it has been an exception with the wage revision of LIC having been finalized on 15th April, 2021 and the DFS is maintaining an intriguing silence on the same of the PSGI employees. This is very disappointing and de-motivating for the entire workforce of the PSGICs.

The demand for a good wage revision by the PSGI employees is based on their remarkable contribution to the growth and sustenance of PSGI Companies all through these years. Even after twenty one years of entry of private insurers in the Insurance Market, the four PSGI Companies have maintained a dominant position in the market. The fact that these institutions have maintained almost 40 percent of market share even facing the stiff competition from the 21 Private General Insurers and 6 Standalone Health Insurers speaks volumes about the dedication and commitment of the workforce. It is worth mentioning

that the total number of employees has come down from 61884 in March, 2017 to 49,500 in March, 2021. Obviously, the productivity of the employees of these companies has gone up and is comparable with any private General Insurer. Appreciating the splendid contribution by the employees, the Chairman, GIPSA, during the said exploratory meeting had assured all Associations of a substantially good wage revision. But nothing has happened since then.

You will appreciate that during the first and second wave of the deadly pandemic ( Covid-19), despite lockdowns and restrictions, the PSGI employees like their counterparts in Banks and LIC, continued to provide service to the insurance public . They continued with their stellar performance though many of them contracted with the Covid and some of them succumbed to the same. Naturally the employees will expect their justified demands to be met.

The PSGI employees have resorted to the industrial actions on the demands of wage revision since October, 2020 and as far as I know they have observed several programs including walk-out strikes and one day strike. You will appreciate that in this critical juncture of the economy as a whole and Insurance industry in particular, all energy and potential of employees should be harnessed and channelized towards growth and sustainability of the nationalized insurance sector.

In the above backdrop, I request you to kindly intervene in the matter so that the DFS takes proactive steps towards commencement of wage talks with a perspective to finalize the same for PSGICs at the earliest.

Expecting your favorable response.” ●

# Vizag Steel Workers' Glorious Resistance

The valiant struggle against privatisation of the Vizag Steel Plant on 12<sup>th</sup> February 2021 continues with great vigour and enthusiasm. More than 100 workers of the plant succumbed to Covid 19 pandemic. Yet, this has not deterred the commitment of the plant workers and the people of Visakhapatnam City from the struggle for protection of the Steel Plant.

Rashtriya Ispat Nigam Limited, Vizag Steel Plant is the first integrated steel plant in the entire country built on sea coast with the state of the art technology. It is the first ISO certified Steel Plant and a Navaratna PSE. The investment for construction of the plant was mere Rs.5000 crores. The development is so high that it is now worth more than Rs. 2 lakh crores. Its direct employment is 40000 workers both permanent and contract and indirectly providing employment to 2 lakh workers. Hundreds of small and medium industries are depending on the steel plant for their production activities. The Steel Plant played a pivotal role in the development of Visakha city.

Vizag Steel Plant came into being with hard fought struggles of the people of combined Andhra Pradesh in 1982 during which hundreds were injured in Police lathi charges, 32 precious lives succumbed to Police bullets and 67 MLAs belonging to the Left parties resigned. The struggle engulfed the state with the slogan 'Visakha Ukku – Andhrula Hakku'. Farmers from 64 villages gave 22 thousand acres of land for construction of the steel plant.

However, the neoliberal regimes which swear by privatisation have been attacking this steel plant too. Captive mines are allotted to every public and private plant including the South Korea based Company Posco. It is a political conspiracy that that Visakha Steel Plant is denied of captive mines till date. In the absence of captive mines, it is spending Rs.7000/- per tonne for procuring iron ore in the open market whereas the plants with captive mines are incurring expenditure of only Rs.1500/- per tonne. Therefore, the plant is spending an additional amount of Rs.3000 crores every year just for procuring iron ore. The Central govt has never extended any assistance to the Plant after the initial investment. The production capacity of the Plant was enhanced from 3.0 million tonnes to 7.3 million tonnes by utilising its own resources and borrowings. Despite incurring such expenses and paying interests on the bank loans,



the Plant is earning good profits. Even during the current agitation period, it has achieved a turnover of Rs.18000 crores and earned a profit of 740 crores. The funds of Rs.1688 crores of RINL were diverted to establish a Rail Wheel Plant in Raebareli, UP.

When the nation was gasping for Medical Oxygen during the second wave of the Covid 19 pandemic, the RINL manufactured Medical Oxygen and sent the First Oxygen Express Train with 100 Tonnes Oxygen to Maharashtra on 22<sup>nd</sup> April. It has so far supplied 7000 Tonnes of Oxygen.

Modi govt announced on 21<sup>st</sup> January that it would sell this profitable plant. All unions in the steel plant joined together and started the struggle on 12<sup>th</sup> February under the banner 'Visakha Ukku Privatkarana Vyatireka Porata Committee' (Struggle Committee Opposing Privatisation of Visakha Steel) by continuously organising relay fasts at the Steel plant main gate. All political parties except BJP are supporting the struggle. A huge public meeting was organised at the entrance of the plant on 18<sup>th</sup> February which was attended by all political parties. State Bandhs were organised on 5<sup>th</sup> March and 26<sup>th</sup> March successfully. State wide Rasta Roko, Beach Walk, Rallies of Students and Youth, Picketing of Steel Admin Office etc. were organised successfully. All Central Trade Union leaders including BMS came and addressed in support of the struggle on 20<sup>th</sup> March.

A historic event 'Rythu Karmika Sankharavam' was organised on 18<sup>th</sup> April wherein leaders of All India Kisan Morcha participated and demanded Modi govt to desist from privatising the Steel Plant. Another tent of Relay Fasts was started in the city centre opposite to the Municipal Commissioner's Office on 2<sup>nd</sup> April wherein employees and workers from all unions working in the city have been participating.



Insurance employees have been extending total solidarity to this struggle. On 28<sup>th</sup> February 2021 a delegation comprising of Com J Suresh, Jt Secretary, SCZIEF and Com Madhusudhan Rao, Treasurer, SCZIEF visited the Relay Fast tent and extended solidarity to the agitation. Com P Satish, Vice President, SCZIEF along with office bearers of ICEU and some members under the leadership of Com N Ramana Chalam, General Secretary went to the plant and extended support to the agitation. The units of ICEU held demonstrations in support of agitation. Com M Kameswari, President, ICEU visited the struggle camp leading a CITU Working Women delegation.

Forum for Development of North Andhra (FDNA) and Visakha Apartments Association (VARWA), led by retired members of ICEU, Vizag are actively supporting the agitation by organising Webinars and Prabhata Bheri rallies. Coms A. Ajay Sarma, BB Ganesh and KV Ramana Murty participated in the Relay Fast on 12<sup>th</sup> April representing FDNA. Com J

Suresh, Jt Secretary, SCZIEF and Com P Satish, Vice President, SCZIEF along with ICEU leaders extended solidarity and support to the agitation on 28<sup>th</sup> February.

The Visakhapatnam Municipal Corporation passed a resolution opposing privatisation of the plant at the initiative of the lone CPI(M) Corporator Com B Gangarao. Since all political parties in the state except BJP are opposing privatisation of the Visakha Steel Plant, the AP Assembly has also passed a Resolution on 20<sup>th</sup> May 2021 unanimously opposing the move of the Central Govt.

‘Come what may, we shall save our Steel Plant’. With this conviction and determination, the employees, workers, kisans, students, youth, women, Pensioners of all organisations and political parties and intellectuals of the AP state are carrying forward the struggle to fight back the anti national move of privatisation of Vizag Steel Plant.

(Report: B.B.Ganesh, Former President, ICEU, Visakhapatnam)

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## KDLIEA distributes relief materials to the ‘Yaas’ affected families

The three major districts viz. 24Pgs(North), 24Pgs(South) and East Midnapore of the state of West Bengal witnessed worst kind of nature’s fury when severe cyclone ‘Yaas’ made landfall in Odisha at 9.30AM on 26.05.2021. Last year cyclone Amphan had caused huge damage in these areas too and before people could recover from its ravages, Yaas hit them again. More than three lakh homes were destroyed and nearly one crore people were affected by the cyclone. Though this time the impact of cyclonic storm was not so severe along the coastal line of the Bengal but the storm spurred tsunami like high tide caused much more devastation than the cyclone itself. Apart from power installations, animal husbandry and homestead land, farmland of approximately 1.16 hectares, fisheries, completely inundated by saline water, have suffered heavy damage. At least in 150 places river embankments

were broken due to surge of water level leading to scores of villages being deluged and hapless people marooned at the face of acute poverty and hunger.

Following the rich tradition of AIIEA- reaching out to the people in distress- an eight members team of KDLIEA visited Namkhana Block of South 24 Parganas on 05.06.2021 along with relief materials viz. Tarpaulines, Sharee, Lungi, drinking water, food items, soap etc amounting Rs. 1,60,000/- and provided relief materials among 110 needy families of Narayanpur and Ishwaripur village located at Sunderbon area.

The activity of KDLIEA(Kolkata- I) has received appreciations from the all sections of the employees working at Kolkata. KDLIEA will remain committed to carry out such social work in days to come.



# Covid relief activity by Hyderabad Region GIEA

Sundarayya Vignana Kendram (SVK) Hyderabad has opened an Isolation centre with 100 beds to treat the under-privileged section of the people who are affected by Covid-19 at free of cost with the support of many individuals, voluntary organizations and trade unions etc.,

To be part of this social gesture, HRGIEA gave a call for donations from the members and the response was appreciable.

On 20<sup>th</sup> May 2021, HRGIEA President & General Secretary Coms. A.Narayana Rao & Y.Subba Rao and Office bearers Coms. Celam Raju, A.Anuradha along with Com KVVSN.Raju, Vice President, AIIEA met Com.BV Raghavulu, Chairman of SVK and Politburo



member of CPIM and handed over a cheque for Rs.1,00,000/- for the Isolation Centre. Similarly our Hyderabad Coop Society also donated Rs.50,000/- on this occasion.

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## WEBINARS ON COVID-19 AT BANGALORE

The Covid-19 pandemic has impacted a serious health crisis and people in general including insurance employees are experiencing considerable mental stress and strain. In view of this Insurance Corporation Employees' Union, Bangalore I & II organized two webinars with interactive sessions by eminent doctors.

On 16<sup>th</sup> May, 2021, the interaction was with Dr. Anil Kumar, noted General Surgeon on "Covid and post Covid Care". Dr. Anil Kumar, founder of Peoples's Hospital in Bagepally, Chickballapur District, is helping the poor villagers of about 110 villages by treating them for Covid-19 through 'Rural Health Youth Force'. In his talk Dr. Anil Kumar explained in details about the spread of the coronavirus, preventive measures to be taken, the treatment aspects of covid affected patients and post-covid care. He also cleared many myths and doubts about the virus and various issues

like Black fungus, vaccination, taking care of elderly people and children in the interactive session.

In another useful program, Dr. C.R. Chnadrashekar, Retired Senior professor of psychiatry, NIMHANS also known as Peoples' Psychiatrist, presented a detailed lecture on "Stress and Anxiety during Covid and Relief" on 6<sup>th</sup> June, 2021. He dealt on several issues related to psychological aspects affecting coronavirus patients as well as family members like stress, fear, depression and about addressing such issues through counselling and treatment. Participants got useful information and tips in dealing with the stress and anxiety both during covid and post-covid as various media are spreading fear with unnecessary facts and myths with regard to the pandemic.

The webinars helped the participants to gain much needed information and facts about the pandemic.

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## Pune Divisions donate Refrigerator to Gurudwara



The Insurance Employees' Union, Pune I and II on 5<sup>th</sup> June 2021 donate a 500 Litre Fridge to a Gurdwara at Ahmednagar. This Gurdwara has been doing yeomen services by providing free food to the Covid patients in Ahmednagar. The leaders of the two divisions visited the Gurdwara and appreciated the selfless service being rendered. The Gurdwara Committee expressed deep gratitude to the Pune units for the kind gesture of donation of the Fridge.

# CORONA RELIEF ACTIVITIES BY MADURAI DIVISION

Insurance Corporation Employees Union, Madurai Division, undertook Corona Relief Activities worth Rs. 8 lacs to help the Government Hospitals on which common people depend for their health needs especially in times of the pandemic.

ICEU, MADURAI DIVISION donated Corona Relief materials to Government Rajaji Hospital, Madurai. The Relief Materials including 5 Water Dispensers, 2000 N95 Masks, 1000 PPE kits worth Rs.4,00,000/- were handed over to Madurai District Collector, Dean Madurai GH, and Com Su. Venkatesan, MP, on 30th of May 2021 at District collector Chamber. Sri L. Senthurnathan, SDM, LIC of India, Madurai Division, Com. K Swaminathan, VP, SZIEF, ICEU Divisional Office bearers Com. G Meenakshi sundaram, N. P. Ramesh kannan, N. Sureshkumar, P. Mahalingam, and S. Nagarajan, Com. S Balasubramnian, GIEA SZ, Com. V. Ramesh, MRGIEA, and few comrades participated on the occasion.

Dindigul I & II units donated 2 Water Dispensers, 200 - N95 masks and 200 Surgical Masks worth Rs.50,000/- to the front line workers of Dindigul Government Hospital on 3rd of June 2021. Also distributed N 95 and Surgical mask to DYFI comrades who are working in the Help Desk of Corona Ward in Dindigul GH. Our Divisional Office Bearer Com. T. Vanjunathan and other comrades from Dindigul were present on the occasion. In token of this Dindigul units have received appreciation letter thanking us from Com. M. Amudha, Nursing Coorinator and all nurses belonging to Dindigul Medical College Hospital, Dindigul.

Aruppukottai unit donated two wheel chairs costing Rs.15,000/- to Government Hospital, Aruppukottai. Chief Doctor received and thanked our union. Branch Office Bearers, Fraternal Trade Union



leaders, Doctors and our comrades participated in the event.

The three units of Madurai namely, the Divisional Office Unit, CBO I, and CAB jointly donated rice and other provisions for a month worth Rs.60,000/- to 50 crematorium workers of Madurai Thathneri Crematorium on 7th of June 2021. Our comrades including N.P. Rameshkannan, N. Sureshkumar, P. Mahalingam, G. Seenivasan went to the Crematorium and handed over relief materials and front line warriors were present in the occasion.

Ramnad and Paramakudi Branches together donated relief materials for Corona Patients worth Rs.50,000/- to the Ramanad Medical College Hospital on 8th of June 2021. The relief materials include PPP kits, N 95 masks and sanitizers. Our Ramnad Branch Secretary, Com. T. Muthupandy handed over the relief materials to Dr. Malarvannan, Dean, (I/C) and the Hospital Coordinator and Joint Coordinator were present.

Virudhunagar and Sattur Units donated relief materials worth Rs.50,000/- to Virudhunagar Medical College Hospital on 09th of June 2021. The relief materials include Gloves, Glucometer, Hot water Dispenser and Chairs. Com. P.K. Pavalavannan, President, ICEU, Virudhunagar handed over the relief materials to Dr. Changumani, Dean of Virudhunagar Medical College Hospital. Com. Yazhini, Secretary and com Kannan of ICEU Virudhunagar, DYFI and SFI leaders, Doctors participated on the occasion.

Batlagundu unit extended assistance of Rs.20,000/- towards preventing Corona, to Government Hospital. The relief measures include 1000 Gloves, 1000 Surgical Masks, 200 N95 masks. Com. D. Krithikaga, Jt. Convener, WWSC handed over the relief materials to the Chief



Doctor Manimegalai. Comrades R. Rameshpandian, Nagapandi and other comrades of ICEU, Batlagundu and agents took part in the event.

**PERIYAKULAM AND UTHAMAPALAYAM:** Periyakulam and Uthamapalayam branch units donated relief materials worth Rs.45000/- to the Theni Medical College Hospital on 9th of June 2021. The materials including Hotwater Dispenser and NIV masks for carrying Oxygen were handed over to Dr. Balajinathan, Dean of Theni Government Medical College Hospital by Com. M. Ahamed Adam, Secretary, Periyakulam. Com. T.P. Saravanakumar and D. Sheeladevi of ICEU, Periyakulam, Com. Senrayan and Suruli of ICEU, Uthamapalayam, Com. Anbukkarasan, President, PFI, Sri. Palanivel Branch

Manager, LIC of India and Com. T. Pitchaimani of AIIPA participated on the occasion.

Sivakasi Branch Unit donated 3 wheel chairs costing Rs.20,000/- to Government Hospital, Sivakasi on 11th of June 2021. Com. S. Reunuka, Joint Secretary, ICEU and comrades S. Mohamed Nazar, R. Kartheeswari and S. Chermakumar of Sivakasi Branch, Sri. S. Rajkumar, Senior Branch Manager, LIC of India and other fraternal trade union leaders participated in the event.

Sivagangai Branch Unit extended relief measures to an extent of Rs. 30,000/- to the Sivagangai Government Hospital. This includes gloves, masks and sanitizers.

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## RELIEF WORK BY ICEU CHENNAI I

ICEU Chennai 1 has decided to provide some relief to the families affected due to covid-19 and lockdowns. In the first phase of this activity, ICEU distributed ration kits to around 65 families. This distribution took place at Parthasarathypuram 2nd Street, North Usman Road, T.Nagar on 13<sup>th</sup> June 2021. Com.S. Ravi Kumar and Com.K.Elangovan, Vice-Presidents, ICEU Chennai I Com.D.Praveen Joint Secretary and Com.Kubendran Treasurer ICEU, CBO.16 has distributed the relief bag with the help of local fraternal organizations. This gesture was widely appreciated.



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## RELIEF ACTIVITY BY MYSORE

The ICEU Mysore decided to provide some relief to the families of Shankarapura Haadi in Hunsur Tq. This village had not received any help so far from any quarters and our small Contribution was overwhelmingly acknowledged by them. The local unit of KPRS had prepared the list of beneficiaries well in advance which helped smooth distribution. The Guptha Stores of Hunsur were equally responsive

for our task and they had kept the loaded vehicle well in time. It is worth mentioning that they didn't charge for the transportation of relief materials to the Haadi. The Tahsildar of Hunsur, though was ready to participate in the activity, couldn't make it due to his pre occupation. The Kirangur Grama Panchayat President Mrs. Nurani attended the programme and she was very thankful to our Organization. On behalf



of ICEU Mysore, Coms. S. K. Ramu, President, S. S. Nagesh, General Secretary, Channappa, Jt. Secretary and J. Suresh, Jt. Secretary SCZIEF participated and on behalf of KPRS, Com. Jagdish Surya was present. While the delegation was about to leave the place, the Haadi people offered them coconut water and the village elder movingly said "You have come all the way to take care of our stomach. We are doing our bit ".



## ICEU Salem runs Ambulance service

The Covid-19 has hit Tamil Nadu more particularly the districts under Salem Division very hard. The public health system lack adequate number of ambulances to shift

the patients to hospitals. The Private ambulance services are using this opportunity to charge higher rates. Taking the above situation into consideration the Insurance Corporation Employees' Union Salem Division has dedicated a free ambulance service with oxygen facility round the clock till the pandemic period.

The ambulance was dedicated to the people of Salem on 1st June in the presence Of employees in LIC Salem divisional office campus in a simple inaugural function.

Com R. Dharmalingam Vice President SZIEF presided over the function. The ambulance service was flagged off Jointly by Com Mk.Kalaiselvi Working committee member South Zone & Com Karpagam State Committee Member of DYFI.

This initiative of ICEU, Salem was appreciated by Sri S.R.Parthiban, MP and Sri N.Ravichandran, Commissioner, Salem City Corporation

The ambulance service is jointly operated by ICEU Salem & DYFI Salem city North committee. The entire expenses for operating the ambulance service is being taken care by ICEU Salem and all the man power services including identifying the hospital vacant bed & admitting the patients is being taken care by DYFI. This ambulance service is not a mere pickup and drop service, the DYFI comrades are with the covid patients till they get admitted in a hospital and a bed is provided. Our comrades take care of the admission procedures and help the family members in the most critical time and give them the confidence and strength to overcome the most difficult situation. They have saved many lives by their timely service. Our comrades are the Angels on Wheels.

As the ambulance service is pressed into service we are getting tremendous feedback from general public and whole heartedly they appreciate our initiative. The employees overwhelmingly appreciate our service and many on their own have donated for the ambulance service.

## Com H.Venugopal, Gen.Secretary, Coimbatore Region GIEA retires

Com H.Venugopal, General Secretary, Coimbatore Region General Insurance Employees' Association retired from the services of United India on 31<sup>st</sup> May 2021.

A program through virtual mode was organized to felicitate him on 5<sup>th</sup> June 2021. The program was presided over by Com P.Guruswamy, President, CRGIEA. Com S.V.Shankar, Vice-President, GIEA-SZ welcomed the participants.

The felicitation program was participated by a galaxy of leaders including ComKVSSN Raju, Vice-President, AIIEA, Com Sanjay Jha, Secretary, Standing Committee (GI), Com Girija, Jt.Secretary, AIIEA, Com P.R.Sasi, President, GIEA-SZ, Com G.Anand, General Secretary, GIEA-SZ, Com J.Gurumurthy, Jt.Secretary, AIIPA, Com K.Swaminathan, Vice-President, SZIEF and many others. The speakers recorded their appreciation for the contribution

made by Com Venugopal for the growth of the organisation. They also complimented Mrs Renuka, wife of Com Venugopal for the cooperation and support extended to her husband in discharging his duties.

Com Venugopal thanked all the participants and speakers for the kind words and for recognition of his services to the organization. He said that AIIEA changed his world outlook to make him a commit to the philosophy of the working class. He assured the audience that he will continue to work for the organization and broader movement. The meeting concluded with a vote of thanks by Com K.R.Chalravarthy, Jt.Secretary, CRGIEA.





**# India is the second largest insurance technology market in Asia Pacific.** It has at least 66 InsurTech companies and accounted for 35% of the \$3.66bn in InsurTech-focused venture capital invested in the APAC region says a study by S&P Global Market Intelligence fintech. Insurance technology investors are attracted to India since it is one of the fastest-growing insurance markets in the world.

**# The Union Finance Ministry has notified the Indian Insurance Companies (Foreign Investment) Amendment Rules, 2021** that require insurers with foreign ownership of over 49 per cent to maintain a solvency margin of 180 per cent if they declare dividend payments in a financial year. According to the rules notified, if insurance companies with foreign ownership above 51 per cent repatriate profits in the form of dividend to their shareholders, but cannot meet the 180 per cent margin requirement, they will have to set aside 50 per cent of their net profit in a general reserve. The rules also require such insurance companies to have 50 per cent of its directors as independent directors unless the chairperson of its board is herself or himself one. In that case at least one-third of its board should have independent directors.

**# Insurance companies have sought early implementation of the International Financial Reporting Standards (IFRS) from the government.** The move would help insurers in India in shifting towards a risk-based solvency and supervision regime. The request was made when the government had sought suggestions on amendments to the Indian Insurance Companies (Foreign Investment) Rules, 2015, that impose certain restrictions on insurers with foreign investment over 49 per cent.

**# Government of India is planning to ask for proposals from investment banks this month for the initial public offering of Life Insurance Corp. of India.** The government will send out invitations in the coming weeks for the share sale of the

country's biggest insurer, said the people, who asked not to be identified as the discussions are private. An offering could happen as soon as March 2022.

**# Non-life insurers have reported an 11.35 per cent rise in gross direct premium income in May,** over the same period last year, which was marred by a nationwide lockdown to curb the spread of the

coronavirus. Insurers collected premiums of Rs 12,316.5 crore this May, compared to Rs 11,061.02 crore in May 2020. Standalone health insurers reported a 66 per cent YoY jump in premiums to Rs 1,406.44 crore in May. Compared to last month, their premium income has risen almost 12 per cent.

The second wave of the pandemic might have slowed down but the Covid-related claims for general and health insurers have remained at elevated levels. As of June 11, more than 1.8 million claims have been reported to the insurers amounting to Rs 24,397.35 crore, of which 1.46 million claims have been settled worth Rs 14,060 crore, thus resolving 81 per cent of the claims received.

**# In the last 12 months, health insurance has successfully transformed from being a good-to-have product to a must-have commodity** – all because of the rising COVID-19 cases across the country. Of all the family-floater health insurance policies sold last year, over 85% of the policyholders renewed their policies before expiry. Similarly, approximately 80% of the customers with individual health insurance plans renewed their policies before the due date. For customers with health policies older than a year, the renewal rates were 94% for individuals and 97% for family floater plans.

**# According to a sigma report the COVID-19 crisis reduced overall global macro resilience** – or the ability of societies to absorb shocks – by 18% in 2020 from 2019, published by Swiss Re Institute. At the same time the global insurance protection gap reached a record high of \$1.4 trillion, indicates the Report.

## TENURE OF LIC CHAIRMAN EXTENDED

The Appointments Committee of the Cabinet has extended the term of Shri M.R.Kumar, Chairman, LIC till March 13, 2022. Earlier he was appointed on March 13, 2019 and was to retire in June 2021. This is in tune with the decision of the Appointments Committee to change the selection process for the Chairman. It has now been decided that only the Managing Directors would be eligible and there is no requirement of minimum residual service on the date vacancy for the Selection. The Chairman would be appointed for 3 years or till the attainment of 62 years whichever is earlier.

## **GREEK LAW MAKERS APPROVED LABOUR REFORMS ON 16TH JUNE:**

Labour reforms bill that allows employees to opt for a longer working day in exchange for time off. That has sparked and protest by trade unions. The workers have described the bill as a "MONSTROSITY" and had pressed the Government to withdraw it, saying it would reverse long established workers rights and allow companies to bring in longer hours of work through the back door. Over 9000 protestors took part in a rally in Central Athens on 16<sup>th</sup> June.

## **FRANCE:PARIS AIRPORT WORKERS ANNOUNCE FURTHER STRIKE ON JULY 1ST TO 5TH 2021:**

Workers at Paris Airports, to strike on 18<sup>th</sup> June to 20<sup>th</sup> June and further strike action from 1<sup>st</sup> July to 5<sup>th</sup> July as a part of a dispute over proposal amendments to terms of employment.

## **URUGUAY:UNION CALLS FOR NATIONWIDE STRIKE ON 17TH JUNE:**

General strike held across Uruguay by both Public & Private Sectors workers on various socio- economic issues, including inequality and low wages. Over a million workers have participated in the massive strike action.

## **ARGENTINA GRAINS EXPORTS SHIPMENTS AND OTHER EXPORTS UNITS HELD STRIKE:**

Workers demanding priority access to COVID-19 Vaccines on 8<sup>th</sup> June 2021. The strike is effecting the entire country. Faced with lack of concrete action and considering that the health of Customs workers have seriously compromised. Although workers strike is common in Argentina, pandemic related demands are a growing new phenomenon.

## **NATIONAL STRIKE COMMITTEE CALLS FOR MORE PROTESTS IN COLOMBIA:**

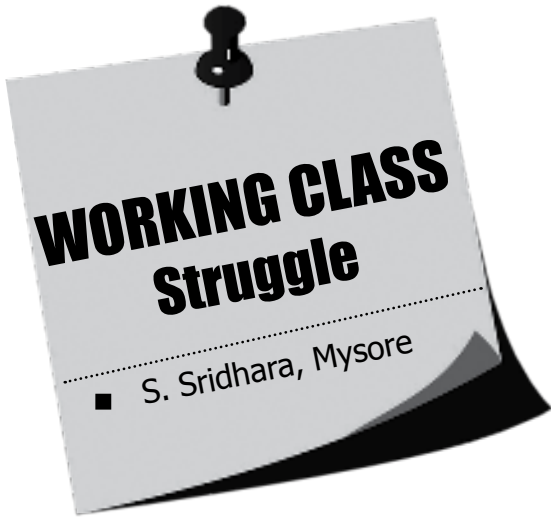
3<sup>rd</sup> June 2021, a month after protests began in Colombia, the National strike Committee is calling for fresh demonstration after the Government refused to sign a preliminary agreement guaranteeing peaceful protests "Colombia is experiencing major social unrest, with the Civil population up against State repression. The state is doing nothing and many people have lost their lives because of Police oppression.

## **UK:TYNE AND WEAR METRO WORKERS IN NEW CASTLE PLAN TO STRIKE FROM JUNE 28TH TO 30TH AND JULY 1ST TO 4TH 2021:**

The workers are protesting from several months demanding increase of pay and service condition. But the Government is planning for wage freeze due to COVID-19 pandemic.

## **LEBONON UNIONS STAGE GENERAL STRIKE TO PROTEST DETERIORATING LIVING CONDITIONS:**

Workers staged a general strike on 17<sup>th</sup> June to urge the formation of a transitional Government.



# **WORKING CLASS Struggle**

■ S. Sridhara, Mysore

The General strike included Professional organizations, public sector employees and bank & insurance companies. Workers gathered in Beirut to support the strike. The value of the Lebanese LIRA has fallen sharply in the last 18 months, losing 90% of its value. Prices have risen drastically. There is little optimism among workers that the economic crisis will be solved any time soon. This is the second time that the Unions have gone on strike

in a month.

## **NLC STRIKE 2021:**

Nigeria Labour Congress Union under the slogan "MINIMUM WAGE PROTEST". Workers held protest all over Nigeria on 16<sup>th</sup> June demanding minimum wage and improved working conditions. Thousands of workers held demonstration across Nigeria.

## **STARVING BANGLADESH GARMENT WORKERS PROTEST :**

Thousands of Garment workers who produce items for multinational and multi brands in garments factories protested on 14<sup>th</sup> June across Bangladesh demanding wages and wages during lockdown period.

## **THE 2021 WARRIOR MET COAL STRIKE: IS ONGOING WORKERS STRIKE IN ALABAMA, UNITED STATES:**

The strike began on April 21<sup>st</sup> 2021. Workers demanding increased wages, improved work schedule and additional time off. Thousands of workers participating in strike action since April 21<sup>st</sup>.

## **FAST FOOD WORKERS STRIKE ACROSS US FOR 15 DOLLAR MINIMUM WAGE:**

Fast food workers and other low pay jobs workers held one day strike action across US demanding 15 Dollar hourly wages on 13<sup>th</sup> June 2021. Workers at major chains like McDonald's, BurgerKing, WENDY's and TACO BELL walked off their jobs in more than 190 cities from Los Angeles and Phoenix to Chicago, New York to Washington.

## **VOLVO TRUCK WORKERS STRIKING AGAIN IN VIRGINIA:**

Nearly 3000 workers at a Volvo truck plant in Southwest Virginia went back on strike on 14<sup>th</sup> June after workers overwhelmingly rejected another tentative 6 years agreement. Workers are demanding better wages, working conditions and Insurance cover.

## **TURKISH WORKERS AND YOUTH SUPPORT STRIKING VOLVO WORKERS:**

The case of VOLVO workers is now the spearhead of Workers struggle internationally. Workers and youth in Turkish declare their solidarity with the striking VOLVO workers in Virginia, held solidarity demonstration in Turkey. Similarly, Detroit Autoworkers declare support for striking VOLVO truck workers. Workers at the STELLANTS WARREN TRUCK ASSEMBLY PLANT voiced their support for striking workers during a shift change at the Detroit area plant. Likewise, PENNSYLVANI EDUCATORS support unified struggle with striking workers and Amazon workers.

\*In USA, eight States i.e., Alabama, Idaho, Indiana, Nebraska, New Hampshire, North Dakota, West Virginia and Wyoming have withdrawn \$ 300 per week federal supplemental unemployment benefit three months before it officially expires, affecting 4,17,000 workers. In addition to this, Republican Governors in 25 States have decided to turn down federal funds provided by the American Rescue Plan Act, affecting about

4 million workers. Although, US economy added half a million job in May, Labour department data shows there were roughly 7.9 million fewer jobs in USA before Covid-19 pandemic. Approximately 15 million Americans (1 in 10 workers) are currently receiving some form of federal unemployment benefits only through the federal programmes created in response to the pandemic.

\*The US Federal Reserve's programme of asset purchasing, initiated in response to the freeze in financial markets in March 2020 with the onset of pandemic, will continue at the rate of \$ 120 billion a month. This policy of Federal Reserve has two effects. First, this has directly facilitated the transfer of wealth into the hands of global corporate and financial oligarchy. This is established through the data published in Forbes, where in 2020 alone, the collective wealth of world's billionaires increased by 60% from \$ 8 trillion to \$ 13.1 trillion. Second, they have created a mountain of debts. After issuing \$ 1.7 trillion in bonds last year, the total US Corporations' debt at the end of March was \$ 11.2 trillion, which is equivalent to around half of US GDP. Debt, Corporate bonds, and other financial assets are fictitious capital, which does not have an inherent value. But in the final analysis, they stake a claim on the surplus value extracted from the working class in the production process.

\*According to the Semi-Annual Global Economic Prospects report issued by the World Bank, the world economy will grow by 5.6% in 2021. According to the bank, 94% of the higher-income advanced economies will recover the losses in GDP per head within two years. But the forecast for emerging and developing economies is only 40% making it the worst recovery from any post-war recession. Even with the predicted recovery in advanced economies in 2022, global economic output will still be about 2% lower than pre-pandemic projections and per capita income losses. The



recovery in developing economies is expected to be insufficient to reverse the damage from pandemic. It is estimated that half of so-called low-income countries are already in debt distress and the danger extends further. According to a report, Egypt which must refinance debt equivalent to 38% of its GDP this year is paying an interest at the rate of 12.1% while Ghana is paying interest at 15%.

\*According to Bloomberg Billionaire's Index, Gautam Ambani, close friend of India's Prime Minister Narendra Modi, has become the second richest Asian after Mukesh Ambani. His total fortune stood at \$ 69 billion or Rs. 5.03 lakh crore. It is astonishing to note that in the 142 days of 2021, he has added \$ 35.2 billion or Rs. 2.56 lakh crore to his wealth. This means, he has added a little over Rs.75 lakh crore to his wealth every hour this year. In value terms, this wealth addition was second only to French luxury tycoon Bernard Arnaut (Chief Executive of LVMH) who added \$ 47.9 billion to his personal wealth this year. It is worth mentioning that Adani's wealth addition this year was more than the combined wealth addition of \$ 24.5 billion by 19 other Indian billionaires together. During the same period, globally the working class have lost \$ 37 billion. The combined wealth increase accumulated by the billionaires of the world during pandemic is not only enough to recover from the economic losses the pandemic has caused, but also allow the entire world population to get vaccinated free of cost.

\*The unemployment rate of India stands at 11.2% with urban unemployment at 13.9% and rural unemployment stood at 10 %. Indian economy contracted by 7.3% in FY 2020-21, registering a meagre 1.6% growth in the fourth quarter, despite government opening up all sectors of the economy during the three months period. This is the first full-year contraction of Indian economy in the last four decades since the GDP shrank by 5.2% in 1979-80. According to the revised estimate, Barclays further cuts India's growth forecast for FY 2021-22 to 9.2%, Moody's cut forecast from 13.7% to 9.3% while Credit Suisse cuts India's growth forecast for FY 2022 to 8.5% - 9% against its earlier projection of between 9.5% and 10%.





**LIC Gift Card:** LIC Cards Services has launched a contactless prepaid gift card 'Shagun' in collaboration with IDBI Bank on the RuPay platform. Shagun card, in the initial phase, will be available to LIC and its subsidiaries for official use. The card will be used to facilitate awards and special rewards during official conferences and functions.

**LIC's warning:** LIC has issued warning against the unauthorized use of LIC logo in any website, publishing material and digital post. The LIC of India made the announcement from its twitter handle that means anyone using unauthorized LIC logo will have to face strict legal action (civil and criminal). In fact, the warning is for individuals also, who usages social media platforms like twitter, facebook, etc. as the LIC warning includes digital posts too.

**Monthly growth:** LIC's new business premium jumped 106.31% to Rs.8,947.64 crore. It's group single policy premiums surged 158% month-on-month in May. Its group non-single premiums soared 445%. Private insurers saw their premium fall 20.19% over the previous month to Rs.4,029.34 crore in May. Year-on-year, however, new business premiums of private firms increased 12.32%, while LIC's fell 10.66%.

**Non-life growth:** Non-life insurance premium reached pre-pandemic levels to Rs.12,316.5 crores for the month of May 2021 compared to Rs.10,891.5 crores in May 2020. Growth is anticipated to have been driven by the low base effect (national lockdown in May 2020 vs. localised lockdowns in May 2021), along with continued growth in the health insurance segment.

**Need for health:** As per available data, of all the family-floater health insurance policies sold last year, over 85% of the policyholders renewed their policies before expiry. Similarly, approximately 80% of the customers with individual health insurance plans renewed their policies before the due date. For customers with health policies older than a year, the renewal rates were 94% for individuals and 97% for family floater plans.

**Health Database:** An effective pricing of premiums requires a central repository of medical records of individuals, and the life insurance industry is looking for government support to build the database. While banks and non-bank finance companies have access to centralised databases that can be used to understand the repayment capabilities of individuals, insurers to a large extent rely on the self-declaration of past medical records from

prospective policy buyers before underwriting a policy.

**Black Fungus:** Mucormycosis, popularly known as black, white and yellow fungus is covered by default in comprehensive health insurance policies. However, COVID-specific plans such as Corona Rakshak and Corona Kavach will not cover it as those policies cover only for COVID-19 treatment.

**Covid effect:** The second wave of Covid has pushed up claims for life insurance companies by 5-10 times for April 2021. This follows 1.9 lakh Covid-related deaths since April 1, 2021, which is 17% higher than lives lost to the pandemic in the entire FY21. COVID-19 has created a two-way impact on the life insurance industry. On one hand, the number of claims has gone up, impacting profitability. On the other, business is picking up fast with people understanding the value of protecting their lives.

**Low penetration:** The COVID-19 outbreak in India has officially claimed 3,11,388 lives, as of May 26. While the second wave continues to rage across the country, so far just 35,500 death claims have been filed of which close to 29,300 have been settled. As of May 15, death claims worth approximately Rs.2,400 crore have been paid out by life insurance companies, according to data filed with Life Council, an industry body. The big mismatch between actual deaths and the number of death claims is due to much lower insurance penetration in India.

**Policybazaar broker:** Policybazaar has received approval from IRDAI to operate as an insurance broker. While Policybazaar is one of the largest online distributors of health, motor and term life insurance the broking licence allows it go far beyond its present operations. The company can now sell all types of insurance plans including property insurance to businesses ranging from small shops to companies. It can engage with customers offline, and it can also assist clients in claims servicing.

**Cyclone claims:** IRDAI has asked insurance companies to designate a senior level officer as the nodal officer in the states, Union territories affected by Cyclones Tauktae and Yaas, for coordinating/expediting settlement of all claims reported. The life insurance companies have been asked by IRDAI to publicise the details of designated officers, special camps etc in the media and through state/UT Governments to facilitate the expeditious filing of claims, start 24x7 helplines, as required.

# 545 LIC EMPLOYEES SUCCUMB TO COVID-19

More than 545 LIC employees belonging to all classes of employees across the country lost their lives due to Covid-19. Nearly 91 employees in the Public Sector General Insurance Companies too succumbed to this virus. We understand that a very large number of LIC Agents too were claimed by the virus. This apart, a large number of deaths have taken place in the families of the employees. A significant number of retired employees from LIC and PSGI companies have also died due to Covid-19. We reproduce the zone-wise details:

The AIEA and Insurance Worker offer heartfelt condolences to the families of the deceased employees and share the grief of their great loss with them.

Number of Covid-19 deaths in LIC & PSGI Cos (till 31.5.2021)					
ZONE	Class-1	Class-2	Class-3	Class-4	TOTAL
CZIEA	21	13	38	1	73
ECZIEA	21	11	16	0	48
EZIEA	6	7	18	1	32
NCZIEF	45	19	34	2	100
NZIEA	27	12	21	0	60
SCZIEF	26	17	38	2	83
SZIEF	9	8	24	0	41
WZIEA	31	22	53	2	108
PSGI Cos	27	11	47	6	91
<b>TOTAL</b>	<b>213</b>	<b>120</b>	<b>289</b>	<b>14</b>	<b>636</b>

## Webinar by Madurai & Thanjavur Divisions

A webinar was organised jointly by ICEU Madurai and Thanjavur Divisions on 5th of June 2021 via ZOOM on the topic - "Corona and Challenges". It was presided over by Com. G. Meenakshisundaram, President, ICEU Madurai. Com. V. Sethuraman, General Secretary, ICEU, Thanjavur welcomed the gathering. Dr. T.V.Venkateswaran, Senior Scientist of Vigyan Prasar delivered special address. He started the session with a slide sharing, explaining the intricate details of COVID 19 and how it affects human body. He elaborately narrated the scientific opinion on the virus and highlighted the importance of vaccine to protect us from COVID 19 and stressed the need for many to get vaccinated to contain the spread of the virus. Many questions were raised by the audience especially in connection with getting vaccinated. The resource



person clarified the doubts raised in a very simple and convincing manner. The webinar was attended by about 300 comrades from across Madurai and Thanjavur Divisions and came to an end with vote of thanks proposed by Com. D. Chitra, Treasurer, ICEU, Madurai. The webinar was very beneficial and has left the audience quite confident and satisfied as it is need of the hour to protect ourselves from COVID 19.

### DONATIONS

Com. Kalyan Chand, Falkata Branch, E.Z	Rs.1000
Com. P.R.Sasi, President, GIEA, SZ, NIA Ernakulam	10000
Com. T.P.RAJEEV, Kollam Branch 1,	5000
Com. Subir KR Choudhury, Dhanbad,CZ	2000
Com. L.N.Gupta, IEAHD,GIRIDIH	1000
Com. K.K.ROY, Dhanbad,sss Cell	2000
Com. Asit Chakraborty, Katrasgarh	1000
Com. H.K.Raghavendra Rao,Mangalore	5000
Com. S.Manohar, Asst.Cuddalore BO	1000

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

### CONSUMER PRICE INDEX

Month	Base 2016	Base 2001	Base 1960
Oct. 2020	119.5	344.16	7855.76
November	119.9	345.31	7882.06
December	118.8	342.14	7809.74
Jan.2021	118.2	340.42	7770.30
February	119.0	342.72	7822.89
March	119.6	344.45	7862.34
April	120.1	345.89	7895.20

Base1960=Base2001x22.8259;  
Base 2001=Base 2016x 2.88

**INSURANCE  
CORPORATION  
EMPLOYEES' UNION  
WARANGAL DIVISION**



**EXTENDS  
REVOLUTIONARY GREETINGS  
TO**

*team*  
**insurance  
worker**

**FOR 10 SUCCESSFUL YEARS OF  
PUBICATION FROM BANGALORE**

**& ALL INSURANCE EMPLOYEES  
ON THE**



**ANNIVERSARY  
OF AIEEA**



## INSURANCE CORPORATION EMPLOYEES' UNION, MYSORE DIVISION



*extends  
revolutionary greetings to*

# **insurance worker**

*the journal of AIIEA  
and an ideological weapon  
of Insurance employees*

*for its uninterrupted publication since 1957  
and 10 years of publication from Bengaluru.*

**“ I am not a liberator.  
Liberators do not exist.  
The people liberate themselves.”**



remembering Com. Ernesto Che Guevara on his 93rd birth anniversary(14th June)