

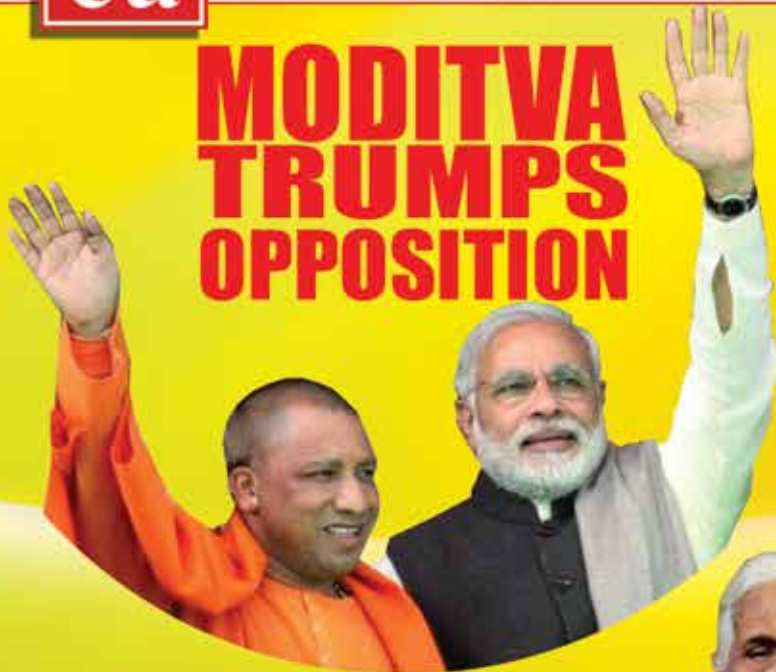
# insurance Worker



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## MODITVA TRUMPS OPPOSITION



WHITHER ACCH E DIN  
FOR DEMOCRACY



संगीत माने न धर्म जात  
संगीत से जुडी कायनात  
संगीत की न कोई जुबान

DEFEND & PROTECT OUR  
RICH COMPOSITE CULTURE



SAVITRIBAI PHULE  
PIONEER OF 19TH CENTURY

NEITHER HARVARD  
NOR HARD WORK



ERADICATING  
POVERTY  
With Doles  
For The Rich







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Amritsar



Delhi-2

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Cuttack



Chandigarh



Vellore



Machilipatnam



Udaipur



Gauhati

## A BJP SWEEP IN UP AND UTTARAKHAND

The Moditva trumped the opposition in Uttar Pradesh, the most crucial State in the Indian Union. The BJP recorded its biggest ever victory winning over 312 seats pushing the SP and Congress alliance to a distant second with 54 seats. The BSP recorded an all time low winning just 19 seats. The BJP secured nearly 40% of the votes polled indicating that the support it received in the general elections of 2014 remains intact. The SP-Congress alliance secured over 28% of vote share and the BSP over 22 percent.

Prime Minister Modi played the most important role in winning Uttar Pradesh. He is the most popular and charismatic political leader of India today. But the victory of BJP cannot be ascribed only to the popularity of the Prime Minister. The success of BJP is also due to constructing of a social arithmetic based on communalism. The BJP raised the bogey of Muslims cornering all benefits of development and promised progress and empowerment of Hindus if the community consolidate behind

the party and the Prime Minister. This promise of development excluded the minorities making mockery of the slogan sab ka saath sab ka vikas. The Prime Minister himself raised the issue of khabarastan and shamshan and discrimination in supply of electricity on eid and diwali appealing to the most banal communal sentiments.

It is also wrong to say that the victory of BJP was entirely due to political mobilisation of communalism. The BJP also built up a narrative where its economic idea was projected as one favouring the poor and the weak. The demonetisation which destroyed the livelihood in the informal sector was made to look like a class struggle. This was powerfully projected as a struggle the Prime Minister is fighting single handedly on behalf of the poor against the rich and corrupt politicians. The people believed and rallied behind the Prime Minister. Yogi Adityanath, now the Chief Minister of U.P was on spot when he said that facts are of no use and emotions play the most important role

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in mobilising the people. Yes, we are living in the age of post-truth. In this age facts have become less relevant and emotions have gained dominance.

The BJP also won a landslide victory in Uttarakhand. However, the Akali-BJP alliance had to bite the dust in Punjab. The Congress led by Capt. Amarinder Singh recorded a facile victory in Punjab. The States of Goa and Manipur threw up hung assemblies with the Congress emerging as the single largest party. But the money power combined with the reprehensible role of the Governors helped the BJP to form the government in both these States. The confession of the Goa Governor that she consulted Arun Jaitley, Union Finance Minister on the issue of formation of Goa government is really shocking. This raises a serious question on the appointment of constitutional authorities based on party loyalties.

Money power continues to play an important role in elections can be seen from Manohar Parrikar and Akhilesh Yadav exhorting the people to accept bribes but vote for their parties. Every political party with the honourable exception of the Left is guilty on this score. This highlights the urgent necessity of electoral reforms that include the State financing of elections and proportionate representation to make democracy as a true reflection of peoples aspirations.

The victory of BJP has emboldened the corporate sector to raise demand for speedy reforms. They demand the government to aggressively pursue the policy of privatisation and taming the workers through amending the labour laws in favour of the capital. The government is already considering the FDI hike in retail trade. It has identified a number of profit making public sector units for privatisation or outright strategic sale. The government has placed its full faith in free markets and abandoned its role as a distributor of social and economic justice. The government is totally sold over to the neo-liberalism's trickle down belief. The BJP's victory would also embolden the hindutva group. Yogi Adityanath as the Chief Minister of Uttar Pradesh is a clear signal that the fringe now is the mainstream. There will be attempt to muzzle dissent and violently crush all legitimate protests against the regime.

But it must be remembered that emotions will not last for ever. People will soon start asking the government to fulfil its promise of

creating jobs. The moral high on corruption will not stand test when people realise that corruption continues to disrupt their daily life activities. The people will ask for the strike rate against black money. The last 30 months of the government has not seen any substantial effort in fulfilling the commitments made to the nation. It will be good for the nation if the Prime Minister realises that he cannot always be on election mode and has to work to deliver on the promises. No nation can afford to keep the minorities who form nearly 20% of the population in constant fear and in a crisis of identity. Nation can remain united only if the policies are inclusive.

Democracy demands a constant debate on ideas. The basic requirement of democracy is a strong opposition to keep the checks and balances. But for the opposition to gain legitimacy, it requires a counter narrative. The political opposition must realise that it is duty bound to develop a counter narrative to challenge the government policy and constantly keep it on watch in the interest of democracy. The opposition cannot afford to remain despondent; it must regroup and reorient. It must place before the nation a model of development totally different from the neo-liberal model and mobilise the support of the people. The organisations of the working class have to play an important role in this through their daily struggle in defence of their jobs and in seeking improvement in the living standards. The aggressive policies on privatisation will necessarily unite the trade union movement to challenge such policies. The insurance employees must realise that the institutions built through their blood and toil are under threat from the neo-liberal policies. Therefore, they must initiate efforts for the unity of the trade union movement to defend their institutions, their interests and the economic sovereignty of the nation.

Cartoon courtesy:  
Gokul, Deccan Chronicle



# WE ARE INHERITORS OF A RICH COMPOSITE CULTURE

The religious fundamentalists from both majority and minority communities are competing with each other to snatch away from us our composite and assimilative cultural traditions. We are the proud inheritors of a thousand year history of shared values and syncretic culture. This rich inheritance which is the envy of the world is what is sought to be destroyed by the forces of obscurantism today.

The appeal by 46 Muslim clerics and madrasa teachers of Assam to boycott the musical programs has come under severe criticism. This appeal came in the context of a wonderful performance by a 16 year old girl Nahid Afrin in a television singing competition. Earlier in Karnataka, a 21 year old girl Suhana Syed was trolled by the Muslim fundamentalists for singing a bhajan in praise of Lord Balaji. Interestingly a number of Central Ministers, Chief Minister of Assam and a number of Hindu groups jumped in support of these two girls. None of these Central Ministers spoke when Nawazuddin Siddique was prevented from participating in the Ram Leela play at Lucknow by the Hindutva organisations. However, these Ministers and groups who have become the staunch defenders of freedom of speech in this case never criticised the attacks on artists and film personalities on the grounds of differences in the understanding of history. Unfortunately we are living in times when even freedom of speech has become selective.

Music is the essence of life as pointed out by the great 18<sup>th</sup> century Kashmiri poet Rasool Mir. He penned these beautiful lines:

sangeet maane na dharm jaat,  
sangeet se judi kaayanaat;  
sangeet ki na koi zubaan,  
sangeet mein hai Geetha Quran;  
sangeet mein hai Allah O Ram,  
sangeet mein hai duniya tammam;

*Music knows no caste or creed,  
music unites the entire world;  
Music has no language, music has within it  
truth of Geetha and Quran;  
Music has in it Allah and Ram,  
Music has in it all the creation!*

It is this quality of uniting people by music that is problematic for the obscurantist forces. Today we see a struggle between Sufi traditions and Wahabi brand of Islam. The sufi

and bhakti traditions are a powerful message of unity and therefore they are under attack. In these attacks, the fundamentalists of both communities complement and supplement each other. The attack on the dargah of sufi saint Lal Khalandar in Sind, Pakistan and the brutal killing of Amjad Sabri, a great sufi singer is the case of intolerance by the Wahabis towards a tradition that unites people. Similarly the attacks on the artists by Hindutva group on a number of occasions are a clear design to rob us of our great cultural and syncretic traditions.

Indian culture is rich because it assimilated everything good. All communities have contributed to the richness of this culture. Can one imagine the mornings in most of North India without the temples playing the shehnai of Ustad Bismillah Khan? Indians feel proud when they hear the wonderful bhajans sung by Bade Gulam Ali Khan. Unarguably the greatest bhajan 'man tadpat Hari darshan ko aaj' written by Shakeel Badauni, composed by Naushad Ali and sung by Mohamed Rafi stand as testament to the rich and secular character of our culture. If the Hindustani vocal of Pandit Bhimsen Joshi and Gangubai Hangal enthralled us, credit also must go to Ustad Khan Abdul Kareem Khan for moulding them. If the brilliance of sitar played by Pandit Ravi Shankar has made us proud, we must also feel proud of Ustad Allahuddin Khan, his mentor and Guru. If a Mohamed Rafi's bhajan in praise of Lord Vishnu makes us go into trance, it must also be noted that Shankar Shambu's wonderful rendition of 'man kuntu moula' in praise of Allah, Prophet and Hazrat Ali transfers us to a different world. It is a well known fact that the love of Mathura and Krishna by Maulana Hasrat Mohani found reflections in many of his poems. Importantly even Allama Iqbal wrote his ode to Ram.

Such is the greatness of our culture. The world looks with awe and amazement at the uniqueness of the syncretic and assimilative character of our culture. Today the fundamentalists are making attempts to destroy this glorious and rich cultural heritage. In simple terms, it is an effort to kill the soul of India. We cannot allow this to happen. We have to defend and protect our rich composite culture.

## उत्तर-प्रदेश व उत्तराखण्ड में बीजेपी की झाड़ूमार जीत

मोदीत्व ने उत्तर प्रदेश में विपक्ष को हरा दिया है जोकि भारतीय संघ में सबसे निर्णायक राज्य है। 312 से भी ऊपर सीटें जीतकर तथा समाजवादी पार्टी-कांग्रेस गठबंधन को 54 सीटों के साथ सुदूर दूसरे स्थान पर छोड़कर भारतीय जनता पार्टी ने अब तक की सबसे बड़ी जीत दर्ज की है। बहुजन समाज पार्टी ने केवल 19 स्थान जीतकर अब तक का सबसे कम रिकार्ड बनाया है। बीजेपी को लगभग 40 प्रतिशत मत मिले हैं जो इस बात का संकेत है कि 2014 के सामान्य निर्वाचन में उसे जो समर्थन हासिल हुआ था वह अभी भी बरकरार है। सपा-कांग्रेस गठबंधन को लगभग 28 प्रतिशत मत प्राप्त हुए हैं जबकि बीएसपी को मिले मतों का हिस्सा 22 प्रतिशत के लगभग है।

प्रधानमंत्री मोदी ने उ.प्र. को जीतने में सबसे महत्वपूर्ण भूमिका का निर्वहन किया है। वे आज भारत में सबसे अधिक लोकप्रिय व करिश्माई राजनीतिक नेता हैं। लेकिन बीजेपी की जीत का सेहरा केवल प्रधानमंत्री की लोकप्रियता के सिर पर नहीं बांधा जा सकता। बीजेपी की जीत सांप्रदायिकता पर आधारित सामाजिक गणित का ताना-बाना बुनने में भी है। बीजेपी ने मुसलमानों द्वारा विकास के सभी लाभों को अपनी मुट्ठी में कर लेने का हौआ दिखाया था तथा हिन्दुओं की प्रगति व सशक्तीकरण का वादा किया गया था यदि समुदाय बीजेपी व प्रधानमंत्री के पीछे लामबंद हो जाय। विकास के इस वादे ने सब का साथ सबका विकास नारे का मजाक उड़ाते हुए अल्पसंख्यकों को अलग-थलग कर दिया था। खुद प्रधानमंत्री ने कब्रिस्तान और शमशान तथा ईद और दीवाली पर बिजली आपूर्ति में भेदभाव का मुद्दा उठाकर सबसे तुच्छ सांप्रदायिक भावनाओं पर पुनर्विचार करने का अनुरोध किया था।

यह कहना भी गलत है कि बीजेपी की जीत पूरी तरह सांप्रदायिकता की राजनीतिक लामबंदी के कारण से हुई है। बीजेपी ने इस तरह के वृत्तान्त का निर्माण भी किया कि इसके आर्थिक विचार को गरीब व कमजोर वर्गों के पक्षधर की तरह प्रस्तुत किया गया। मुद्राबंदी जिसने की अनौपचारिक क्षेत्र में जो जीविकोपार्जन को नष्ट कर दिया था उसे वर्ग संघर्ष की तरह दिखाया गया। मुद्राबंदी को शक्तिशाली तरीके से एक ऐसे संघर्ष की तरह प्रस्तुत किया गया जिसे प्रधानमंत्री अकेले ही गरीब लोगों की ओर से धनवान और भ्रष्ट राजनीतिज्ञों के विरुद्ध लड़ रहे हैं। जनता ने इस पर भरोसा किया तथा वह प्रधानमंत्री के पीछे लामबंद हो गई। योगी आदित्यनाथ जो अब उत्तर प्रदेश के मुख्यमंत्री हैं, उस स्थान पर मौजूद थे जब उन्होंने कहा था कि जनता को लामबंद करने के लिये तथ्यों का कोई उपयोग नहीं है तथा भावनाएँ ही सबसे महत्वपूर्ण भूमिका निभाती हैं। हाँ, हम सच्चाई के बाद के युग में हैं। इस युग में तथ्य कम प्रासंगिक हो गये हैं तथा भावनाओं ने आधिपत्य कर लिया है।

बीजेपी ने उत्तराखण्ड में भी भारी विजय प्राप्त की है। तथापि अकाली दल-बीजेपी गठबंधन को पंजाब में धूल

चाटनी पड़ी है। अमरिन्दर सिंह के नेतृत्व में कांग्रेस ने पंजाब में सरल जीत हासिल की है। गोवा तथा मणिपुर राज्यों में अधूरा जनादेश मिला है तथा कांग्रेस सबसे बड़ी पार्टी बनकर उभरी है। लेकिन पैसे की ताकत व राज्यपाल की निन्दनीय भूमिका ने मिलकर इन दोनों ही राज्यों में बीजेपी को सरकार बनाने में सहायता की है। गोवा की राज्यपाल की यह स्वीकारोक्ति कि गोवा में सरकार बनाने के मुद्दे पर उन्होंने केन्द्रीय वित्तमंत्री अरूण जेटली से परामर्श किया था, वास्तव में चैकाने वाली है। इससे पार्टी के प्रति वफादारी के आधार पर संवैधानिक पदों पर नियुक्ति के सवाल पर एक गंभीर प्रश्न पैदा होता है।

पैसे की ताकत चुनावों में एक महत्वपूर्ण भूमिका निभाना जारी रखे हुए है। यह मनोहर पारिकर व अखिलेश यादव द्वारा मतदाताओं से रिश्तत स्वीकार कर लेने परन्तु उनकी पार्टियों को मत देने के अनुरोध से ही पता चल जाता है। वामपंथी दलों के सम्मानजनक अपवाद के साथ इस खेल में हर दल दोषी है। इससे चुनाव सुधारों की फौरी आवश्यकता रेखांकित होती है जिसमें चुनावों के लिये राज्य द्वारा धन उपलब्ध कराने तथा जनतन्त्र को लोगों की आकांक्षाओं को सही रूप में प्रतिबिम्बित करने के लिये आनुपातिक प्रतिनिधित्व शामिल है।

बीजेपी की जीत ने नैगम क्षेत्र में तेजी के साथ सुधार करने की मांग को उठाने की हिम्मत पैदा कर दी है। वे सरकार से मांग कर रहे हैं कि निजीकरण की नीति तथा पूँजी के पक्ष में श्रम कानूनों में संशोधन करके श्रमिकों को साहसहीन बनाने के कार्य को आक्रामक रूप से जारी रखा जाये। सरकार पहले ही खुदरा क्षेत्र में एफडीआई बढ़ाने पर विचार कर रही है। इसने लाभ अर्जित करने वाली सार्वजनिक क्षेत्र की अनेक इकाइयों की निजीकरण व कूटनीतिक विक्रय के लिये पहचान कर ली है। सरकार ने मुक्त बाजार की नीतियों में पूरा भरोसा जता दिया है तथा सामाजिक व आर्थिक न्याय के वितरक होने की भूमिका का परित्याग कर दिया है। सरकार नव-उदारवाद के रिसने के विश्वास पर पूरी तरह बिक चुकी है। बीजेपी की जीत हिन्दुत्व समूह में भी हिम्मत पैदा करेगी। उत्तर प्रदेश के मुख्यमंत्री के रूप में योगी आदित्यनाथ इस बात के स्पष्ट संकेत रहेंगे कि किनारे पर बैठे लोग ही अब मुख्यधारा हैं। असहमति को दबाने के प्रयास किये जायेंगे तथा शासन के विरुद्ध जायज विरोधों को हिंसात्मक तरीके से कुचला जायेगा।

लेकिन यह ध्यान रखना चाहिये कि भावनाएँ हमेशा नहीं रहतीं। लोग सरकार से जल्दी ही रोजगार सृजन करने के वादे के बारे में पूछेंगे। भ्रष्टाचार पर नैतिक उच्चता उस समय इम्तिहान में खरी नहीं उतरेगी जब लोग यह महसूस करेंगे कि भ्रष्टाचार उनकी दिनचर्या की गतिविधियों को भंग कर रहा है। लोग काले धन के विरुद्ध आघात की दर के बारे में प्रश्न करेंगे। सरकार के पिछले 30 माह के कार्यकाल में राष्ट्र के साथ किये गये वादों को पूरा करने

की दिशा में कोई महत्वपूर्ण प्रयास दिखाई नहीं देते हैं। यह राष्ट्र के लिये अच्छा होगा यदि प्रधानमंत्री यह महसूस करें कि वे हमेशा चुनावी रंग में रंगे नहीं रह सकते और वादों को पूरा करने के लिये कुछ किया जाना आवश्यक है। कोई भी राष्ट्र अल्पसंख्यकों को निरंतर भय के वातावरण व पहचान के संकट में रखने के लिये समर्थ नहीं हो सकता जबकि अल्पसंख्यक उसकी जनसंख्या के 20 प्रतिशत के बराबर हैं। जनतन्त्र विचारों की निरन्तर बहस की मांग करता है। जनतन्त्र की मूल मांग एक मजबूत विपक्ष है जो सुरक्षा व संतुलन (चैक्स एण्ड बैलेन्स) की जांच करने के लिये जरूरी है। लेकिन विपक्ष की वैधता के लिये एक विरोधी-वृत्तान्त की जरूरत होती है। राजनीतिक विपक्ष को यह महसूस करना चाहिये कि सरकार की नीति को चुनौती देने तथा जनतन्त्र के हित में उस पर नजर रखने के लिये एक विरोधी-वृत्तान्त गढ़ने का उसका दायित्व है।

विपक्ष हताश रहने की रियायत नहीं ले सकता तथा इसे पुर्नगठन व पुर्नविचार करना चाहिये। इसे देश के समक्ष विकास का एक ऐसा मॉडल प्रस्तुत करना चाहिये जो नव-उदारवादी मॉडल से बिल्कुल भिन्न हो तथा लोगों का समर्थन हासिल करना चाहिये। मजदूर वर्ग के संगठनों को उनके रोजगार की रक्षा व उनके जीवन स्तर को बेहतर बनाने के अपने दैनिक संघर्षों द्वारा इसमें एक महत्वपूर्ण भूमिका का निर्वहन करना चाहिये। निजीकरण की आक्रामक नीतियाँ ट्रेड-यूनियनों को इन नीतियों को चुनौती देने के आन्दोलन में एक करेंगी। बीमा कर्मचारियों को महसूस करना चाहिये कि उनके खून-पसीने से बनी संस्थाएँ नवउदारवादी नीतियों के कारण खतरे में हैं। इसलिये अपनी संस्थाओं की रक्षा व हित में तथा देश की आर्थिक संप्रभुता के लिये उन्हें ट्रेड-यूनियन आन्दोलन को एक करने का प्रयास शुरू कर देना चाहिये।

## हम एक समृद्ध मिश्रित संस्कृति के उत्तराधिकारी हैं

बहुसंख्यक व अल्पसंख्यक दोनों ही समुदायों के तत्ववादी हमारी मिश्रित व मिली-जुली संस्कृति को एक दूसरे से छीनने के लिए प्रतिस्पर्धा कर रहे हैं। हम मिश्रित संस्कृति व मिले-जुले मूल्यों के एक हजार वर्ष पुराने इतिहास के शानदार उत्तराधिकारी हैं। इस समृद्ध विरासत को जोकि दुनियाभर की ईर्ष्या का कारण हैं, आज प्रगति-विरोधी ताकतें तोड़ देना चाहती हैं।

असम के 46 मुस्लिम पुरोहितों व मदरसा शिक्षकों के संगीत के कार्यक्रम का बहिष्कार करने की अपील की बहुत आलोचना हुई है। यह अपील टेलीविजन पर गाने की एक प्रतिस्पर्द्धा में 16 वर्ष की एक लड़की नाहिद अफरीन द्वारा लाजबाव तरीके से गाने की पृष्ठभूमि में की गई है। इससे पहले कर्नाटक में 21 वर्ष की एक लड़की सुहाना सैयद को भगवान बालाजी की प्रशंसा में एक भजन गाने के कारण मुस्लिम तत्ववादियों द्वारा फटकार लगाई गई थी। दिलचस्प बात यह है कि केन्द्रीय मंत्री, असम के मुख्यमंत्री तथा कुछ हिन्दू समूहों के सदस्यों ने इन दोनों लड़कियों का पक्ष लिया। लेकिन इनमें से कोई केन्द्रीय मंत्री उस समय नहीं बोला जब लखनऊ में हिन्दुत्व संगठनों ने नवाजुद्दीन सिद्दीकी को रामलला की भूमिका निभाने से रोका था। तथापि, ये मंत्री और समूह जोकि इस मामले में अभिव्यक्ति की स्वतन्त्रता के पक्के हिमायती बन गये हैं, उन्होंने कलाकारों व फिल्म व्यक्तित्वों पर इतिहास की अलग समझ होने के कारण कभी भी हमलों की आलोचना नहीं की। दुर्भाग्य से हम ऐसे समाज में रह रहे हैं जब अभिव्यक्ति की स्वतन्त्रता भी चुनावी हो गई है। जैसा कि 18वीं शताब्दी के महान कश्मीरी कवि रसूल मीर ने कहा था कि संगीत जीवन का सार है। उन्होंने नीचे दी गई खूबसूरत पंक्तियां लिखी हैं:

संगीत माने ना धर्म जात, संगीत से जुड़ी कायनात;  
संगीत की ना कोई जुबान, संगीत में है गीता कुरान;  
संगीत में है अल्ला ओ राम, संगीत में है दुनियां तमाम;

(संगीत कोई धर्म व जाति नहीं जानता, संगीत पूरे विश्व को एक करता है; संगीत की कोई भाषा नहीं होती, संगीत में गीता और कुरान का सच है; संगीत में अल्लाह और राम है, संगीत में समस्त सृष्टि है) संगीत द्वारा लोगों को एक करने का यही गुण प्रगति-विरोधी ताकतों के लिये समस्या है। आज हम सूफी परंपरा व इस्लाम के वहाबी भाग के बीच संघर्ष देखते हैं। सूफी और भक्ति परंपरायें एकता का शक्तिशाली संदेश हैं और इसलिये उन पर हमले हो रहे हैं। इन हमलों में दोनों समुदायों के तत्ववादी एक दूसरे की सहायता करते हैं और पूरक हैं। पाकिस्तान के सिंध में सूफी संत लाल कलंदर की दरगाह पर हुआ हमला तथा महान सूफी गायक अमजद साबरी की नृशंस हत्या लोगों को एक करने की परंपरा के प्रति वहाबीयों की असहिष्णुता का ही नमूना है। उसी प्रकार हिन्दुत्व समूहों द्वारा कलाकारों के ऊपर कई अवसरों पर किये गये हमले हमारी महान सभ्यता और मिश्रित संस्कृति को हमसे छीने जाने की ही योजना है।

भारतीय सभ्यता समृद्ध है क्योंकि इसने हर अच्छी वस्तु को अपने साथ मिलाया है। सभी समुदायों ने इस सभ्यता की समृद्धि में योगदान किया है। क्या उस्ताद बिसमिल्ला खान की शहनाई को मंदिरों में बजाये जाये बिना कोई उत्तर भारत की सुबहों की कल्पना कर सकता है ? भारतीय लोग जब बड़े गुलाम अली खान के गाये हुए आश्चर्यजनक भजनों को सुनते हैं तो उनका सीना फूल जाता है। सबसे महान भजन मन तड़पत हरि दर्शन को आज को शकील बदायूनी ने लिखा था, नौशाद अली ने संगीत दिया था तथा मोहम्मद रफी ने गाया था और यह भजन हमारी समृद्ध एवं धमनिरपेक्ष सुस्कृति के चरित्र की मिसाल है। यदि पंडित भीमसेन जोशी व गंगूभाई हंगल का हिन्दुस्तानी वोकल संगीत हमें मोहित करता है तो इसका श्रेय उस्ताद अब्दुल करीम खान को भी जाना चाहिये जिन्होंने उन्हें इस लायक बनाया। यदि पंडित रविशंकर



के सितार बजाने पर हम गर्व करते हैं तो हमें उस्ताद अलाहुद्दीन खान पर भी गर्व होना चाहिये जो उनके गुरु व मार्ग-दर्शक थे। यदि भगवान विष्णु की प्रशंसा में गाये हुए मोहम्मद रफी के भजन से हम समाधिस्थ हो जाते हैं तो अल्लाह, प्रोफेट की प्रशंसा में शंकर शम्भू द्वारा शानदार तरीके से गाये गये भजन मन कंतू मोला से तथा हजरत अली से भी होना चाहिये जो हमको एक भिन्न दुनिया में ले जाते हैं। यह एक जाना माना तथ्य है कि मथुरा व कृष्ण से प्रेम मौलाना हसरत मोहानी की अनेक कविताओं में झलकता है। महत्वपूर्ण रूप से अल्लामा इकबाल ने भी

राम की प्रशंसा में शायरी की थी।

हमारी सभ्यता की ये महानता है। दुनिया हमारी सभ्यता के मिश्रित और खुद में मिलाने वाले चरित्र के अनूठेपन को आश्चर्य व विस्मय से देखती हैं। आज तत्ववादी इस समृद्ध व मिली जुली सभ्यता की विरासत को नष्ट करने का प्रयास कर रहे हैं। साधारण अर्थों में यह भारत की आत्मा की हत्या का प्रयास है। हम ऐसा होने की अनुमति नहीं दे सकते। हमें अपनी समृद्ध मिली-जुली सभ्यता की रक्षा करनी होगी और इसे बचाना होगा।

## Information Sharing Session called by LIC

The LIC management had called AIIEA and all other unions for an information sharing session on 27th February 2017 at Mumbai. The joint session was addressed by Sri V. K. Sharma, Chairman LIC, Smt. Usha Sangwan, Managing Director; Sri Hemant Bhargava, Managing Director, Sri Sharad Srivastava, Executive Director (Personnel) and Ms. T.S.Hindoyar, Chief (Personnel). Com. K. Venu Gopal, Vice President, Com. V. Ramesh, General Secretary and Com. H.I. Bhatt, Joint Secretary represented AIIEA in the joint session.

After a brief introductory address by Ms. T.S. Hindoyar, Chief (Personnel), Sri Sharad Srivastava, ED (Personnel) gave the welcome address and explained the rationale behind the information sharing session. He said that discussion is always useful for designing our strategies for the future. Sri V.K. Sharma, Chairman LIC, addressed the joint session and informed that LIC was going to create a history by achieving the TFPI target of the year on 27th of February itself. Terming it as unprecedented, he congratulated the employees for creating this record by dint of their team work. Expressing satisfaction over the growth in premium income, the Chairman said that our collective efforts should be directed to ensure a reasonable growth in number of policies too. He congratulated the employees for the exemplary claims settlement performance and informed that as of 31st January 2017, 1.37 crore claims had been settled. Briefly dwelling on the new initiatives like Biometrics and Cadre Strength formula being taken by the Corporation, he said that these initiatives

had the twin objectives of ensuring growth for LIC and growth for LICians. Sri Hemant Bhargava, Managing Director, addressed the joint session and exuded confidence that the current financial year was going to be a historic year for LIC. In view of the ever increasing customers' expectations there was a constant need to review and reorient our strategies, he felt. Addressing the joint session, Smt. Usha Sangwan, Managing Director, congratulated the employees for the magnificent business performance of LIC in the current financial year. She informed that 50 divisions, 3 zones and 843 Branch Offices had already achieved the target for the year 2016-17 before the end of February itself. She also informed that our P&GS portfolio was doing exceedingly well. She commended the role of each section of employees and officers and called upon the representatives of unions to give their undivided attention to meet the future challenges.

Responding on behalf of AIIEA, Com. V. Ramesh, General Secretary congratulated the whole team of LIC for achieving the budget on FPI in February itself. He said that team LIC had worked wonders by ensuring huge growth for the corporation at a time when preferences of the consumer are shifting from financial savings to physical savings. He said that it was the unflinching loyalty and commitment of the employees to public sector LIC that has stood us in good stead in the last sixty years and we are proudly celebrating the diamond jubilee year of LIC. He urged the LIC management to recognise this commitment and work towards fulfilling the aspirations of the employees



especially on the issue of one more Option for Pension, five day week notification, diamond jubilee incentive and all other pending issues. On Transfer and Mobility policy, Com. Ramesh made our position abundantly clear by saying that AIIEA will not allow any unnecessary inconveniencing of the employees. On the staff strength formula also Com. Ramesh said that there were glaring anomalies in the formula proposed by the management and these needed to be looked at afresh.

It is well known that AIIEA had raised some concern on issues relating to security of data in the matter of two factor Biometric authentication and demanded a thorough discussion on the issue. Sri D.P. Mohanty, Executive Director (IT), made a power point presentation on the two factor Biometric authentication, in the presence of Sri Sharad Srivastava, ED (Personnel) and other officials. The management appreciated our concerns and assured to take all possible steps to ensure data security and requested our co-operation in the smooth roll out of the Biometric authentication process. In view of the discussion at CO and the assurance of the management that they will take all possible means to ensure data security, our units should now co-operate on this issue after appropriate discussions at all levels. The delegation, however, made it clear about our a strong reservation on the provision of log out and the LIC management should consider this strong view point of the employees.

AIIEA delegation consisting of Com. K. Venu Gopal, Com. V. Ramesh, Com. H.I.Bhatt and Com. Shreekant Mishra met the LIC management in the individual discussions that followed the joint session. Sri Sharad Srivastava, ED (Personnel); Ms. T.S.Hindoyar, Chief (Personnel); Sri M.C. Chaturvedi, Secretary (ER) and some other officials of personnel department represented the LIC management. Our delegation expressed its deep anguish on the inordinate delay in the notification of some residual issues of wage revision like five day week, accumulation of PL upto 270 days, introduction of paternity leave, etc. The management informed that issues pertaining to accumulation of PL upto 270 days and introduction of paternity leave are in the pipeline and the notification may

be issued anytime now. On the question of five day week notification and ex- gratia in lieu of Bonus the management assured to expeditiously follow up with the government for early issuance of notification. On the question of one more option for pension the management replied that the issue needs government approval and they will pursue the same at an appropriate time. The delegation of AIIEA demanded that the issue of absorption of employees under CGIT as per Supreme Court of India cannot brook any further delay. The management agreed to expedite the process as per the directions of the court. Our delegation pointed out that there was an unjustifiably long delay in the matter of upgradation of the remaining RPTs. The management informed that they are on the job of thrashing out the details and they will very soon approach the Board of LIC for a solution to this issue. The AIIEA delegation also reiterated the demand for a special diamond jubilee incentive to the employees in recognition of their contribution to the growth and prosperity of the institution. The management agreed to look into the issue afresh. Our delegation also demanded improvements in the Mediclaim scheme and inclusion of some more diseases; introduction of a group insurance scheme for all those employees who have availed housing loan and resolution of all pending issues within a reasonable time frame. On the issue of the Cadre Strength formula our delegation reiterated AIIEA's position and said that zonal offices and Divisional Offices cannot be made to go without Assistants. There was also a veiled attempt to squeeze promotional avenues to the cadre of RCs, HGA and HGA (P) in the new cadre strength formula, averred our delegation. It was made clear that the issue needs an elaborate examination and study and AIIEA would respond to these issues at appropriate time.

The information sharing session was an opportunity for us to reiterate our position on issues affecting the industry and the employees. We made it clear that while protecting and strengthening LIC was the ideological commitment of the cadres of AIIEA, protecting the interests of the employees was also our supreme concern. AIIEA will spare no efforts to pursue the issues till their resolution.

# AIIEA DEMANDS IMPROVEMENT IN MEDICLAIM SCHEME

The Mediclaim scheme is coming up for renewal for the year 2017-18. The AIIEA has asked LIC to consider the following improvements in the scheme:

A uniform coverage of Compulsory Family Floater Sum Insured of Rs. 10 lakhs to all the employees of LIC independent of Basic Pay / cadre of the employee and provide subsidy of 100% on Compulsory Family Floater Sum Insured amount of Rs. 10 lakhs.

"Increase in maximum limit of 'Optional Sum Insured' to Rs. 50 lakhs from the present limit of Rs. 30 lakhs.

"Option to increase the Optional Sum Insured once in 3 years and on marriage, child-birth.

"Option to decrease the Optional Sum Insured to be allowed in the immediate following policy year when there is decrease in family size due to death / exit of a family member.

"Coverage of Independent children and the Family Members of the Independent children of a Primary Insured person (in-service or retired) on full premium.

"One more option to include the dependent parents and parents-in-law of the employee or

retired employee as the case may be.

"Improvements in limits of certain benefits such as – Ambulance charges; Maternity Benefits; room rent ceilings etc.

"Break in insurance in respect of a Retired employee, his/her spouse shall be condoned.

"Certain diseases like Multiple Sclerosis, Relapsing-Remitting Multiple Sclerosis, Hepatitis-C psychiatric and psychosomatic disorders, infertility and sterility disorders; all dental problems; all ophthalmological problems; allowing domiciliary treatment for Asthma and Bronchial related illnesses; reimbursement of cost of oxygen concentrator for Bronchial Asthmatic condition and infusion pump etc. The diseases referred are not self-inflicted and it is unfair to exclude them.

"Children born with congenital defects which needs surgery or other medication in hospital should be covered. Coverage for children born with congenital defects was excluded earlier in General Insurance companies. Now they removed this clause from the exclusion list (.

"Hassle free settlement of claims either by TPA or by the Insurer.

## IMPROVEMENTS IN MEDICLAIM SCHEME IN GENERAL INSURANCE

The GIPSA has finalised the improvements in the staff group mediclaim and communicated to the companies for implementation after getting the Board approval. Following are the improvements:

- 1) Optional Sum Insured limit increased to Rs.50 lakhs.
- 2) Employees are allowed to increase the optional sum insured from the existing limit to maximum i.e. Rs.50 lakhs.
- 3) Independent children and their spouse and children also may be included in the mediclaim.
- 4) Increase of ambulance charges to

Rs.5000/- per hospitalisation.

- 5) Maternity limits increased to Rs.1,00,000/- for Caesarian in A Class city and Rs.65,000/- for other cities. For normal delivery limit increased to Rs.50,000/- in A Class city and Rs.40,000/- for other cities.
- 6) Upto Rs.20 lakhs there is no change in the premium structure and for additional slabs premium structure is given.

The AIIEA has demanded further improvements like enhancement of basic sum insured and full subsidy etc. These issues will be followed up.

# Joint Forum of Unions in General Insurance Decides to Carry Forward Struggle

The Joint forum of Unions/ Associations in Public Sector General Insurance Companies met at Chennai on 18th March to analyse the current industrial situation and to chalk out the future programmes. The meeting was chaired by Girish Khurana of National Confederation of General Insurance Officers Association and representatives from AIIEA, GIEAIA, NFGIE, Development Officers Association, SC/ST Employees Association, SC/ST Employees Parishad (Jayamurthy), General Insurance Officers All India Association participated in the meeting. AIIEA was represented by its Vice President KVVSN Raju, South Zone General Secretary G. Anand, Joint Secretaries G. Kannan and V. Ravi. The meeting discussed three agendas viz. Campaign against Disinvestment of PSGI Companies, Final Option for Pension and Merger of four PSGI Companies and consensus was arrived on the first two issues. The meeting unanimously decided to carry forward the struggle and chalked out the following programmes:

- \* Demonstration in all Major Centres on

30th March, 11th April and 26th April

- \* *Submission of separate memorandum on Disinvestment issue and Pension issue to GIPSA Chairman on 30th March*
- \* *All India Convention involving Central Trade Unions and Political Parties on 7th April at Delhi*
- \* *Badge Wearing on 26th April*
- \* *Dharna in front of 4 Head Offices on 3rd May*

Apart from the above programmes the units can also jointly decide and carry out programmes like Human Chain, Bike Rally, Seminars etc. to create a public opinion on the issue of Disinvestment.

The meeting also decided to undertake joint campaign in all offices throughout the country to create awareness among the employees about the ill effects of disinvestment. It was also decided to review the campaign in the month of May and finalise the date of strike in the event of IPO announcement by any of the PSGI company.

## CENTRAL GOVERNMENT EMPLOYEES STRIKE

More than 13 lakh Central Government employees across the country went on a strike on 16<sup>th</sup> March 2017. This was a protest action against the inaction of the government on the issue of settling certain demands arising out of the implementation of the 7<sup>th</sup> Pay Commission. The government had appointed a ministerial committee and assured the redressal of the grievances but even after 8 months, the issues remain unresolved. The Confederation of Central Government employees has also been agitating demanding the scrapping of the National Pension Scheme and allowing the employees recruited after 1.1.2004 to join the defined contribution and defined benefit pension scheme. The strike was also on the issue of abolishing of contract labour system and filling the huge vacancies through

regular recruitment.

The strike received massive support both from the employees and the pensioners. Despite the threats by the Government, the employees participated in the strike with enthusiasm. The Central Government employees have decided to further intensify their struggle if the government does not meet their demands in a reasonable time.

The AIIEA congratulates the Central Government employees for the massive success of the strike. The AIIEA also sees a possibility of a united struggle of the employees in the government and the financial sector on the issue of extending the benefit of defined contribution and defined benefit pension scheme to all employees.



# Farewell Dear RG

## **N M Sundaram**



*"... Lives of great men all remind us  
We can make our lives sublime,  
And, departing, leave behind us  
Footprints on the sands of time;..."  
(Henry Wordsworth Longfellow)*

RG ( R.Govindarajan) is no more. Living, he indeed did his part. He has left behind a memory; not just that. He has left behind a legacy. He has indeed left his "*footprints on the sands of time.*"

We all mourn his passing. Still we must do more. We must carry forward his legacy, the hopes and commitment that he shared.

*"Let us then be up and doing  
With a heart for any fate;  
Still achieving, still pursuing,  
Learn to labor and to wait."  
(Ibid)*

It is given to few people to be remembered after their passing. They live in memories and do not fade away in time. It is indeed given to a few to live on and living on to make others remember and celebrate their example – their life - their legacy. R.G. was truly one such rare person.

R. G. was intellectually agile and politically mature. He was a rare amalgam of being a philosopher, as well as a teacher. He indeed has left his footprints on the sands of time.

He was elected as Joint Secretary of AIIEA

in its Jaipur conference, in the year 1988. When the headquarters of AIIEA was shifted to Chennai in 1988, R.G was requested to shift to Chennai from his home town Thanjavur. There were many personal problems. Still, he responded to the call.

His contribution did not confine to his responsibilities as Joint Secretary. His natural intellectual acumen, political commitment, coupled with his demonstrated militancy, made others not just accept him but to admire him as well. After his relinquishing his elected position with the shifting of the HQ of AIIEA to Hyderabad, he devoted himself to educate workers and others politically.

He was accepted as natural teacher and at the same time continued to be admired as a political militant. In his speeches and writings, he exhibited his erudition and scholarship, to the admiration of one and all.

In his passing, AIIEA and the progressive movement have lost a true soldier who combined militancy with intellectual acumen and scholarship.

Red salute Comrade RG. Your contribution to the working class and political movement would inspire generations of workers.

RG would be missed by all who knew him. Here was a personality of many parts. When will come such another!

# Com R.Govindarajan A rich life worthy of emulation

*Amanulla Khan*

**I**t was hard to believe when I was informed that Com R.Govindarajan passed away on that fateful evening of 18<sup>th</sup> February 2017. Since Com R.G was in good health and active in broader political arena, the abrupt end was very difficult to believe. I waited for confirmation and when confirmation came from more than one source, the reality of the cruel hands of death snatching away from us a frontline and respected leader of our movement struck with a blinding force. The enormity of loss was overwhelming. His death has left a void difficult to fill.

Com R.G made immense contribution to the movement of insurance employees. He held different positions in the organisation and played a vital role in giving a political and ideological orientation to the AIIEA as its Joint Secretary. This helped the AIIEA in developing a large number of cadres across the country capable of shouldering the responsibilities of organisation. He was a keen observer of the international and national developments and his interpretation of these events helped the AIIEA in evolving its tactics and strategies to meet the challenges of the times. He was a strong critic of imperialism and its drive to maximise profits at the cost of tremendous miseries including wars forced upon the people. He voiced concerns over the growing communalisation of the Indian society and always pointed out that this virus has to be fought as it undermines the unity of the people and the working class. Even in those difficult days in the 90s when the country witnessed

the political mobilisation of communalism and certain vested interests within the organisation tried to break the unity of the employees, the AIIEA remained committed in its fight against communalism. He exhorted the organisation to fight against casteism as no class struggle can achieve a final victory without defeating casteism.

He accepted the responsibility to work as Joint Secretary of AIIEA at a time when faith in socialism and a socialist society came under tremendous pressure. The socialist countries in Eastern Europe collapsed and Soviet Union itself collapsed a little latter. It was difficult to believe that a society that assured dignity of life and a reasonable living standard could collapse in the manner that we witnessed. Questions naturally were raised about the efficacy of socialism and there were triumphant proclamation that in the clash of ideologies between socialism and capitalism, the later has clearly emerged as a winner. It was said that history has ended and with it the class struggle. Despite all the limitations and exploitative nature of capitalism, it was campaigned that it is the only system that can sustain societies. Many of us who were thrilled and attracted to the working class movement due to the progress and success of the Soviet Union were dismayed and lost; but not Com R.G. I used to have discussions with him on this issue a number of times. These discussions were always reassuring. He had unflinching faith in socialism as a system that can free human beings from exploitation and make the world a better place for every single inhabitant. While speaking about the many reasons that led to the fall of Soviet Union, Com RG held a firm conviction that it is not socialism that failed but some serious mistakes made in the great experiment of constructing a socialist society that led to its fall. The events since then and the repeated crisis of capitalism and its failure to solve the basic issues of humanity vindicate the correctness of Com R.G's understanding. Socialism is a powerful idea; an idea of dignity, equality,



fairness and a society sans exploitation. An idea built on such lofty ideals surely cannot fail and therefore continues to inspire the struggles of the working and under-privileged sections of the society.

I joined the Secretariat of AIIEA in 1999 and worked with Com R.G very closely. It was a great learning experience. I found in him an unshakable conviction in collective functioning. He will not spare anybody if there is any deviation from that collective understanding. I remember an occasion when we were negotiating with LIC for 1997 wage revision when he pulled me up for a slight deviation from the collective understanding on some issues. After discussing with LIC, we met in the Secretariat in Mumbai to finalise our responses to the offers of management and identified some issues on which we should agitate to bring about improvements. I was given the responsibility of preparing the circular and getting it printed. I prepared the circular and got printed. In my eagerness to send fast communication to employees, I did not show the draft to the leadership. When the printed circular came, Com R.G went through it in minute detail as was his habit and found that I had included a small demand which the Secretariat had collectively not decided. He not only blasted me for this deviation but also brought the issue to the notice of Com Manchanda and Com Sundaram, then President and General Secretary of the AIIEA. The usually mild mannered Com Manchanda

became furious and gave me a dressing down. I knew that I deserved this and I apologised for the mistake with the assurance of correcting myself. But unfortunately, in the process Com K.Venu Gopal also had to bear the brunt and was admonished by the President and General Secretary. I suggested for the reprinting of the circular but Com Sundaram decided to issue the circular without any modification. This experience made me understand that whatever is your understanding, once a collective decision is taken; individual opinion has to be subordinated to the collective. I did not carry any bitterness as the whole process was to correct and guide a cadre. It is this discipline and the collective functioning that has made AIIEA a great trade union.

Death is inevitable and that is the hard truth of life. But what matters is how you lived your life. The life lived spreading happiness, love and standing for the rights of the under-privileged is remembered by posterity with gratitude. Com R.G led such a life. Therefore, we celebrate the rich life of Com R.G and draw inspirations from his struggles to develop our movement. The death of the body does not mean the death of the ideas Com R.G propagated. The end of the heart beats are not the end of the dreams of Com R.G. The ideas for which Com R.G lived and his dreams of constructing a society that is just equal and fair will continue to inspire the movement of the insurance employees.

## Remembering R.Govindarajan - a warm hearted Comrade

*Bhagwan Swaroop Sharma*

I was saddened and shocked to receive the most poignant news about the sudden demise of Com. Govindarajan. In his sudden death AIIEA has lost its committed trade union leader of eminence who had sincerely and dedicatedly been working for the welfare of insurance workers in particular and the trade union movement in general. At this juncture, when the danger is looming large on India's sovereignty, secular character and democracy, comrades like RG are needed

most. He will always be remembered for his determined belief in the working people and to carry forward the battle to defend nation from authoritarian forces and to build India free of exploitation of all kinds.

As I sit back and close my eyes and introspect, images of the past years flash by like a fleeting train. My acquaintance with Com. RG dated back to the year 1965 when both of us were attending the meeting of working committee of AIIEA held at Hydrabad.



In that meeting Com. RG presented his paper opposing "Introduction of automation with Centralised working of the clerical work in LIC." If my memory doesn't fail me, the said paper was later on published in 'Insurance Worker'. His capabilities and leadership qualities had not gone unnoticed and the Jaipur Conference of the AIIEA held in 1988 elected him as the Joint Secretary (Hqrs). The change in him from mundane to the monumental could be witnessed. As the AIIEA grew so did Com. RG, and as it attains acclaim and greatness, so did Com RG. The change from member to cadre and then to a leader was so natural with all elements mixing so nicely to bring about a unique homogeneity in terms of personality, dedication, struggle and sacrifice. He was not a super imposed leader. He was natural choice of the requirement of times and therefore the natural choice of movement itself and of the employees.

His soft-spoken nature, simplicity, warmth, mesmerising speeches and sophisticated thinking endeared him to the comrades. He was held in high esteem. He could be quite firm and uncompromising in his views, but he was always balanced and restrained in his articulation and projection. The AIIEA's denouncement of the demolition of Babri-Masjid, created an ideological challenge from some Divisional unions to the point of hurling threats of disruption and disaffiliation, but the steady fastness shown by the Leadership of AIIEA was the reflection of their determination that AIIEA can't be cowed down to deviate from their cherished goal of protecting the real secular India. The role played by Com RG in this regard shall ever inspire us. He travelled vastly to different parts of our country and convinced the Comrades about the justness of the stand of the AIIEA. Com RG had his significant contribution in articulating the demand from AIIEA to undo the pernicious effects of the Supreme Court Judgement denying reservation in promotional cadres. AIIEA was the first trade union of the country to demand this. It speaks volumes about the farsightedness with unflinching commitment towards SC/ST Comrades.

Collective leadership is the key to the functioning of AIIEA. But it does not deny the role of an individual. Com RG played a role and very important role in shaping and moulding



the organisation. Com RG had been truly collective in practice, but at the same time he left his own distinct imprints in carrying out the collective decisions.

Only about a month back, I had an occasion to have long chat with him. I wanted to know whether he would provide me any document of CPI (M) on its political assertion that India is a nation of many nationalities. He promised to do so but the cruel hands of death struck him in the meanwhile. At that time I noted his longing for some opportunity to be provided by AIIEA to enable ex-office bearers of the Association to assemble on some occasion to renew our reminiscences. It is high time for AIIEA leadership to consider this aspect.

Though to recount RG's manifold qualities and his contribution would be an exercise in excess, yet Com. RG symbolized an idea, an ideology, a dream, a vision, a glorious history and a mirror reflecting the hopes and aspirations of the trade union movement of insurance employees under the banner of AIIEA in particular and working class in general. In fact he enabled the organisation to feel proud of him in person and stature. His contribution for growth of CPI(M) particularly after his retirement from the services of the corporation had been duly acknowledged, when he was elected to the position of a central control commission member of CPI(M). Besides this he contributed much in educating the cadres.

The void created by his sudden departure will be difficult to fill for a long time to come.

While paying my homage to the departed soul, I convey my condolences to the bereaved family and to all other comrades.

"COM. RG AMAR RAHE"

# Comrade R.Govindarajan passes into History

K.David

Comrade R.Govindarajan, former Joint Secretary of AIIEA and an icon of the movement of the insurance employees, general workers and the people at the lowest rungs of the society, passed away on February 18, 2017 at Chennai, leaving not only his family members, but the entire mass of the insurance employees in tears.

Com. RG, as he was affectionately referred to by the mass of the employees, was a brilliant speaker on all subjects including trade union, politics, art, culture, history, literature, social justice and a score of other topics. He was a voracious reader of a host of newspapers, journals of the regional and English languages and books on all topics he came across. He used the platforms to explain the subject allotted to him thoroughly and elaborately hardly giving way to confusion and doubts. He was an erudite speaker who was heard intently with understanding and with rapt attention. His speeches were so thorough that the listeners were not left with any kind of doubt.

Joining the LIC in the year 1960 in Madurai Divisional Office, he got a transfer to Thanjavur Division when it was carved out of Madurai Division in the year 1962. There, he was elected as the General Secretary of ICEU, Thanjavur Division and served the union in various capacities right from 1962 to 1987. He had the privilege of working with Comrades R.Umanath and R.Narayanan, who also held the post of President of the ICEU, Thanjavur Division. He took part in 54 annual conferences of Thanjavur Division till last year and guided their deliberations. In the year 1988, when the organization required his presence and services at Chennai (then Madras) with the transfer of AIIEA headquarters to Chennai and when Com.N.M.Sundram was elected as General Secretary in the Jaipur Conference of AIIEA, Com.Govindarajan got a transfer to Chennai. He was second to none in executing his responsibilities at the all-India level, mostly educating the insurance employees and the working class in particular on the problems facing them and the steps to be taken to

overcome them in order to strengthen the organization and achieve the demands.

He was also participating in discussions on behalf of AIIEA at the top level of LIC management. He had traveled throughout the length and breadth of India and addressed meetings and attended conferences guiding the assemblage on the decisions to be taken and teaching them how to implement them. He addressed trade union classes arranged for the cadres and also explained the causes and the need for solving the problems faced by women comrades in Working Women's Conferences and classes wherever these were held.

His activities were not confined to the trade union movement alone, but he involved himself in the left and democratic movements and after his retirement from the services of LIC in the year 1996, he was working full time regularly in the P.C.Office of the CPI (M) and apart from holding responsible positions in the Party, he was also preparing materials, editing and publishing the Party's Tamil version of the 'Marxist' till his last breath.

It had become difficult to publish the *Insurance Worker* journal from Calcutta and also due to the shifting of the AIIEA headquarters to Chennai, the transfer of publication of the journal to Chennai was getting delayed due to shortage of sufficient cadres to look after its publication at Chennai. In addition to the tremendous responsibilities being shouldered by Com.Govindarajan, he agreed to accept the post of Publisher and gave his valuable suggestions to run the journal in a successful manner, apart from writing the Editorial on important topics in a crisp and effective way.

He was an intellectual who quoted Tamil Poet Subramania Bharathiyar, the Ramayana and Mahabharatha in his speeches in Tamil and went on to quote from Shakespeare, Milton and Shelly in his English speeches. He was an ardent supporter of the democratic



movement, had been vocal in his criticism of the racist, communal and Hindutva forces that sought to divide the people on the lines of caste, region, religion and such other anti-people and anti-national activities. He

was not one who would talk one thing and practice the opposite. He refused to accept the ownership of the family properties that were due to him and thus was an instrument of the principle that communism would be a sure alternative to individuals heaping wealth. It is on record that the marriages of both his son and daughter were conducted by him in a simple and austere manner

Com. RG did not also miss to attend the social and family functions of AIIEA's leaders and cadres irrespective of whether they were held in Chennai or outside.

There is a saying that whatever one might have been at birth, he should become a history at death. Time will never destroy history. Com. R.Govindarajan has passed away into history. His memory will ever remain fresh in the minds of all those who came in contact with him.



## ATTACKS MOUNT ON BANK EMPLOYEES

The public sector banks need infusion of additional capital is a well known fact. The Banks are also stressed due to the increasing Non-performing assets. The NPAs are the result of political patronage to the corporate sector. Instead of attacking the culprits, the government has decided to attack the rights and privileges of the employees. The Government had informed 10 public sector banks that if they want capital infusion, they must negotiate with the employees union to prune the financial benefits. This is outrageous.

The State Bank of India has indicated that it wants to introduce a new concept in determining the pay scales and benefits of the employees. The pay and benefits will be in two parts. First part will be a minimum pay and benefits and the second part will be the variable pay depending upon the productivity of individual employees.

The merger of SBI with its subsidiaries will come into effect from 1.4.2017. In preparation of this merger, the banks have offered VRS scheme to the employees and officers.

The Bank unions are resisting these measures.

## AIIEA SUPPORTS THE BRAVE STRUGGLE OF MARUTI WORKERS

The Gurugram District Court sentenced 13 leaders of Maruti Suzuki workers Union to life imprisonment and 18 others to lesser punishment in the case over the confrontation between the workers and a supervisor over the employment of contract labour, in which the human resources general manager died in 2012. This has deflected attention from the pathetic working conditions the workers were protesting against and their fight for the very basic right of forming a union of their choice. The workers were demanding for the same pay for contract workers and their regularisation. The workers were fighting against a powerful multinational and a complicit State. During the course of trial it became clear that false cases were hoisted, weapons were planted and the State machinery was used to quell the agitation. The Maruti workers have decided to continue their agitation and the AIIEA extends its support to this struggle.



# SAVITRIBAI PHULE

## - PIONEER OF 19<sup>TH</sup> CENTURY

The work done by Savitribai Phule in the latter half of 19th century, in the fields of education, social justice, eradication of caste and the eradication of priestly power illuminates not only the past, but also the present.



**M. Girija**



On January 3<sup>rd</sup> of this year, Google displayed a doodle. It was a colourful doodle with Savitribai Phule embracing women, symbolizing her efforts to empower and educate them. It showed many women gathering at a place, probably a school, where they were being taught. And on 10<sup>th</sup> of March, "Chalo Nagpur" – a women's march against feudalism, casteism and religious patriarchy was organized by around 30 organisations representing the marginalized groups. They raised their voices against the ever-growing attacks on minorities across the country. The organizers said that they chose Indora Maidan, Nagpur as their venue because it is less than 5 kilometres away from the head quarters of the RSS which is an organization that has historically been seen as opposed to the rights of women, making statements that reduce the role of women to doing household chores and serving the men of the house.

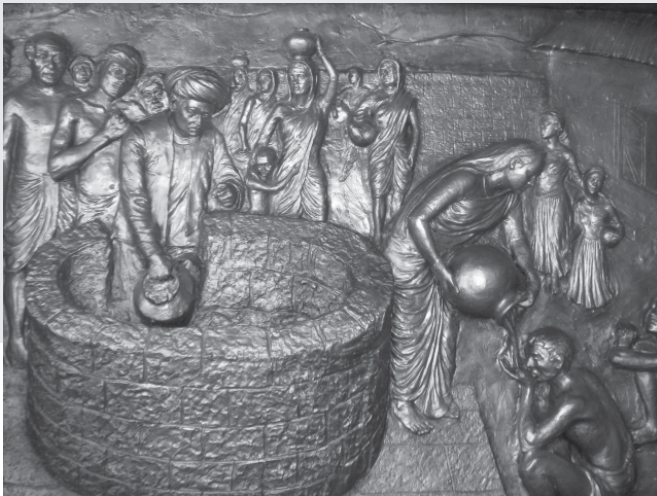
Apart from this, this city also has an important role to play in the history of women's rights. Yes, Nagpur is also the home of the movement by Dr.BR Ambedkar and Savitribai Phule for the rights of women and the Dalit community. So, very aptly they chose the death anniversary of Savitribai Phule to register their protest against discrimination in the name of caste, religion and gender. In India many are still excluded and alienated; their rights are being attacked and challenged again and again. At this juncture, remembering Savitribai Phule, recollecting her contributions and message will be significant. So, let us recall who she

was?

Savitribai Phule was a social reformer and poet. She was the first female teacher of the first women's school in India which was opened in the year 1848. Throughout her life, she relentlessly fought against the dominant caste system and worked towards the upliftment of the marginalized. She and her husband, Jyotirao Phule – a great social reformer of his times - demanded dignity for all women and worked for it throughout their life. For her, the principles of humanity, equality, liberty and justice were of utmost importance. Both of them dedicated their lives to build a movement for equality between men and women and to fight against the caste system.

### **CHILD BRIDE, FIRST FEMALE TEACHER**

Savitribai Phule was born in 1831 in Naigaon, Maharashtra in a family of wealthy farmers. In 1840, at the age of nine, she was married to Jyotirao Phule who was 12 years old then. After marriage, they lived in a Dalit-working class locality in Pune. However, Jyotirao Phule educated her at home and trained her to become a teacher. She took teacher's training at Ms.Farar's institution in Ahmednagar and at Normal School of Ms. Mitchell in Pune. She became India's first woman teacher and headmistress. Then the couple dedicated their lives to spreading education and knowledge. They started the first school in the country for girls, and the 'Native Library'. They believed that an industrial department should be attached to the schools where children could learn useful trades and crafts, so that they will be



able to manage their lives comfortably and independently. They insisted that education should give one, the ability to choose between right and wrong and between truth and untruth in life.

Thus, she laid the foundation of educational opportunities for women in India. She overcame and survived everyday harassment and oppression and dared to learn and teach other women. And very aptly in her honour, in the year 2014 the University of Pune was renamed as Savitribai Phule University.

### **FIRST GENERATION INDIAN FEMINIST**

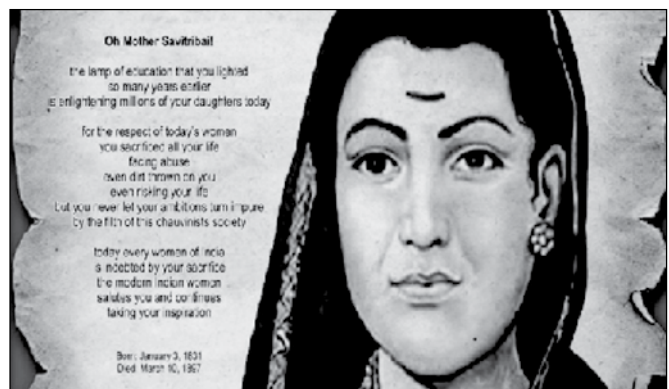
It was a time when people hardly identified the grievances of women in India. Savitribai Phule along with her husband stood up to fight the injustice against women. She played an important role in fighting for women's rights in India during British rule. 19<sup>th</sup> century was a period when the practice of child marriage was prevalent and since the mortality rate was high at that time many young girls often became widows even before attaining puberty. Such widows used to shave their heads, wear a simple red sari and live a life of austerity. Savitribai organized a strike against the barbers in order to persuade them to stop shaving the heads of the widow.

The plight of women who fall prey to sexual exploitation and became pregnant was much painful to Savitribai. She could not tolerate the suicides of such women or killing of the newborn for fear of banishment by the society. She decided to help such women by opening a care center by name "Balhatya Pratibandhak Griha" – Home for

pregnant rape victims where they could deliver their children.

### **A SOCIAL REFORMER... A POET...**

Savitribai also worked to abolish discrimination and unfair treatment of people based on caste and gender. When she saw that based on caste people are subject to discrimination and unfair treatment, she worked hard against the caste system and towards the upliftment of the marginalized. When they were even refused drinking water by the upper caste, she opened a well in her house in 1868 for their use. Savitribai Phule is regarded as an important figure of the social reform movement in Maharashtra. She campaigned against the practice of untouchability, Sati, child marriage and other social evils which are against women. She wrote many poems against discrimination and they were speaking about the need to get educated. Her poems were on the themes such as nature, social issues, instructive poems and historical poems. Her writings are





of inestimable value and her works continue to inspire many till date.

She set herself a model to fight against the patriarchal practices. When her beloved husband Jyotirao passed away, Savitribai courageously came forward and held the earthen pot, which is supposed to be carried by the successor of the deceased. She led the final journey of Jyotirao and consigned his body to the flames. And in the history of India, this was probably the first time a woman had performed funeral rites.

After the demise of her husband, she led the Satyashodhak movement. Till the very end of her life, she continued to serve the people. In the year 1897, people were dying in their hundreds daily in Pune because of plague. Savitribai set up a hospital to take care of the patients. She would herself pick up sick people, bring them to the hospital and treat them. Even though she was aware that the disease was contagious, she continued to serve them till the plague took her own life on March 10, 1897.

The life of Savitribai Phule was full of fights and struggles to build a movement for equality between men and women and against the caste system. She fought against the totalitarianism of the caste system and other social evils till her last moments. Her life is a shining example for social reformers.

Today in India, the attacks on Dalit and Adivasi people are increasing. In the name of Hindutva and Manuvad, women are getting marginalized, subject to moral policing. Religious extremism is used to implement patriarchy and to enslave women. As inequality, intolerance and the efforts to silence us are growing, we must rise to assert our voice, our rights, and the protections guaranteed to us by the Constitution. In such a scenario, by getting to know better about Savitribai Phule, by understanding her struggles and hardships, we have looked into a life that not only changed the face of education in India, but also enlightened the humanity. The work done by Savitribai and Jyotirao in the fields of education, social justice, eradication of caste and the eradication of priestly power illuminates not only the past, but also the present. Let us uphold the legacy of Savitribai Phule and carry forward the struggle.

Cartoon courtesy:  
Satish Acharya



The Prime Minister of India was in his usual self-congratulatory mood. He was very happy about the encouraging GDP figures released by the Central Statistics Office (CSO). Taking a dig at his rivals and critics who had projected that the growth of Indian economy would go down by 2% because of demonetisation, he cited the growth figures of CSO during election campaign in UP to claim that "hard work has won over Harvard educated economists." We are not against hard work; nor are we against education at Harvard. We are cautious about these figures and will wait for some more time to know the correct picture. It is hard to believe that a measure which destroyed the entire informal sector will not impact the GDP.

However, what is difficult to understand is the misplaced reliance on GDP growth numbers to take care of the problems of society. The experience suggests that growth by itself is not sufficient to improve the life conditions of the vast majority of the people. It requires an effective distributive policy. It is the absence of this distributive policy that has made India the second most unequal society after Russia in the world with the top on 1% of the population owning nearly 60 percent of the national wealth. Therefore, the need of the hour is rather a combination of hard work, a little of Harvard and a decisive shift in economic policy.

The most difficult challenge confronting Indian society today is creating more jobs and better livelihoods for India's large and youthful population. What matters most to the common man of India is a regular income. The GDP is an abstract number to him. The income is his reality. As a matter of fact, the Indian economy has not been translating GDP



# NEITHER HARVARD NOR HARD WORK A CHANGE IN POLICY IS THE NEED OF THE HOUR

World Employment and Social Outlook Report 2017 of ILO says, nearly half of workers in Southern Asia and nearly two-thirds of workers in Sub-Saharan Africa are living in extreme or moderate working poverty i.e. living on less than US \$3.10 per day in purchasing power parity terms. Looking at the Harvard vs. hard work debate, one is tempted to conclude that our rulers are blissfully unaware of the implications of this social catastrophe. The solution lies neither in Harvard nor Hard Work, but a change in the basic economic policy orientation.

Shreekant Mishra

growth into jobs.

It is interesting to note that between 1983-84 and 1992-93, employment increased by a little more than 2% per annum. Then during the period 1993-94 to 2004-05, the economy grew faster but employment growth decreased to 1.85% per annum. The situation worsened after 2004-05. Employment elasticity (a measure of the jobs that economic growth produces) was 0.44 between 1999-2000 and 2004-05, it decreased to only 0.01 between 2004-05 and 2009-10. The International Labour Organisation (ILO) and Asian Development Bank (ADB) estimate that India has been converting GDP to jobs at only two thirds the rate at which other Asian countries have been doing since 2001.

This sorry state of affairs has been corroborated by the latest report of the ILO titled "World Employment and Social Outlook Report 2017", released in the month of January. According to this Report, unemployment in India is set to increase from 17.7 million last year to 17.8 million in 2017 and 18 million next year. The report finds economic growth trends lagging behind employment needs and predicts both rising unemployment and worsening social inequality throughout 2017. The Prime Minister, his policy advisers and all those obsessed with high growth should sit up and take note of what the Report has to say about the world economy as a whole. Given the fact that global GDP growth hit a six year low in 2016 at 3.1 per cent, the Report

raises concerns about the ability of the world economy to i) generate a sufficient number of jobs, ii) improve the quality of employment for those with a job, and iii) ensure that the gains of growth are shared in an inclusive manner. Painting a grim picture of the employment situation, the Report says that nearly half of workers in Southern Asia and nearly two-thirds of workers in Sub-Saharan Africa are living in extreme or moderate working poverty (i.e. living on less than US \$3.10 per day in purchasing power parity terms).

Looking at the Harvard vs. hard work debate, one is tempted to conclude that our rulers are blissfully unaware of the implications of this social catastrophe. Interestingly, the Governor of the Bank of England does not seem to be as confident; he seems rather wary. Speaking at Liverpool John Moores University, Mark Carney warned of "a searing financial crisis" and went on to caution the world about the "spectre of communism" haunting the world once again.

It is an irony that neither 'Harvard educated economists' nor 'hard working politicians' are able to explain why the employment scenario is so grim in spite of all the tall talk of high GDP growth. The Modi government's desperate attempts to change the labour laws to attract more investment and thereby increase employment are bound to aggravate the unemployment situation still further. The reasons are obvious.

Unemployment in an economy exists

primarily because of two factors; either there is inadequate capital to employ everyone willing to work or because there is inadequate demand in the economy to employ everyone willing to work. Our rulers would have us believe that capital is not available in adequate quantity, they have to rely on foreign capital, if foreign capital is to be invited labour laws will have to be changed to make them happy.

This is patently wrong. Capital is available aplenty in India. Coal India Ltd. the world's largest coal producer, had more than Rs. 53,000 crore in cash, as of the year ended 31 March 2015. NMDC Ltd., Oil and Natural Gas Corporation Ltd. (ONGC) and NTPC Ltd. together held Rs. 50,000 crore as of March 2015, according to Capitaline, a financial database provider. Public Sector Undertakings together had a cash reserve of Rs. 2,09,101 crore as of 31 March 2015. According to a report in Business Today, the BSE 500 companies (excluding banks and financial services companies) had free cash reserves of Rs. 9,58,281 crore as at 31 March 2015.

These resources are enough to double India's power generating capacity or to build 40,000 km of six-lane highways annually as against the current 800 km. There is an old saying in the corporate world – "cash is king". Our rulers must analyse as to why the kings in the corporate world are not utilising this cash to make profits! A capitalist is not a miser to sit on accumulated stocks of money, he wants to invest his money. But there has to be a market for that. In India at present, there is no market. That is to say, there is no aggregate demand because a vast majority of our people do not have adequate purchasing power. Inadequacy of capital is therefore not the root cause of unemployment. Let's turn our attention to the second cause i.e. inadequacy of aggregate demand.

Aggregate Demand consists of four different components: consumption, investment, net exports (i.e. excess of exports over imports) and government spending. Consumption demand can increase only if a relatively bigger share of the total output in the economy is apportioned to the workers in the form of wages, which the capitalists would never do.

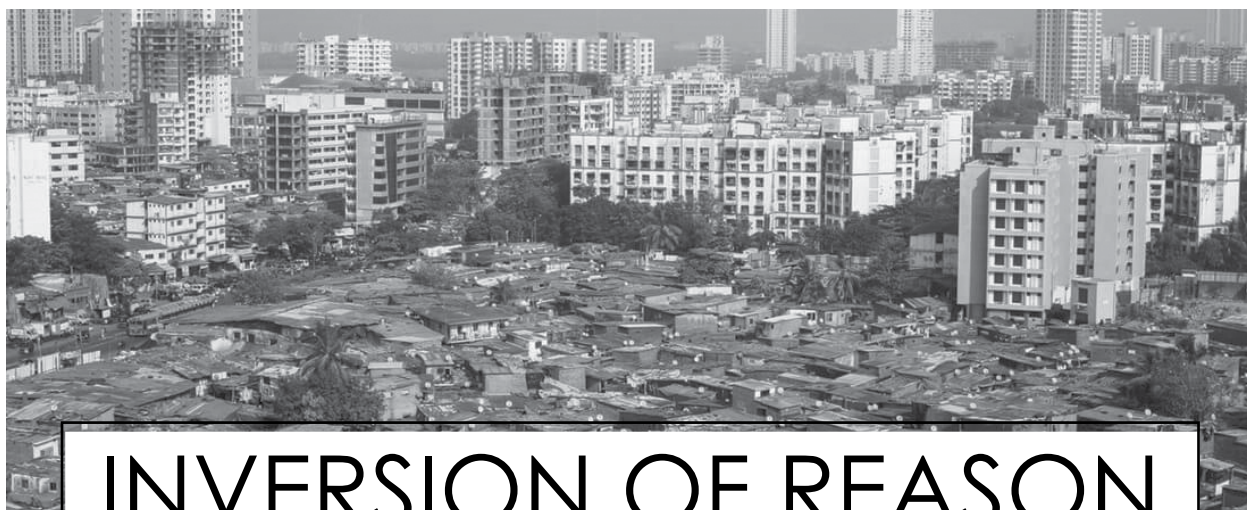
Investments, typically, depend upon the expected growth of the market. Any layman would be able to say that the demonetisation drive of the government has ruined the growth

prospects of the economy in spite of the tall claims of the spin doctors of the government. Mechanically reducing the interest rates is not going to increase investments when the market is contracting.

The third component i.e. net exports depend upon the state of the world economy. Everybody knows that the world economy is in dire straits now. The US economy is in serious trouble. The US economy expanded at its slowest rate for five years in 2016 at 1.6 per cent, down from 2.6 per cent in 2015. The economy expanded at an annual rate of only 1.9 per cent in the last three months of the year. The story is much the same for UK. According to a new study titled "Living Standards 2017- the past, present and possible future of UK incomes", inequality and poverty in the UK are set to increase over the next four years. It is an open secret that the 'dotcom' bubble in the US in the nineties and the 'housing bubble' in the later period gave rise to some growth in the world economy and consequently some increase in employment. These bubbles are now things of the past and there is no prospect of any bubble in the near future. To expect that exports would take care of our problems would be sheer foolishness. The government is now left with only the last option i.e. government spending.

Increased government expenditure is the only way to increase purchasing power in the hands of the people and thereby increase aggregate demand in the economy. Increased purchasing power leads to more demands for goods and services; increased demand has to be met through increased production which can only come from increased investment; increased investment will most certainly give rise to increase in employment.

But the million-dollar question is: will the government of our hard-working Prime Minister take this step of increasing government spending? That is highly unlikely. A government committed to neo liberalism is committed to disinvestment, committed to reduction of public expenditure, committed to 'fiscal discipline' and a reasonable fiscal deficit. Government spending is anathema to them. That amounts to reversal of their avowed economic policy. The solution therefore lies neither in Harvard nor Hard Work, but a change in the basic economic policy orientation.



# INVERSION OF REASON

## Eradicating Poverty With Doles For The Rich

Prof. Prabhat Patnaik

**I**n his speech to the Bharatiya Janata party workers in Delhi after the Assembly election results had been declared, Prime Minister Narendra Modi announced that his policy henceforth would be to empower the poor by providing them with opportunities, instead of handing out doles to them, which, he believes, is what the various "pro-poor" welfare programmes amount to.

Newspapers were quick to underscore, and in general laud, this shift in approach from "welfarism" to "development". Since government policy is set to reflect this shift from now on, its implications are worth examining.

Nobody obviously prefers "doles" to development, neither the recipients of these "doles" nor those who advocate them. The

real issue is how to bring about the kind of development that actually empowers the poor by providing them with opportunities.

The petty production sector that has been under attack during the period of neo-liberal economic policies, of which the more than three lakh peasant suicides over the last two decades alone is a tragic expression, can hardly be expected to enlarge employment opportunities for the poor, unless there is a decisive break from neo-liberalism; and PM Modi who is closely linked to corporate houses is certainly not contemplating such a break. Indeed so deep is the faith of corporate India in this Prime Minister that his election victory has led to a rally on the stock market.

He has of course made two big promises for the agrarian economy: to waive loans of

PM Modi announced that his policy henceforth would be to empower the poor by providing them with opportunities, instead of handing out doles to them, which, he believes, is what the various "pro-poor" welfare programmes amount to.....this entire distinction between "doles" and "development" is a wholly erroneous one, which is propagated by corporate capital and by the media controlled by it and which is now being mouthed by Modi, precisely to bring about a transfer from welfare expenditures to "doles" for capitalists in the name of providing them with "incentives".

(Courtesy: thecitizen.in, March 16, 2017)



marginal farmers, and to offer interest-free agricultural credit; but let us examine these. Let us assume for argument's sake that he keeps these promises. Even so, the former is only a once-for-all measure which does not lead to a revival of the agrarian economy.

What such a revival requires is a general restoration of profitability of agriculture, and also its protection against the vicissitudes of market price fluctuations, including fluctuations in world market prices which at present get freely imported into the Indian economy under the neo-liberal regime.

In fact in PM Modi's own state of Gujarat, which is ruled by his own Party under a Chief Minister handpicked by him, groundnut farmers are in deep distress at this very moment because of a price-crash. Unless these basic problems of peasant agriculture are tackled, once-for-all actions like loan-waivers, though no doubt beneficial, will not overcome the agrarian crisis.

The UPA government too had effected a major country-wide loan waiver, but that has not stopped the agrarian crisis, of which one important expression has been the drop in per capita foodgrain production in the country after 2011-12.

As for his second promise, it is obvious that foreign banks and private banks, which flout priority sector lending norms for agriculture with impunity, will hardly provide interest-free loans to this sector; it is only the public sector banks that may be pushed into doing so. But just as their being pushed by the government into giving loans for "infrastructure projects" to favoured corporate players has saddled them with large amounts of "non-performing assets", likewise their being pushed into giving interest-free loans to farmers will only further worsen their financial position.

This per se should not matter and the government should fiscally support them; but a government that has been pushing for increasing the share of private equity in public sector banks (in the name of fulfilling the "Basle norms"), will, instead of providing such fiscal support (that may come in the way of so-called "fiscal responsibility", that is keeping the fiscal deficit down to 3 percent of GDP), simply use their financial stress as an excuse for privatizing them, in which case the interest-free loans too would just dry up.

PM Modi's promise of interest-free loans for agriculture, which normally should have been welcome news, carries therefore a huge sting in the tail, if it is at all implemented.

Put differently, unless profitability is restored in agriculture, unless farmers are protected against price-fluctuations, unless all banks, including foreign and private banks, are made to give interest-free loans to agriculture, each one of which entails a departure from the neo-liberal regime that the pro-corporate Modi government is totally incapable of attempting, any revival of the petty production sector, and the creation of employment opportunities for the poor within that sector, is simply out of the question.

Indeed far from reviving petty production, the Modi government has just dealt a huge blow to it through its demonetization measure. The fact that the BJP has nonetheless won in Uttar Pradesh with a vote percentage that dropped only by 2 percentage points compared to 2014, which is less than what many expected, does not negate this.

Likewise the fact that the CSO's third quarter GDP estimates do not show as large a drop in growth rate as many had expected, does not negate this. In other words, whether the adverse political fall-out of demonetization is large or small is irrelevant to the entire question of its effect on petty production which has been unambiguously and severely adverse. Indeed in Modi's own Gujarat peasants have been on the streets demonstrating against demonetization and have even faced police repression for doing so.

It follows therefore that when Narendra Modi is talking of creating opportunities for the poor, he is thinking essentially of employment opportunities through an expansion of the corporate sector. And since no significant expansion of the public sector is on the cards, it is the private corporate sector that is expected by him to be the location for such new opportunities. Now, if the private corporate sector is to be relied upon for providing such new opportunities, then it will demand additional "incentives" from the government.

So, when PM Modi is talking of shifting away from giving "doles" to the poor, what he has in mind is that the money being currently used for welfare schemes for the poor should

be withdrawn from such schemes and handed over to the corporate magnates. Given the entire framework of his thought and his economic strategy, this is the only conclusion that one can draw from his remarks.

But let us pursue the matter a little further. Suppose such a regressive fiscal transfer does happen; could it increase employment opportunities for the poor? The only way this could happen is if there was an increase in private corporate investment brought about through such a transfer. But private corporate investment occurs only in response to an expected growth in the size of the market for the goods that the sector produces. (If private corporate investment is undertaken to supplant petty production, then that will only worsen the conditions of the poor by causing a net shrinking of employment opportunities via a process analogous to the "deindustrialization" of the colonial times).

A mere transfer of funds from welfare projects for the poor towards "incentives" for the corporate magnates, not only does not expand markets but has the opposite effect of contracting them since it causes an overall reduction in consumption. The transfer would therefore make the corporate magnates simply pocket the money that has come to them, without their actually undertaking any additional investment.

In fact this entire distinction between "doles" and "development" is a wholly erroneous one, which is propagated by corporate capital and by the media controlled by it and which is now being mouthed by Modi, precisely to bring about a transfer from welfare expenditures to "doles" for capitalists in the

name of providing them with "incentives".

In order to boost investment in the economy, not just in the corporate sector but in the economy at large, demand has to increase. Welfare expenditure plays that role. It is a means of boosting demand in the economy, and thereby bringing about larger investment and higher growth as well. Welfare expenditure does not stand in the way of growth; it is a means of bringing about growth. It is therefore a means of bringing about growth in employment, and hence enlarging opportunities for the poor.

PM Modi's distinction between "creating opportunities for the poor" and undertaking welfare expenditure for their benefit, his pitting one against the other, his suggestion that the latter stands in the way of the former, lacks any theoretical basis. It betrays not only a lack of understanding of economics, but also an acceptance in toto of the ideology of corporate finance that what is good for itself is good for the country too, including for the poor.

The "inversion of reason" that has characterized the Modi government is thus being carried further now. Demonetization which actually hurt the informal sector and the poor, was portrayed by it as being against the rich, as constituting, in the words of some journalists, a "class war" against the rich.

Likewise a cutting down even of such meager welfare expenditure that is undertaken for the poor and a transfer of such funds into the pockets of the rich is being portrayed as creating opportunities for the poor themselves. We must brace ourselves for more such instances of "inversion of reason" in the days to come.

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# भारत का राष्ट्रीय आन्दोलन और मजदूर वर्ग

एन.के.पचौरी



जो कोई भी कठिन श्रम से कोई चीज पैदा करता है, उसे ये बताने के लिए किसी खुदाई पैगाम की जरूरत नहीं कि पैदा की गई चीज पर उसी का अधिकार है

— राबर्ट जी.इंगरसोल (1832-1899)

अमरीकी वकील, वक्ता और लेखक

मजदूर वर्ग तथा ट्रेड-यूनियन आन्दोलन आज चहुँमुखी हमलों से दो चार हो रहा है। साम्राज्यवाद बहुत ही आक्रामक तरीके से तीसरी दुनिया के देशों पर न केवल अपना आर्थिक कार्यक्रम थोप रहा है वरन् उनकी राजनीतिक समप्रभुता में भी हस्तक्षेप कर रहा है। बाजार आधारित अर्थव्यवस्था का निर्माण करने के नाम पर ऐसी आर्थिक नीतियाँ लागू की जा रही हैं जिससे जनता के बहुमत की क्रय शक्ति निरन्तर गिरती जा रही है तथा जिसके परिणाम-स्वरूप औद्योगिक उत्पादन में गतिरोध बना हुआ है।

नैगम क्षेत्र, बड़े पूँजीपति वर्ग तथा विदेशी पूँजी को रियायतें प्रदान की जा रही हैं, जबकि मेहनतकश जनता के सभी वर्गों के अधिकारों पर हमले हो रहे हैं। ट्रेड-यूनियन अधिनियम में संशोधन कर श्रमिकों के संगठन बनाना पहले ही लगभग असंभव कर दिया गया है, तथा अब औद्योगिक विवाद अधिनियम में परिवर्तन कर रोजगार की सुरक्षा व सृजन को प्रतिबंधित करने की तैयारी है। संगठित क्षेत्र में रोजगार संकुचित हो रहा है। 70 प्रतिशत जनता का बोझ उठाने वाला कृषि क्षेत्र भयंकर संकट का सामना कर रहा है। फूट डालो और राज करो के पुराने सूत्र को अंगीकार कर शासक वर्ग जनता को धर्म व जाति के नाम पर विभाजित कर रहा है।

साम्राज्यवाद व साम्प्रदायिकता का गठबंधन हमारे आर्थिक व सामाजिक ताने-बाने को नष्ट कर उस जनतान्त्रिक-धर्मनिरपेक्ष राजनीतिक व्यवस्था की जड़ें काट रहा है जिसमें आजादी प्राप्त होने के समय भारतीय गणतन्त्र में अपनी आस्था व्यक्त की थी तथा जिसमें समाज के सभी वर्गों के लिए आर्थिक व सामाजिक न्याय प्राप्त करने की प्रबल संभावनाएँ देखी गई थीं। यही स्थिति हमें राष्ट्रीय आन्दोलन के सामान्तर ला खड़ा करती है। यदि हम सही सबक लेने की सामर्थ्य जुटा सकें, राष्ट्रवाद को धर्मोन्मुखता की बजाए जनोन्मुखता के परिपेक्ष्य में समझ सकें, ऐतिहासिक विकास को संघर्षों के क्रिया-कलाप के रूप में देख सकें तथा साम्प्रदायिक आधार पर भारतवर्ष

के विभाजन के कारण हुई हिंसा व विनाश की बर्बरता का एहसास कर सकें तो राष्ट्रीय आन्दोलन हमारे संघर्षों को सुदृढ़ करने तथा उन्हें सफलता के रास्ते पर ले जाने के लिए मार्ग एवं प्रेरणा का अक्षय स्रोत साबित हो सकता है क्योंकि राष्ट्रीय आन्दोलन भारत की जनता के अदम्य संघर्ष, अकल्पनीय साहस व अवर्णनीय बलिदानों की अमर गाथा है।

ईस्ट इंडिया कंपनी, भारत में व्यापार करने के उद्देश्य से आई थी, परन्तु धीरे-धीरे उसने भारत के संपूर्ण आर्थिक जीवन पर अपना अधिपत्य कर लिया। 1857 के प्रथम स्वाधीनता संग्राम के एक साल बाद भारतवर्ष का राज्य अन्तिम रूप से इंग्लैंड के सम्राट के अधिकार में चला गया। इस पूरे दौर में भारत पर ब्रिटेन का औपनिवेशिक शासन कायम रहा जिससे मुक्ति पाने के लिए भारत की जनता ने बलिदान और संघर्ष की अनुपम मिसालें प्रस्तुत कीं। लेकिन 200 वर्षों के इस औपनिवेशिक शासन ने देश की सामाजिक व आर्थिक व्यवस्था को पूरी तरह छिन्न-भिन्न कर दिया। यह बात विवाद से बिल्कुल परे है कि अंग्रेजी राज्य से पूर्व भारत का औद्योगिक विकास उस समय के मापदण्ड के अनुसार काफी बड़ा-चढ़ा था, तथा आधुनिक उद्योग धन्यों के विकास के लिए यहाँ आवश्यक भौतिक परिस्थितियाँ निर्मित हो चुकी थीं। 1916-17 के औद्योगिक कमीशन की रिपोर्ट से इस सच्चाई का पता चलता है कि अंग्रेजी राज्य के आने से पहले ही भारत में लोहे और इस्पात के उत्पादन का स्तर काफी ऊँचा था। यही बात कृषि के बारे में भी सही है। सत्रहवीं और अठारहवीं सदी के शुरू में भारत में आने वाले यात्रियों जैसे तैवर्नियर मनुची व वार्नियर आदि के वर्णन से यह पता चलता है कि उन दिनों गाँवों में भी लोग आम तौर पर अच्छी तरह जीवन यापन करते थे। अंग्रेजी राज्य आने के बाद कृषि, उद्योग, हस्तशिल्प, कारीगरी तथा कुटीर उद्योगों का विनाश शुरू हो गया। 1813 के पश्चात इंग्लैंड के कारखानों में बने हुए माल ने भारत में धावा बोलना शुरू कर दिया। 1780 तथा 1850 के मध्य इंग्लैंड से भारत आने वाले माल की कीमत 3,86,152 पौण्ड से बढ़कर 80,44,000 पौण्ड हो गई। 1780 में इंग्लैंड से भारत आनेवाले माल का वहाँ से अन्य देशों को जानेवाले माल के मूल्य का 32वाँ हिस्सा था जो 1850 में बढ़कर आठवाँ भाग हो गया। 1813 से



पहले भारत में इंग्लैंड से 10 लाख गज से भी कम सूती कपड़े की खपत होती थी जो 1835 में 510 लाख गज से अधिक हो गई। 1850 में ब्रिटेन के सूती उद्योग का बना हुआ जो माल विदेशों में जाता था उसका चौथाई हिस्सा अकेले भारत में खपता था और उस समय ब्रिटेन को सूती उद्योग से राष्ट्रीय आय का 12वाँ हिस्सा मिलता था।

इस प्रकार इंग्लैंड का सूती कपड़ा उद्योग तो विकास कर गया जबकि भारत जहाँ यह उद्योग पहले फल-फूल रहा था, पूरी तरह नष्ट हो गया। अंग्रेजी राज का कमोवेश यही असर दूसरे उद्योगों पर भी पड़ा। कृषि की स्थिति तो और अधिक भयंकर थी। 1765 में? बंगाल, बिहार व उड़ीसा की दीवानी मिलने तथा मालगुजारी वसूल करने का अधिकार कंपनी के हाथों में आने के बाद किसानों को निर्मम शोषण हुआ तथा उन्हें दासों की स्थिति में धकेल दिया गया। 1764-65 में मालगुजारी 14,70,000 पौण्ड हो गई तथा 1793 में जब लार्ड कार्नवालिस ने इस्तमयारी बंदोबस्त किया तो उन्होंने 34,00,000 पौण्ड की मालगुजारी बाँधी। 1770 में बंगाल में भयंकर अकाल पड़ा जिसमें 1 करोड़ लोगों की मृत्यु हुई, परन्तु इस अकाल के दौरान भी मालगुजारी न केवल कड़ाई और बढ़ी निर्दयता के साथ वसूल की गई बल्कि उसे और अधिक बढ़ा दिया गया।

इस सबका बुरा प्रभाव कृषकों, कृषि मजदूरों, कारीगरों व और औद्योगिक श्रमिकों पर पड़ना ही था। काम की स्थितियाँ खराब होती गईं तथा आय व वेतन गिरते चले गए। खेतिहर मजदूरों की संख्या 1891 में कुल कृषक आबादी का 13 प्रतिशत थीं जो 1901 में 25 प्रतिशत हो गई, तथा 1931 में 38 प्रतिशत। भारत का ग्रामीण ऋण 1911 में 3 अरब रुपये से बढ़कर 1938 में 18 अरब रुपये हो गया जो इस बात का प्रमाण था कि गाँवों की अर्थव्यवस्था बद से बदतर होती जा रही थी। भारत में अंग्रेजी पूँजी की घुसपैठ से किसानों की गरीबी व तबाही बढ़ रही थी तथा उन्नीसवीं सदी के आखिर तक वे सब तरफ से निराश हो गये थे तथा उनकी बेचैनी फूटकर निकलने लगी थी। इस सदी के पूर्वार्द्ध में सात अकाल पड़े थे तथा 15 लाख लोग मरे थे जबकि उत्तरार्द्ध में 24 अकाल पड़े थे तथा 2 करोड़ 25 लाख आदमियों की मृत्यु हुयी थी। यही हालात औद्योगिक श्रमिकों की थी। कारखानों और खदानों में मजदूर अमानुषिक परिस्थितियों में रहते थे चाहे मालिक भारतीय हो या अंग्रेज। बम्बई फैक्ट्री लेबर कमीशन रिपोर्ट के अनुसार कपास ओठने व दबाने के कारखानों में चैदह से पंद्रह और कभी-कभी अठारह घंटे प्रतिदिन स्त्री व पुरुष मजदूरों को काम पर लगाए रखना आम बात थी। सवेरे 4 बजे से रात 10 बजे तक लगातार काम में लगे मजदूर को कुल तीन-चार आना प्रतिदिन की मजदूरी मिलती थी। एक फैक्ट्री प्रबंधक ने जिसने कमीशन के सामने गवाही दी थी, बड़े रूखेपन से कहा था कि जो लोग लगातार इतने समय तक काम करते हैं वे अक्सर दम तोड़ देते हैं। 1921 में मि० फिडले थिरसि ने बंबई में मजदूरों के मासिक व्यय की जाँच की थी तथा पाया था कि जेल कानून के अन्तर्गत एक कैदी को जितना अन्न दिया जाता है, मजदूर को उससे भी कम मयस्सर होता है।

1928 में ब्रिटेन की ट्रेड यूनियन कांग्रेस का एक प्रतिनिधिमण्डल भारत आया था तथा जाँच पड़ताल के बाद उसने अपनी रिपोर्ट में अन्य बातों के अलावा लिखा था कि भारत में अधिकतर मजदूरों को एक शिलिंग रोज से अधिक वेतन नहीं मिलता। 1938 में भारतीय मजदूरों के प्रतिनिधि एस.वी.वास्लेकर ने जेनेवा में अंतर्राष्ट्रीय श्रमिक सम्मेलन के सामने कहा था कि भारत में जो मजदूरी मिलती है उससे वह जिन्दगी की मामूली से मामूली जरूरत भी पूरी नहीं कर सकती। इस प्रकार अंग्रेजी शासन ने भारतीय समाज व अर्थव्यवस्था को जड़-मूल से चकनाचूर कर दिया। अंग्रेजों से पहले भी भारत को और लोगों ने जीता था, परन्तु उन्होंने यहाँ के आर्थिक आधार को हाथ नहीं लगाया था, तथा वे यहाँ के लोगों के साथ घुलमिल गये थे। अंग्रेज इस मायने में भिन्न थे कि वे विदेशी ही बने रहे तथा यहाँ की सम्पत्ति को इंग्लैंड पहुँचाते रहे जिसके कारण ब्रिटेन में औद्योगिक क्रांति संभव हुई। भारत का जन-जीवन पूरी तरह उजड़ गया। इन्हीं परिस्थितियों ने भारत के राष्ट्रवाद व राष्ट्रीय आन्दोलन के अंकुरों को प्रस्फुटित करने के लिए समुचित वातावरण उपलब्ध कराया।

ईस्ट इंडिया कंपनी के अत्याचारों के विरुद्ध भारतवासी निरंतर संघर्ष कर रहे थे, जिसकी परिणति 1857 के प्रथम स्वाधीनता संग्राम से हुई। 1857 का महत्व इस तथ्य में निहित है कि इसका नेतृत्व जमींदार एवं राजा महाराजाओं के हाथ में था परन्तु आम जनता ने इसमें भारी कुर्बानियाँ दी थीं। अंग्रेजों के प्रति जनता की घृणा व विद्रोह को इस संग्राम में अभिव्यक्ति मिली तथा बंगाल से दिल्ली तक अनगिनत लोगों को पेड़ों में रस्सी बांधकर फाँसी दे दी गयी तथा उन्हें मार डाला गया। यद्यपि 1857 में भारतीयों को अंग्रेजों के हाथों पराजित होना पड़ा तथापि इसके परिणामस्वरूप कंपनी राज खत्म हो गया और इसका स्थान ब्रिटिश सम्राट के शासन ने ले लिया। दूसरी और अधिक महत्वपूर्ण बात यह थी कि 1857 ने राष्ट्रीय आन्दोलन का जो बीज रोपा था वह आगे चलकर एक विशाल वृक्ष के रूप में विकसित हुआ तथा अंततः भारत की जनता ने दासता के जुए से मुक्ति पाकर आजादी प्राप्त करने में सफलता हासिल की। 1857 ने भारतवासियों को एक अहम सबक यह दिया कि जनता को एकता के सूत्र में पिरोकर एवं राष्ट्रीय आन्दोलन को जनता का आन्दोलन बनाकर ही स्वतन्त्रता प्राप्त की जा सकती है।

राष्ट्रीय आन्दोलन के प्रारंभ से ही अंग्रेजों ने इसका प्रतिवाद करना शुरू कर दिया था। पहले तो वे कहते थे कि भारत में रहनेवाले तरह-तरह की नस्लों व धर्मों के लोग जो अलग-अलग भाषाएँ बोलते हैं, तथा जिन्हें जात-पात की दीवारों ने अनेक टुकड़ों में बाँट रखा है तथा जिनके अलग-अलग हिस्सों का सामाजिक व सांस्कृतिक स्तर अलग-अलग हैं, कभी एक राष्ट्र या कौम नहीं बन सकते। सर जौन स्टेची ने कहा था कि- भारत नाम की कोई चीज न ही है और न कभी होगी। यह घोषणा उन्होंने 1888 में की थी। भारत की विविधता को अपना आधार बनाने

# INTERNATIONAL WOMEN'S DAY 2017



## CUTTACK

Women Sub Committee of CDIEA, Cuttack and Odisha State Government Employees' Co-ordination Committee (OSGECC) jointly observed International Women's Day by holding a meeting on 8th March 2017 at LIC Divisional Office, Cuttack, where around 80 women comrades with large number of male comrades including from the head quarter Branches attended the meeting. The meeting was presided over by Com. (Smt.) Kumudini Patra, Vice-President of CDIEA and Smt Dharitri Sahoo of Nursing Employees Association. Com Managobinda Barick, General Secretary, CDIEA, gave welcome address and spoke about the role played by AIIEA to build women cadres and providing a conducive atmosphere for women employees. Com Manorama Mohanty Joint Convener, Women Sub- Committee, initiated the discussion and spoke importance of Women's Day.

Miss Rita Das, Reader in English, Indira Gandhi Women's college, Cuttack, graced the occasion as Chief Guest. Delivering one hour long thought provoking speech, she highlighted what International women's day reminds us: the struggle of women for equal opportunity, rights, gender justice and social status. She also discussed how the better understanding, co-operation, adjustment and a little bit sacrifice between husband and wife could ensure happy and peaceful life. She dealt in depth about the plight of women in present society and urged both men and women to fight gender injustice, violence perpetrated on women, dowry and bride burning, female foeticide etc together. She pointed out that women are worst victims of neo-liberalism and privatization policy of government, which should be fought tooth and nail. She told that the women working in informal sector or doing household works are comparatively leading

miserable life. The objectives of women's day will be realised when problems of those women are solved.

Other who spoke on the occasion included Sd Shankar Prasad Parichha, esteemed Sr Divisional Manager, Cuttack Division; Com. Indumati Rout (Joint Convener, Women Subcommittee), Com Srimati Sahoo, Working President, OSGECC; Miss Nishat Iquebal (BEFI). Com. Jyoshna Sahoo, Secretary, Nursing Employees' Association, proposed vote of thanks. The debate on the day was also qualitative. On behalf of the women subcommittee, a gas connection with cylinder and stove was donated to SWAMEE BICHITRANANDA KALYANA ASHRAM orphanage.

## KOTTAYAM

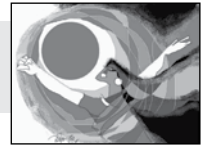
As part of the international women's day observance in the division a speech by Advocate C.R. Sindhu (Govt. Pleader) was organised in the Divisional Office premises. She, in a very touching manner, explained the plight of women in the society and lauded the bold campaign fuelled by Gurmehar Kaur, Delhi student, against anti women and fascist forces working in the campuses. The meeting, presided over by Com. Lissamma Joseph (President, DO Base Unit) had the welcome speech by Com. R. Radhika (Women's Sub Committee Convener). Vote of thanks was proposed by Com. Jiji Jacob (Women's Sub Committee member).

## MACHILIPATNAM

ICEU Machilipatnam division organized International Women's Day in a grand manner at Machilipatnam on 8th March 2017. Prominent personalities of the town were invited as guest speakers on the occasion. Smt. V.B. Vijaya, Manager NB, Smt. V. Usha Rani,



## INTERNATIONAL WOMEN'S DAY 2017



Principal Hindu college, Dr. M.K.V. Lakshmi Kumari, Gynaecologist, Com. K. Swaroopa Rani, Vice-President CITU, AP, Smt. J. Jhansi, UTF, AP State Councillor and other guests participated and spoke on the great legacy of the International Women's Day. Women Agents were felicitated on this occasion. Around 150 Comrades attended the program.

### VELLORE

ICEU Panruti Branch unit under Vellore division, celebrated the international women's day in grand manner by conducting a gate meeting during lunch time with badge wearing. Com Jayanthi Nataraj, women's sub-committee member presided over the meeting. All employees attended the meeting.

In the evening, the employees went to National Elementary School at Thiruvathigai and donated two ceiling fans worth of and some fruits to all the students in the presence of Head Mistress Smt. Galara Mary.

Com. G. VAITHILINGAM, President of the unit presided over the small meeting. Com. A. Jayaprakash, Secretary briefly spoke on the importance of the women's day. Sri. Chandrasekar ABM(s) greeted the meeting. Smt. Galara Mary (HM) proposed the vote of thanks.

### GAUhati

On the occasion of International Women's Day on 8<sup>th</sup> March, 2017 this time Women Sub-Committee of Gauhati Division Insurance Employees' Association (GDIEA) organised a meeting. The meeting was largely attended by women employees of greater Guwahati Branches which was held at LIC of India's Guwahati Division office premises at Fancy Bazar. Dr. Indrani Dutta, Professor, "Amiyo Kr Das Institute of Social Change and Development" present in the meeting as Chief Guest and in her speech she elaborately explained the background and relevancy of International Women's Day. One of Assam's re-known poet and officer of LIC of India Anupama Basumatary was being felicitated in the meeting for her literary work. Mrs Basumatary also in her brief speech conveyed her thanks to the organiser and urges

upon the women to "be bold for change". GDIEA General Secretary Com Bhabendra Kr Kalita also greeted the meeting while Com. Maitreyee Misra, Jt Convenor, Women Sub Committee, GDIEA presided over the meeting. In the meeting Marketing Manager of LIC, Guwahati Division also present and greeted the meeting.

### NORTHERN ZONE

International Women's Day 2017 was celebrated in all divisions under North Zone with great enthusiasm and fervor. A glimpse of the activities undertaken:

#### Ajmer

Women Sub-committee Ajmer Divisional committee organized a meeting to celebrate international women's day. The meeting was addressed by chief guest Laxmi Thakur professor MDS university Ajmer apart from the SDM Ajmer, Divisional leadership & convenor women sub-committee.

#### Amritsar

Women Sub-committee Amritsar Division organized a meeting of women comrades & explained the issues confronting women and the working class.

#### Bikaner

Women sub-committee Bikaner Division organized a programme in Nari Niketan, Bikaner (Govt Deptt). Women Class I officers also participated in it. Our organization contributed money for water camphor, Juices & sweets to the ladies in Nari Niketan. The unit distributed foot wears sarees & toys as well. The Divl. Committee Members, activists & Manager (P&IR) were present.

#### Chandigarh

Women Sub-committee Chandigarh Division organized a meeting to apprise the participants of the impacts of globalization on women in particular and working class in general. The meeting was well attended and well received. Divisional leadership also graced the occasion.

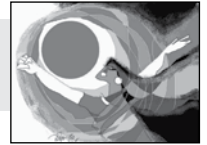
#### Delhi-1

Women Sub-committee Delhi-1 organized





## INTERNATIONAL WOMEN'S DAY 2017



a meeting of Women employees on the occasion to make the participants aware of the present day policies & politics of Modi Govt. The meeting was well attended & addressed by Com Anupma Sachdev, Zonal Convenor, Women Sub Committee NZIEA. Divisional leadership also guided the meeting.

### **Delhi-2**

Women Sub-committee organized a function for the students of the deprived sections of the society who are being taught by a group of women under the banner of 'Siksha se Sikhar tak' at Subhadra Greens, Vasundhara Ghaziabad. The committee distributed school bags, books etc. to them. Finance for it was made available through the collection of contributions from the comrades irrespective of the classes of the employees. School children performed cultural programme to commemorate the occasion. The school authorities were in all appreciation towards the mission of NZIEA for this cause.

### **Jaipur-I & Jaipur-2**

Women Sub -committee Jaipur-I & Jaipur-2 jointly organized a meeting of women to celebrate the occasion. The meeting was well attended and discussed the issues confronting women & the working class.

### **Jalandhar**

Women Sub-committee Jalandhar organized a programme at Govt. Middle School, Maliko Tarar Jalandhar. School bags, copies and other stationery items were distributed amongst the children. Snacks were also distributed in the meeting. Chairman of the School Committee was in total appreciation to the effort of NZIEA. A similar activity was also undertaken by the committee at Govt. Primary School, Awaan Chaharami, Distt. Jalandhar.

### **Jodhpur**

Women Sub -committee Jodhpur organized a meeting of women on the occasion & discussed the issues confronting women & the working class.

### **Karnal**

Women Sub-committee Karnal organized a meeting of women on the occasion. The

divisional leadership of NZIEA Karnal also graced the occasion and guided the meeting on the issues confronting working class. The women sub-committee also distributed woolen shawls to poor women at Mahila Ashram Karnal to commemorate the occasion.

### **Ludhiana**

Women Sub-committee Ludhiana organized a meeting of women employees on the occasion. The meeting was well attended and addressed by the convenor of the committee. To commemorate the occasion the sub-committee distributed dari, copies, chips, biscuit etc. to the school children of a Govt. Middle School at Dugri Ludhiana. The sub-committee renovated two wash rooms of the school also by collecting funds.

### **Rohtak**

Women sub-committee Rohtak Division organized a get-together to celebrate the occasion & discuss the issues confronting working class.

### **Shimla**

Women Sub-committee Shimla organized meetings in the branches on the occasion. The sub-committee also donated a refrigerator to Speech & Hearing Impaired Children, Dhalli (Shimla) to fulfill our commitment towards the society on this occasion.

### **Srinagar**

Women Sub-committee Srinagar organized a meeting of women on the occasion. The meeting was addressed by the divisional leadership apart from the women sub-committee convenor to explain the issues confronting us.

### **Udaipur**

Women Sub-committee Udaipur Division convened a meeting of women employees working in the division on the occasion of international women's day. Divisional leadership apart from the convenor of the women sub-committee addressed the gathering to apprise them of the present day challenges before the working class.

# LIC @ 60: Convention at Berhampur



The Divisional level Convention of Berhampur Division Insurance Employees' Association, Odisha, under ECZIEA on "LIC @ 60" was organized at Saheed Laxman Nayak Community Hall, Berhampur, Odisha on 7<sup>th</sup> March, 2017 (Tuesday) to carry forward the calls of the just concluded 24<sup>th</sup> General Conference of AIIEA held at Kochi in January, 2017 to defend the LIC of India in the Public Sector. Shri Dillip Kumar Nayak, Sr. Divisional Manager, Berhampur Division, inaugurated the Convention and while rolling out the statistics of the immense contribution of LIC to the national economy exhorted the LICians to face the challenges of the competition taking the unique pride of being members of such a Great Institution. While celebrating the Diamond Jubilee of LIC, he asked the LIC fraternity to keep the institution young, alive and kicking.

Com. Rabi Narayan Mallick, one of the stalwarts of the Insurance Employees movement in Odisha and former President, EZIEA, and VP of ECZIEA, addressed the convention in his lucidly explained the dangers to the public sector insurance in the aftermath of the FDI hike in Insurance and the decision of the GOI to disinvest the public sector General Insurance. He cautioned, when it is already a fait accompli in General Insurance, he wondered: could our LIC be untouched given the authoritarian and undemocratic attitude of the ruling BJP dispensation and their high dose of propensity to go for more economic reforms and sworn policies to privatize the PSUs. He called upon the LIC fraternity to mount further

struggles to checkmate the powers that be joining the bigger democratic forces. He coined that the LIC is indeed a jewel in the crown of India, and voiced concern on the continuous attempts of the corporate lobbies to rob our LIC of its sheen. He again fervently appealed to retain the continuing trust of the Policy Holders quoting the book "Tryst with Trust" published by LIC long back. Shri Motilal Panda, Sr. Divisional Manager, United India Insurance, also greeted the convention and hailed the service standards of the LIC and applauded it in effusive words.

Among others, Com. P.K. Dash, Class I officers Federation, Com. Jayaram Palo, LIAFI, Com. Ramesh Ch Bala, LIAFI, Com. Harihara Sahu, LIC Pensioners Association, while greeting the convention extended their solemn commitment to not just protect the LIC in Public sector but to enhance the growth profile through rendering the best customer service to the policy holders as well. Com. Pratap Ch Choudhury, one of the senior leaders of the Berhampur Workers and Employees Coordination Committee, in his address urged the LIC fraternity to deepen the struggles of AIIEA with a firm belief that "people will listen to you when you keep talking the greatness of LIC and the massive efforts of AIIEA to defend such a splendid institution against terrible attacks of the neo liberal economic reforms".

The Convention was presided over by Com. Nilamadhab Rath, President, BDIEA. Com. Amulya Prasad Meher, General Secretary, BDIEA gave the introductory address and the backdrop of the Convention and thanked the huge assembly of the employees from LIC and GIC, officers, development officers, Agents friends, pensioners, policy holders, leaders and cadres of the fraternal associations from banks, state and central government employees, numbering more than two hundred. The Calls of the Zonal Conference of ECZIEA and decisions of the Secretariat Meeting of ECZIEA to respond to the indispensable needs to take up the tasks of the NEFT Data capturing for improving the service standards and more so important for claims settlement and the call "Each One Buy One" to increase the NOP, have to be implemented in right earnest, Com. Meher emphasized. Vote of thanks was given by Com. K.C. Mishra, Joint Secretary, BDIEA.

## Seminars at Guntur and Vijayawada opposing Disinvestment in PSGI Companies

'The government's decision to disinvest 25 per cent shares in the five public sector general insurance companies is against the national interests' Com.KVVSN Raju, Vice-President, AIIEA said. He was the main speaker in the seminars which were held by the coordination committees of GIC and LIC employees of Guntur and Vijayawada.

On 16.02.2017 at Guntur, a seminar was conducted at UTF Hall on "Disinvestment in Public Sector General Insurance and its Impact" and this programme was presided by Com.K.G.Ramesh, President, VRGIEA.

Participating as a main speaker Com.Raju said that the public sector general insurance companies have been performing well despite the entry of 23 private companies into the competitive field. "These companies

have so far contributed to Rs 1,64,618 Cr for the government sponsored schemes. They never approached the government for the financial support after the nationalization of the industry in 1971. They did not find any difficulty in respect of business expansion



## SEMINAR AT ILACO BUILDING, KOLKATA

On the occasion of 60 years of KDLIEA, Ilaco base committee organised a seminar on the subject "Challenges before the Public sector Insurance and Our Task" on 18th Feb 2017. Com Satanjib Das President EZIEA delivered a valuable speech on the subject lasting more than one hour. He extensively dealt with the economic environment of the country, the

aggressive pursuit of the privatisation policies of the government and attacks on the public sector insurance industry. With the decision of the government to sell equity in 4 PSGI companies and the GIC-Re, the government has made it clear that LIC will be the next target of attack. He exhorted the employees to prepare for a bitter struggle to defend the

industry in the interest of the national economy. About 250 members including 26 female members participated in the seminar. Among the other leaders Com Jayanta Mukherjee Genl Secretary EZIEA, Com Amitava Ghosh Treasurer EZIEA, Com Rmakirishna Datta President KDLIEA, Com Amitesh Sarkar Genl Secretary KDLIEA were also present in the seminar.





in rural segment and solvency margin due to a sound internal resource generation. In this back ground, the government's decision to list these companies on the stock market is nothing but an attempt to liberalize and privatize the financial sector' he said. Sri K.Ranga Rao, New India Assurance Officers' Association, Com.J.Sreenivas,

GICEU, Com.VVK Suresh, Divisional Joint Secretary, ICEU, Com.G.Panakala Rao, General Insurance Pensioners' Association and Com.K.J.S.Vijaya Kumar, Divisional Asst. Treasurer, ICEU and Com.N.Bangaru Babu, Com.Y.G.Murali Krishna and Com.M.Rajeswara Rao participated in the seminar.

On 17.02.2017 at Vijayawada a seminar was organized at the local Press Club and this was presided by Com.Ch.Kaladhar, Divisional Vice-President, ICEU. The main speaker in the programme was Com.KVVSN Raju.

He said that the public sector general insurance companies have been regularly earning profits and contributing to the government's revenue. "For the year 2015-

16, they paid a dividend of Rs 1342 Cr to the government. Out of 7.81Cr total policies issued under the scheme "Prime Minister's Suraksha Bima Yojana", these companies have taken a remarkable share of it ie 6.24 Cr policies. This reflects the strength of the public sector general insurance companies. The government's unfair move will weaken this sector. Besides, this is not a step in the interests of the national economy. The employees from the public sector general insurance are prepared to resist this retrograde decision and will observe a nationwide one day strike if the government proceeds further on the issue of disinvestment in these companies' he said.

Com.G.Kishore Kumar, General Secretary, ICEU and Divisional leaders Com.E.V.Tulasi rao, Com.S.V.Giridhar, P.Amaranadh, M.P.Govardhana Rao, Com.N.M.K.Prasad,

Com.K.Bhaskara Rao, Com.D.Kondalu and leaders from VRGIEA Com.D.Srinivas and Com.U.V.Rama Raju participated in the programme.

## Tirunelveli Div.: PFI conventions on Budget 2017

**I**n Tirunelveli Division THREE conventions were held by People for India forum regarding Budget 2017.

A convention was arranged by PFI, Tirunelveli on 13.02.2017 at MUTA office Tirunelveli. Com E.M.Joseph, former Vice President, SZIEF delivered the keynote address. He explained in detail about the political aspect of Budget and how the government is utilizing the Budget to implement the Pro Corporate policies. Around 80 comrades from Insurance and other Trade Union participate the meeting.

At Tuticorin, a meeting on Budget 2017 was organized on behalf of PFI, Tuticorin on 27.02.2017 at TNGEA office, Tuticorin. Com K.Swaminathan, Vice President, SZIEF delivered the keynote address which was very powerful and informative. Around 60 comrades from LIC and other TUS participated in the meeting. All the participants appreciated the timely action of PFI.

At Kovilpatti a meeting on Budget 2017 was arranged by PFI, Kovilpatti

on 27 th Feb.Com N. Sureshkumar, Vice president, ICEU, Madurai Division delivered the key note address. He enlightened the true colour of the budget to the audience. Around 70 comrades from ICEU and other faternel trade unions participated in the meeting. ICEU, Tirunelveli Division coordinate this PFI movement to spread the message about the Central Government policies to the public.

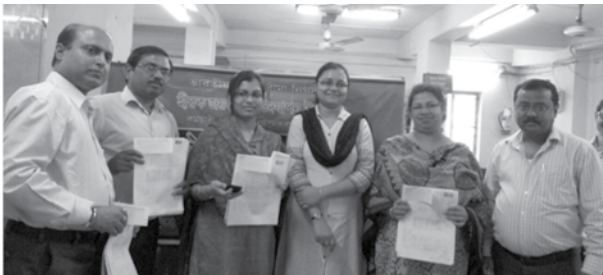


## Kolkata Suburban DO: Celebration of Diamond Jubilee Year of LIC

Responding to the call of AIIEA to its affiliated units to celebrate the Diamond Jubilee Year of LIC in a befitting manner, the KSDIEA observed "**Jeevan Maitri Dibas**" (*Day of Amity with Life*) on 27<sup>th</sup> and 28<sup>th</sup> February, 2017, jointly with all classes of employees' and agents. A call was given to all the employees and agents to have at least one policy on their own lives or family members on the days mentioned. The programme was organized with emotion and enthusiasm by almost all the branch units. The joint meetings with the agents were held at every unit in presence of Divisional leadership to make the programme a grand success. The agents and Development Officers extended their whole hearted co-operation at every level.

On 27<sup>th</sup> and 28<sup>th</sup> February, 2017, nearly 12000 plus BOC were recorded at our

Employees of Lake Town Branch submitting proposals on the "Jeevan Maitri Dibas"



Employees of Divisional Office handing over the proposals with cheques to Deputy Manager , Direct Marketing( extreme right)

Division which was 44% more than that of corresponding days of previous financial year and out of which 300 plus policies were already adjusted on the lives of employees and agents. It was a new milestone in the history of our Division since inception. It would not be out of place to mention that the 29<sup>th</sup> Conference of EZIEA, held at Jorhat, gave a clarion call of "one man – one policy" to celebrate the Diamond Jubilee year of LIC . Our Divisional unit upholds this message of the Conference of EZIEA through this programme in a magnificent manner. We extend our heartiest congratulations to all classes of employees', agents and the local management for their support and camaraderie to make the programme an astounding success.

## AGENTS' WORKSHOP AT THRISSUR

LIC Employees' Union, Thrissur has taken up a challenging task of imparting training to Agents to motivate them to work fruitfully. The subjects include psychological inputs and office matters as well. There was reluctance initially on their part but once the class kicked in we were impressed by their enthusiasm.

We conducted classes for Agents belonging to all branches and 477 persons participated in this programme. Com.M J Lilly of Irinjalakuda unit and Com. P S Jayageetha of Palakkad-I unit were the faculties. In some Branches, local comrades chipped in with additional subjects. Feed back received from participants after each class revealed the success of the class and there were ebullient demand for more such class in future.

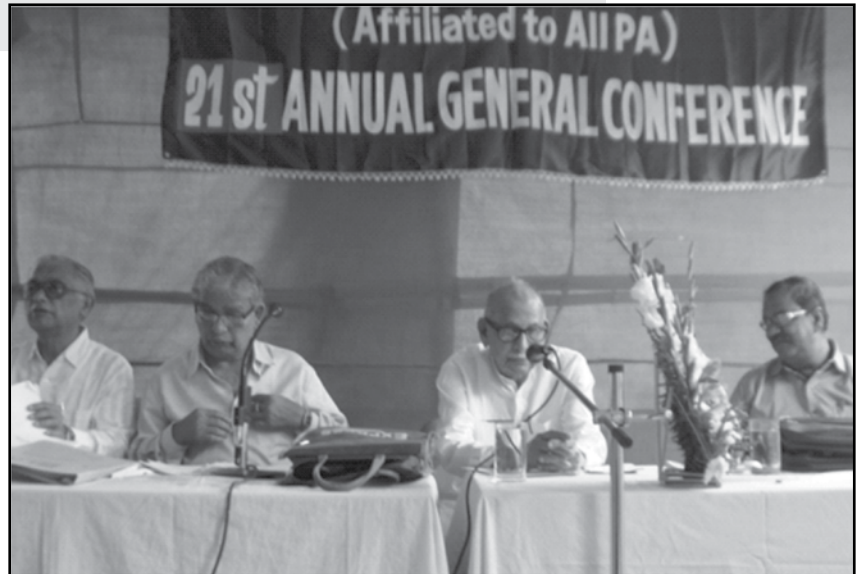
Apart from the motivational factor, we hope this class would help cement our relation with Agents at a time when a concerted movement is to be build-up to stall the designs of power-that-be to ruin the public sector Insurance.



# Kolkata Suburban Division LIC Pensioners' Conference

Tremendous enthusiasm and indomitable spirit marked the 21<sup>st</sup> Annual general Conference of LIC Pensioners Association, KSDO held on the 19<sup>th</sup> February, 2017 at the Divisional Office premises situated in the Salt Lake City despite a discouraging attendance of delegates who it is supposed failed override the constraints of age.

The weather is the eco-friendly part of the on the vernal Sunday with zephyr blowing across the country and the Venue was very much soothing and congenial to the audience who heard with rapt attention, the leaders denouncing the government-management combine and prescribing the task ahead to defeat their sinister design of denial of the pensioners' genuine demands one of which was updation of basic pension following wage revision of the LIC employees. The Conference was addressed among others, by the nonagenarian doyen Comrade Chandrasekhar Bose and Comrade Subhas Mitra, Vice-president, AIIPA. The presence of Comrade Tarit Kumar Chakroborty, General Secretary AIIPA on the dais added the glamour of the conference. His powerful elocution detailing our grievances, the measures taken by AIIPA for their redress as well as the perspective leading to our participation in the legal battle evoked thunderous applause from the delegates. The report of the executive committee depicting inter alia, the danger of disintegration of LIC as a public sector organization in the wake of further hike in FDI, was placed before the conference and approved unanimously along with audited statement of accounts for 2016.



The message that emanated from the speakers was to forge a broad based platform of the toiling masses in order to unleash a relentless struggle so that the brazen attempt of the power that be to destabilize the premier public sector financial undertaking might be forestalled and thwarted. In the event of LIC ceasing to exist, the leaders predicted with concern, our pension which is already under attack must be jeopardized especially at a time when no rights are sacrosanct, in the country choosing the obnoxious path of neo-liberalism, the speakers emphasized.

The Conference elected 27 members executive committee including an 11 member secretariat with Com Sachindralal Bhattacharya, Com Asish Basu Roy Choudhuri and Com Shibapada sarkar as the President, General Secretary and Treasurer respectively for the year 2017.

A vote of thanks was given to the chair as well as activists of Kolkata suburban Division Insurance Employees' Association but for whose spontaneous support the conference would have been a damp squib instead of a grand success.



## Trade Union Class in Chennai 2 Division

The Trade Union Class for the Office-bearers of Chennai Division II was conducted on 25.02.2017 at YMCA Hall, Parry's Corner, Chennai.

The Class was presided over by Com. M. Dhanaselvam, President, ICEU, Chennai Division II. Com. K. Manoharan, General Secretary welcomed the Branch Office Bearers and Zonal Leaders.

The Class was taken by Com. V. Suresh, Jt. Secy., SZIEF. The class focused on the challenges faced by our Organisation in today's economic & political scenario, and the need for the organization to equip itself with necessary ideological and political orientations to face these challenges.

Com. Suresh also provided a lot of inputs on how the office-bearers should play an important role in mobilizing the members & directing them towards a united struggle.



It was a very educative class and was well received by the Branch Leadership.

Com. N Naganathan, Jt. Secretary proposed the vote of thanks. All Branch unit Office Bearers attended this trade union class and made it a grand success.

## A NOVEL WAY OF PROTEST

### ADVERTISEMENT FOR INSURANCE WORKER

When LIC Management decided not to give advertisement to Insurance Worker, LIC Employees' Union, Kozhikode Division decided to mobilize fund from its members for inserting LIC's advertisement at our cost.

When the General Council of LIC Employees' Union, Kozhikode Division met at Calicut on 05.02.2017 to receive report on the 24<sup>th</sup> General Conference of AIIEA held at Ernakulam, the LIC Management's decision not to give advertisement to Insurance Worker also came up for discussion. The Council condemned the Management's attitude and the policies of Government of India behind it and as a token of their protest to Management and Government and to remind the authorities that we cannot be silenced decided to insert LIC's advertisement at our cost in one or two issues of the Journal.

On 21.02.2017 meeting of Insurance Worker Readers' Forum was held in all Base units to discuss the Editorial (We cannot be silenced) of February issue of Insurance Worker. The decision of the General Council was reported in this meeting also. The response of the employees was very encouraging and most of the Units offered their contributions in the meeting itself. Fund collected will be used for inserting LIC's advertisement in two issues of Insurance Worker.

**A JEWEL IN THE CROWN**

**LIC**  
LIFE INSURANCE CORPORATION OF INDIA

Insure your Life with  
**LIFE INSURANCE CORPORATION OF INDIA**  
and  
Be a Proud Partner in the growth of our Nation

**LIC'S CONTRIBUTION TO THE NATION BUILDING ACTIVITIES**  
(As on 31.03.2016, Rs. in Crores)

Category	Amount	Disbursement
Central Govt. Securities	72,000	Disbursement paid to
State Govt. & Govt. Guaranteed Securities	52,652	Govt. of India for the year
Housing & Infrastructure Investment	24,129	2005-06 to its investment
<b>TOTAL</b>	<b>1,48,781</b>	<b>of Rs. Co. - Rs. 2008 Co.</b>

**LIC'S INVESTMENTS DURING FIVE YEAR PLAN**

Plan	Year	Investment	Plan	Year	Investment
I	1951-1952	284	VII	1991-1992	14087
II	1952-1953	285	IX	1993-1994	37093
III	1954-1955	1530	X	2003-2007	84779
IV	1956-1957	2942	XI	2007-2012	204351
V	1958-1959	7140	XII	2012-2017	8038725
VI	1960-1961	15693			

This is not a paid advertisement of LIC, but prepared by LIC Employees' Union, Kozhikode Division and for which was contributed by its members as a token of their protest to LIC Management to give advertisement to Insurance Worker.

## “Contribution of Insurance Worker in the completion of Ph.D.”

We reproduce herebelow a letter from

**Dr. Mrs. Jyoti G. Hiremath,**  
Asst. Professor,  
B.V.Bellad Law College,  
Belagavi(Karnataka).  
Insurance Employees Union,  
Belagavi Division had recently  
felicitated her



I am happy to inform you that I; the undersigned have been awarded with Ph.D. in Law on the topic “A Critical analysis of Law relating to Life Insurance Business in India” by the Solapur University, Solapur(Maharashtra), on 29/01/2017 and the same was accomplished under the guidance of Dr. H.G Kulkarni, Principal, Sinhgad Law College, Pune.

While writing my thesis on the above topic, I got an opportunity to speak with Shri G.V. Kulkarni and Shri C.S.Bolgundi, Office-bearers of Insurance Employees' Union, Belgaum Division. They not only shared their views on the topic but also introduced me with the “Insurance Worker” and immediately I subscribed for the same.

Through this letter I express my deep sense of gratitude as to great contribution of the “Insurance Worker” in my research as I used to read it regularly which kept me updated on effects of Globalisation & Privatisation on the life insurance sector in India. Especially Sir, I referred your article “Ten years of liberalization of Insurance sector” published in the April 2010 issue of the “Insurance Worker” in my thesis.

This journal is versatile in itself and gives a reader; thorough information as to latest happenings in the life insurance sector related issues. I congratulate you and your team for carrying this herculean task of publishing a journal through AIIEA platform.

Recently, Insurance Employees' Union (AIIEA) at Belagavi felicitated me on this achievement and I really felt honour by the same.

**Dr. Mrs. Jyoti G. Hiremath**

## भारत का राष्ट्रीय आन्दोलन और मजदूर वर्ग

पेज 25 से

वाली दलील ब्रिटिश शासन के अंतिम दिनों तक प्रचलित रही। साइमन कमीशन ने तो राष्ट्रीय आन्दोलन को भारतीयों के एक छोटे से हिस्से की आशाओं-आकांक्षाओं की अभिव्यक्ति बताकर इसे खारिज ही कर दिया था।

परन्तु इसके बावजूद भी जब राष्ट्रीय आन्दोलन का वेग बढ़ता रहा तथा राष्ट्रीय जनवादी चेतना के अस्तित्व से इन्कार करना व्यवहारिक रूप से असंभव हो गया तो उन्होंने यह कहना शुरू कर दिया कि भारत के लोगों में जो राष्ट्रीय चेतना दिखाई देती है वह साम्राज्यवाद की देन है। 1918 में माटिंग्यू-चेम्सफोर्ड रिपोर्ट में कहा गया कि- भारत के लोगों का वह हिस्सा जिसमें राजनीतिक चेतना हैदुद्ध बौद्धिक रूप से हमारी संतान है।

परन्तु ये दोनों ही बातें गलत थीं तथा आधुनिक काल के इतिहासकार व अनुसंधानकर्ता जिनमें कुछ साम्राज्य-यवाद का पक्ष लेने वाले लोग भी शामिल हैं, इन बातों का समर्थन नहीं करते। विसंट.ए.स्मिथ ने 1919 में लिखा था- समस्त भारत की राजनीतिक एकता हांलाकि कभी पूरी तौर पर स्थापित नहीं हुई थी, परन्तु सदियों से वह जनता का आदर्श जरूर रही है। जहाँ तक भारत की जनता की बौद्धिक व राजनीतिक चेतना का प्रश्न है, उसने यह चेतना साम्राज्यवाद की कृपा से नहीं वरन् उसके विरुद्ध संघर्षों के अनुभव से प्राप्त की है, तथा अमरीका की स्वतंत्रता की घोषणा, फ्राँसीसी क्रांति तथा 1917 में रूस की बोल्शेविक क्रांति ने इसे परिपक्व किया है।)

(क्रमशः)

# INSURANCE NEWS IN BRIEF

The Insurance Regulatory and Development Authority of India has till date granted licences to seven foreign re-insurers to set up branches in India - Munich Re, Swiss Re, SCOR, Hannover Ruck, RGA Life Reinsurance Company of Canada, Lloyd's India Reinsurance Branch and XL Insurance Company's India Reinsurance branch. As of now, GIC Re is the only re-insurer fully operational in India.

\*\*\*

Ageas Insurance International NV, partner of IDBI Federal Life Insurance, will soon increase its stake in the joint venture to 49 per cent from the current 26 per cent. IDBI and Federal Bank with 48% and 26% shares respectively are the other partners of IDBI Federal Life Insurance Company.

\*\*\*

LIC's total assets has increased by 13 per cent year-on-year to Rs. 24,41,946 crore as at December-end 2016 as against Rs. 21,64,652 crore as at December-end 2015. It has purchased equity amounting Rs. 39,705 crore against Rs. 64,000 crore in the year-ago period. It sold equity totaling Rs. 38,000 crore during these nine months, booking a profit of Rs. 16,000 crore from equity investments during the same period.

\*\*\*

Dismissing the on-going speculation that the MetLife Inc, a global insurance major, is on the verge of exiting the insurance business in India, its Asian President says that they are fully committed to the joint venture with Punjab National Bank, PNB MetLife, and for its growth. PNB MetLife has assets under management (AUM) in excess of Rs. 14,327 crore and has been profitable for the last six years.

\*\*\*

Public sector general insurance company, New India Assurance, the country's biggest non-life insurer, has given insurance cover to Reliance Industries (RIL) for its onshore and offshore assets. This is the single largest cover taken by any corporation in the country till date. The insurance cover for Rs. 5 billion came into force from 1st February 2017.

\*\*\*

The IRDA is considering asking non-life insurance companies for segmental reporting of balance sheets. This is to evaluate loss and profit, expenses, and others for each category separately, especially for segments like group health, where insurance companies are facing losses. Segmented balance sheets will show if a company exceeds the expense cap in a particular segment.

\*\*\*

Consistent losses arising from large claim settlements and other negatives like falling interest rates that crimp their investment income, non-life insurers are planning to increase the premium rates by 10-15 per cent in certain segments to protect their bottom lines. To the plea of the non-life insurance companies IRDA has proposed to increase insurance premium for cars, motor cycles and commercial vehicles from April 1, 2017. The increase proposed is from 15 percent to 50 percent. The proposed premiums for the next fiscal have been calculated on the accident related data from 2011-12 to 2015-16 provided by the Insurance Information Bureau of India.

\*\*\*

There is a 33.4 per cent growth in the business of non-life insurance companies as at the end of February 2017 as compared to the same day of the last year. From Rs. 7,710.81 crore in February 2016 to Rs. 10,287.74 crore in 2017. 51.41 per cent of this, Rs. 10,287.74, has been garnered by public sector non-life insurance companies. The overall market share of the public sector non-life insurance companies stands at 53.62 percent as at the end of February 2017.

\*\*\*

In life sector LIC leads in garnering the new premium of Rs. 99096.57 crore out of a total new premium of the entire life insurance sector which is Rs. 140346.76 crore as at 29<sup>th</sup> February 2017. SBI Life with Rs. 8574.73 crore stands first in the private sector, second comes ICICI Prudential Life taking Rs. 6963 crores leaving the third place to HDFC Standard Life which made a premium of 6774.74 crore. LIC's market share as per the new premium collection is 70.61 percent and per number of policies the market share of LIC is 74.61 per cent.

\*\*\*

As the technology and electronics used in cars gets increasingly sophisticated and complicated, the cost of premiums are rising in the UK, Australia and several other parts of the world. A study by Association of British Insurers, car insurance premiums have reached a record high in the last three months of 2016. This, according to Association of British Insurers, is due to a rise in the cost of car repairs, and shipping in spare parts.

A.M.KHAN, DHARWAD



# ECONOMIC TID BITS

- According to the IMF report, in terms of exports of goods, China tops the world with USD 2281 billion followed by USA at 1505 billion, Germany at 1326 billion, Japan at 625 billion and Netherlands at 570 billion. In terms of imports of goods, USA tops the list with USD 2242 billion followed by China at 1602 billions, Germany at 1051 billion, Japan at 648 billion and UK at 626 billions.
- IMF has estimated global growth for 2016 at 2.6 with advanced economies projected to grow at 3.4% and emerging economies to grow at 3.6% in 2017-18. Advanced economies are now projected to grow by 1.9% in 2017 and 2% in 2018, 0.1% and 0.2% points more than the earlier prediction. US economy is expected to grow by 2.3% in 2017 and 2.5% in 2018. India's growth forecast is reduced by 1% for 2016-17 and by 0.4% for 2017-18, primarily due to the negative impact of Note Ban.
- According to the Survey conducted by IMF on co-ordinated portfolio investment, 72% of the total portfolio investments assets of the world are concentrated in 10 economies at the end of June 2016. USA tops the list with USD 9.53 trillion, Japan at 3.97 trillion, Luxembourg at 3.08 trillion. The 10 economies account for USD 32.25 trillion portfolio investments and all other economies of the world account for USD 12.27 trillion.
- The US budget presented by Donald Trump government has increased the budget spending for military by \$ 603 billion this year and has cut 30% on social sector spending. The budget has proposed cut of \$ 5.8 billion for National Institutes of Health, \$ 3 billion cut on community development, \$ 500 million cut for agriculture and \$ 2.5 billion cut for Department of Labour for job training programmes. The department of education will suffer \$ 9 billion in cuts and another \$ 6 billion cut for National Science Foundation.
- The Chinese government has reduced its growth target for this to 6.5%. The Chinese economy grew by 6.7% last year. According to Bank for International Settlement's estimates, Chinese debt is at 254% of it's GDP. The Chinese debt quadrupled between 2007 and 2014. The Chinese banking system has surpassed that of Euro zone to become the largest in the world by assets. The Chinese government has targeted to create 11 million jobs in 2017 as against 10 million jobs created in 2016.
- According to latest data, the US trade deficit has jumped to \$ 48.5 billion in January from \$ 44.3 billion in December, which is the largest monthly gap for the last five years. According to OECD report, the global GDP is expected to grow by 3.5% in 2018, up from just under 3% in 2016.
- \* The Sri Lankan domestic debt has increased from US \$ 30 billion in 2010 to \$ 62 billion in 2016. The official Foreign reserves of Sri Lanka were at \$5.5 billion in January, a fall of half a billion dollar during the last one year. The FDI flow to Sri Lanka in 2016 was \$ 300 million, down from \$ 600 million in 2015. The foreign currency debt of Sri Lanka is close to 40% of its GDP. Core annual inflation of Sri Lanka is at 7% in January 2017.
- The US Federal Reserve has lifted its base interest rate by 0.25 basis points and indicated that there will be two further rises likely this year. As a result of its financial asset purchase under "quantitative easing" program, Fed now holds \$ 4.5 trillion in financial assets compared to \$ 900 billion before the financial crisis of 2008.
- According to a latest study, poverty in Germany has reached a new high at 15.7% with 12.9 million people live in poverty. Poverty in Berlin rose from 20% to 22.4% whereas Bremen registered the highest rate of poverty at 24.8%. The percentage of the population living in poverty has increased in 11 out of 16 States, compared to previous year.
- Under pressure from USA, the G-20 Finance Minister's meeting has removed from their joint statement for a call to "resist all forms of protectionism". This is in line with the "America First" stand taken by Trump administration stand taken by Trump administration. The G20 controls 85% of global economy.

**J.SURESH, MYSORE**

# WORKING CLASS STRUGGLES

**Sri Lanka: Public hospital paramedics protest:** Several hundred paramedics from Sri Lanka's public hospitals demonstrated outside the health ministry in Colombo on 22<sup>nd</sup> February over a range of demands. These included suitable salary scales for graduates, establishment of a director's position for paramedics in the health ministry and suitable language-skills testing. The workers have threatened an indefinite strike if their demands are not met soon.

**South Australian shipbuilding workers strike:** Australian Manufacturing Workers Union (AMWU) members at ASC, the state-owned Adelaide-based ship and submarine builder, are taking industrial action in a two-year dispute for a new work agreement. About hundreds of night shift workers have been on strike since 19<sup>th</sup> February and another 200 submarine workers stopped work for 72 hours on 22<sup>nd</sup> February. Another 400 workers from the company's ship building arm struck for an hour on 23<sup>rd</sup> February morning in support of their submarine colleagues. The shipbuilding workers oppose the federal government's public-sector wage policy which caps annual pay increases at 1.5 percent in any new agreement.

**French air traffic controllers strike:** French air traffic control (ATC) staff, members of the UNSA union, at airports in Brest, Bordeaux and Aix-en-Provence, came out on strike March 6. Colleagues at Nice and Marseille airports joined them March 7, 2017. The ATC staff are seeking parity of pay and working conditions in line with other ATC staff in other European countries. Airlines using French airspace said the action led to the cancellation of more than 1,000 flights.

**Striking British Airways staff protest in Brighton:** British Airways (BA) cabin crew on mixed fleet flights began a seven-day strike on March 3. On the following day BA strikers, members of the Unite union, held a protest outside the BA-sponsored "world's tallest moving observation tower" on the Brighton seafront. They rallied from 11 a.m. to 1 p.m. to highlight their dispute.

**Strike by bus drivers in Oxford:** Bus drivers working for the Oxford Bus Company, members of the Unite union, held a second 24-hour strike March 6, 2017. They are seeking a pay increase and additional payments for working public holidays.

**Strike by rail staff in Athens:** Employees on the STASY fixed rail system in Athens held a 24-hour strike

March 3, the most recent of a series of strikes. They are protesting proposals to allow the commercially run Athens urban transport network, OASA, to have access to publicly owned STASY facilities. They fear this will pave the way for the privatization of the STASY rail system.

**Transport strike in Italian capital :** Italian transport workers on the ATAC buses, trams, metro and light rail system together with workers at Cotral, which serves the greater Rome area were on strike on 8<sup>th</sup> March 2017 in pursuit of their long standing demands including wages and service conditions.

**Kenyan doctors defy return to work order:** Kenyan doctors resolved to continue their 95-day strike, despite the government's order for them to return to work. The doctors' union, the Medical Practitioners, Pharmacist and Dental Union (KMPDU), accuses the government of threatening the very existence of the union and continuing to shift positions in negotiations. The doctors also accuse the federal state of having an agenda to destroy the health service on behalf of corporate interests.

**Peruvian copper mineworkers Strike:** About 1,500 mineworkers at the Cerro Verde copper mine in Arequipa, Peru downed their tools on the morning of March 10 over wages and other demands. The walkout followed the breakdown of talks between management and the Union.

**Strike by Chilean mineworkers completes one month:** Workers at the Escondida copper mine complex in northern Chile remain on strike, over a month after walking out. The strike began February 9 over a number of demands, including a wage raise, a bonus, pay equity for new-hires and benefits. BHP Billiton, which owns the mine, claimed that falling copper prices and productivity made cutbacks in these areas necessary.

**Argentine teachers to hold two-day strikes over salaries:** Argentina's Education Workers Confederation (CTERA) called a 48-hour strike for March 15-16 to demand that the Education Ministry hold parity talks and to express opposition to salary caps. CTERA recently rejected a raise offer of 18 percent, saying it would not keep up with the nation's inflation rate. The teachers will also strike the following week, on March 21 and 22.

**S.SRIDHARA, MYSORE**

## For our Field Force

### Rs.24.42 Lakh Crore assets

LIC has posted a 12.81% growth in total assets to Rs 24.42 lakh crore as on December 31, 2016, compared to Rs 21.64 lakh crore for the previous year. LIC's market share is almost 5X (5 times) its nearest private sector competitor, while its assets under management is 21X.

### Rs.16,000 Cr profit

LIC has booked profits of Rs 16,000 crore from the market in the nine-month period compared to Rs 9,500 crore in FY 16, a rise of over 68%. LIC holds roughly 5% in the BSE200 companies, which is worth \$66 billion.

### LIC looks @ Non-single

LIC will step up sale of non-single premium policies to about 25% in 2017-18 to bring balance in its business growth profile. LIC Chairman V K Sharma said that LIC has already met its FY17 target for new business premiums and was concentrating on efforts to grow income from non-single premiums for this financial year.

### PoS for LIC Agents

LIC is planning to provide Point of Sale (PoS) machines to its agents who collect around Rs1.5 lakh crore premium annually. To begin with, LIC plans to provide PoS machines to about 1.5 lakh agents that would be ramped up in the future. At the end of March 2016, there were 20.16 lakh agents in LIC.

### OIC uses PoS

Oriental Insurance Company Ltd plans to beef up its point-of-sale (PoS) swipe machines by 2017 end and hopes to collect around Rs 400 crore via this mode. It will be installing 500 more PoS terminals in operating offices across the country by the end of this year (2017). Currently it has around 200 terminals and the weekly collection is around Rs 2 crore, which is around Rs 100 crore a year. The company is also looking at empowering its agents to issue policies at the time of premium collection through the agent's portal.

### Insurance Growth

IRDAI Chairman T.S. Vijayan said the growth rate of the insurance industry is higher than the growth rate of economy. He pointed out that this growth was taking place amidst major disruption in the business environment brought about by technology, and the industry needed to keep up with these changes to sustain its growth. He observed that the biggest challenge of insurance was "not on the first sale but on renewal".

### Third Party Premium

IRDAI has proposed up to 50% increase in

insurance premium for cars, motorcycles as well as commercial vehicles from April 1. The hike for two-wheelers would be in the range of 16 to 50% and for commercial vehicles up to 50%. The regulator has revised the mandatory cover rate every year for the past six years. The final pricing will be set this month after insurers submit their comments.

### e-Commerce guidelines

IRDAI has paved the way for electronic platforms that will market as well as service insurance products by issuing guidelines on insurance e-commerce. The Insurance Self-Network Platforms could be a regular web portal, mobile app or both. Entities registered with IRDAI, such as insurance firms or insurance intermediaries, are eligible to apply for setting up such a platform. The ISNP would deal with all kinds of insurance products, from life, health to general.

### Health insurance growth

Health insurance coverage in India has witnessed a sharp increase reaching 28.7% households in 2014-15 from merely 4.8% around 10 years ago, according to the latest National Family Health Survey. The NFHS-4 data shows 29% households in rural India have at least one member covered by a health scheme or health insurance, as compared to 28.2% in urban areas. According to IRDAI data, premium collected by health insurance companies during 2015-16 jumped by a 21.7% annually to Rs 24,448 crore, indicating a growing trend of people seeking coverage.

### Transparent Car Insurance

IRDAI plans to insist general insurance companies to ensure car buyers get the cover they need, as finance ministry showed concern over mis-selling. It has decided to force the insurance companies to come under regulations that will make their connections with motor dealers transparent.

### Pilot products

IDA will allow pilot products so that appropriate products suiting a particular class of customer based on his/her income, profession and lifestyle can be designed and tested first. General insurers can launch a product for a particular period in a defined area on a pilot basis after informing the regulator. Based on the response received for the product, they would be able to either file it for final approval or withdraw/tweak it based on the feedback received.

**ARIVUKKADAL, THANJAVUR**



## Response



The article "Man-The Maker of His Destiny" on Swami Vivekananda makes interesting and thoughtful reading. (Feb.2017). Swami Vivekananda, a prophet for the modern age, deeply loved his countrymen yet strongly showed its insufficiency. He pointed out India's neglect of the masses as a national sin. As a wandering monk he was shocked to see the miserable conditions of rural India-people illiterate, superstitious, half-starved, victims of caste

tyranny. All these shocked him and the callousness of the so-called educated upper classes shocked him still more. A very different kind of Sanyasi, who could tell youths to know playing football before learning 'Gita', to ask a preacher of the Cow protection society to help the starving countrymen affected by a terrible famine before protecting 'mother-cows'! Truly a patriotic sanyasi to the core, he once told the famous editor of 'Hitavadi', Pandit Sakham Ganesh Deuskar such flaming words:-" Sir, as long as even a stray dog of my country remains without food, my religion will be to feed and take care of him. All else is either non-religion or false religion.

Satyajit Chakraborty  
HGA, Falaka Branch,  
Jalpaiguri Division

The Editorial 'Fight Back this offensive' is timely. It seems, the government has lost its direction in finding resources for the development of India economy. Totally blinded by its over zealous urge to implement neo liberal economic policies the government, to increase revenue has proposed disinvestment, and selling of profitable public sector. The public sector played a major role in constructing infrastructure such as roadways, railways, irrigation, generation of electricity and establishing educational institutions of par excellence. When the finances of PSGI and GIC-re are on a sound footing, where is the need for the illconceived decision to raise revenue through disinvestment, strategic sale of equity holding and listing in the equity market.

K.Narayana Rao,  
Bangalore.

## DONATIONS

Com.I.D.Chopra, Vice-President, Jalandhar Divisional Unit	Rs. 3100
Com. G.V.Prabhakar, Maanarkad Br., Thrissur Div.	2000
Com.Sumitra Prasad Sinha, BerhamporeE Br.,	2000
Com.Tarak Nath De, Ranghat Br., Kolkata Sub. Div.	5000
Com.Sukumaran Punnassery,,Kozhikode Div	2000
Com.Jagtar Singh, Joint Secretary, Ludhiana Divl Committee	500
Com.Paramjit Singh, Branch Secretary, CA Br., Ludhiana	500
Com. Rama Krushna Behera, Treasurer, Jaleswar Br., Cuttack Div	1000

Com. Behera also donated Rs.2000 to AIIEA.  
The Insurance Worker thanks these comrades for the fine gesture shown to the journal.

Com.Sukumaran Punnassery's donation noted above is in memory of his beloved wife Smt. Nirmala Kumaran, who suddenly expired on 5.1.2017.  
Insurance Worker shares his grief at this great loss.

## CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
April	271	6185.81
May	275	6277.12
June	277	6322.77
July	280	6391.25
August	278	6345.60
September	277	6322.77
October	278	6345.60
November	277	6322.77
December	275	6277.12
January	274	6254.30
Base 1960=Base 2001x22.8259		





Jaipur-1&2



Jalandhar



Kottayam

## INTERNATIONAL WOMEN'S DAY 2017

Reports on  
Pages 26-28



Delhi-1



Jodhpur



Karnal



Ludhiana



Rohtak



Shimla



Srinagar



# A JEWEL IN THE CROWN



Insure your Life with  
**LIFE INSURANCE CORPORATION OF INDIA**  
and  
Be a Proud Partner in the growth of our Nation

## LIC's CONTRIBUTION TO THE NATION BUILDING ACTIVITIES (as on 31.03.2016, Rs. in Crore)

Central Govt. Securities	: 72 1000	Dividend paid to
State Govt. & Govt. Guaranteed Securities	: 52 1632	Govt. of India for the year
Housing & Infrastructure Investment	: 24 3269	2015-16 on its investment
<b>TOTAL</b>	<b>: 148 5901</b>	<b>of 100 Crs. : Rs. 2502 Crs.</b>

## LIC's INVESTMENTS DURING FIVE YEAR PLAN

Plan	Year	Investment	Plan	Year	Investment
II	1956-1961	184	VIII	1992-1997	56097
III	1961-1966	285	IX	1997-2002	170929
IV	1969-1974	1530	X	2002-2007	394779
V	1974-1979	2942	XI	2007-2012	704151
VI	1980-1985	7140	XII	2012-2017	3086720
VII	1985-1990	12969			

*This is not a paid advertisement of LIC, but inserted by LIC Employees' Union, Kozhikode Division fund for which was contributed by its members as a token of their protest to LIC Management's decision not to give advertisement to Insurance Worker.*