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Seventyone Years of Independence



Whither Democratic
& Secular Values



Development
& Inequality



Gender Justice..?

'हिन्दू-मुस्लिम'
नहीं, 'जन'



PRIVATISATION LOBBY
AT WORK AGAIN:
CRUDE and
DISHONEST



WORLD CUP TO FRANCE
TEAMWORK-
TOGETHERNESS



HIMA DAS-FIRST GOLD MEDAL
IN A TRACK EVENT FOR INDIA

AIIEA SECRETARIAT DECIDES ON CAMPAIGN AND AGITATION



SUPPORTS



A social upheaval of the worst kind is taking place in India. This is due to the covert and overt communal agenda of the BJP led government at the centre. Myths and obscurantist views of all sorts are being spread to fan the fire of communalism. This is going to pose a big challenge to the unity of the working class in the future.

Therefore, the Secretariat of AII EA resolved to deepen and broaden the unity of the working class on the basis of common class interests and fight the onslaughts of the neo-liberal order. In this context, it welcomed the emerging struggles of the workers, peasants and agricultural workers and decided to extend solidarity to



- * 9th August 2018 * 'Jail Bhare Satyagraha' of AIKS-CITU
- * 14th August 2018 * 'Ratri Jagaran Abhiyaan'
- * 5th September * 'Mazdoor Kisan Rally' at New Delhi.

Lunch Hour Demonstrations on 9th August 2018 (Quit India Movement Day) in front of all our offices in LIC / PSGI companies in solidarity with the 'Jail Bhare Satyagraha' of AIKS and CITU.

Wherever possible in the 14th August 2018 'Ratri Jagaran Abhiyan' against the disastrous anti people policies of the government.

Lunch hour demonstrations on 5th September 2018 in front of all our offices expressing solidarity with the "Mazdoor Kisan Rally" in New Delhi.

Privatisation Lobby Back Again

The critics of public sector are back again in full strength. They have started a vicious campaign to demand privatisation of LIC. The decision of LIC to take over the IDBI Bank has provided them an opportunity. They claim that the policyholder's funds cannot remain safe as long as government retains control over LIC. They argue that the government is forcing LIC to pump enormous resources in ailing IDBI Bank endangering the policy monies and the interests of the policyholders.

This is a queer logic as the problems of IDBI Bank and the Indian banking sector as a whole are due to the failure of the private sector. The huge non-performing assets in the banking industry have arisen primarily due to default of the loans secured by the corporate sector. A very small portion of these NPAs are due to honest business failures. Largely it is the dishonesty, frauds and the nexus between the politicians, bureaucrats and corporate that has

led to the crisis in the Indian banking. In the case of IDBI it is largely due to stalled infrastructure projects. The LIC itself was created through an Act of Parliament to offer protection to the insuring public from the enormous loot and frauds committed by the private companies. Therefore to suggest privatisation of public sector financial institutions and handing them over to the same persons who were responsible for their problems is to say the least is crude and dishonest.

LIC today has emerged as the premier financial institution in the country. Despite the fact that the policyholders monies and accrued bonuses are guaranteed by the government, never in 62 years of its existence LIC ever had to invoke the sovereign guarantee to meet its liabilities. It has set a global bench mark in claim settlement and can proudly claim its services to not only match but beat the global standards. Therefore, the campaign of the

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For Our Field Force-Arivukkadal

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privatisation lobby has to be met aggressively. The attempt to manufacture opinion in favour of privatisation has to be defeated through a heightened counter campaign.

The LIC has been mandated by the Nationalisation Act to provide security to the policy monies and ensure decent returns to the policyholders. In order to meet this objective, LIC follows a prudent and transparent investment policy. The total investments of LIC in the Indian economy as at 31st March 2018 are Rs.25.15 lakh crore. It must be noted that 82% of the LIC's investments amounting to over 20.5 lakh crore are in government securities and other approved securities. The LIC has invested Rs.4.59 lakh crore in equity, preference shares and other instruments. This works out to around 18% of the total investments. The LIC being a long term investor in the stocks has benefited due to its contrarian investment strategy. It has always earned decent returns on its investments. Therefore to portray that the LIC's proposed investment in IDBI Bank will rob all the savings of the policyholders is misleading and mischievous.

There are two issues involved in the IDBI case. The decision of the government to dilute its holding below 50 percent is a clear case of privatisation. We are against privatisation of public sector and more importantly in financial sector which is the backbone of the economy. Therefore we stand with the

IDBI employees and officers in their struggle against privatisation. The second issue is that of LIC's decision for a strategic investment in IDBI. On this issue too we have certain concerns. For any investment decision it is important to make a detailed cost and benefit analysis. The first question is whether the risk of investment in IDBI is worth taking and the value at which it is acquired. The second point that needs consideration is how much benefit LIC can earn through bancassurance and the possibilities of this leading to increase in the average premium size. The third is what is the plan and strategy to turn around the Bank and how much time it would take. The AIIEA expects the LIC Board and its investment team to consider all these issues thoroughly while taking a final decision. They should not allow themselves to be coerced by the government in taking any investment of this magnitude. The LIC Board is primarily responsible to the policyholders and its decisions must ensure the protection of their interests.

The AIIEA is committed to protect and advance the interests of both the institution and its policyholders. Through a counter campaign policyholders must be given confidence about the safety and security of policy monies. The nefarious designs of the privatisation brigade must be exposed and defeated. LIC must remain a hundred percent government undertaking to continue its great contribution to the nation building exercise.

France Wins the World Cup

For over one month sports enthusiasts across the globe remained totally focussed at Russia. It was for the first time that the FIFA World Championship was hosted in East Europe. Thirty-two countries from five continents battled for top honours. It was the first world cup that used the Video Assistant Referee (VAR) system. The tournament once again confirmed that football is the most beautiful and most popular game in the world.

France a very talented and young team deservedly won the 21st FIFA World Championship. They defeated the highly talented Croatia 4-2 in a thrilling final played

on July 15, 2018 in front of a capacity crowd. France won due to talent, team work and togetherness. The ethnic diversity was very much visible in the French Team. Blaise Matuidi, an important member of the team rightly pointed out that 'the diversity in this team is in the image of our beautiful country. We proudly represent France. For us, that is superb'. The world is keenly watching France to see whether this rich diversity and unity found on the playing arena will unite the country presently undergoing huge ethnic and racial problems.

The World Cup threw up many surprises.

Italy and Netherlands, two great football playing nations did not qualify for the tournament. Defending champions Germany, favourites Brazil, Spain and Argentina were knocked out of the tournament early. The African teams boasting of huge talents were not good enough to reach the knock out stages. South Korea, Iran, Saudi Arabia and Japan representing Asia did play well. Japan did proud to reach the quarter finals. It was clear that the gap between the competing teams is ever narrowing down.

This tournament saw reputation of established heroes destroyed and new heroes emerging on the world football stage. Ronaldo, Messi and Neymar were not good enough to take their national sides to the ultimate victory. This is a confirmation yet again that individual brilliance alone is not enough in a team game. What ultimately succeed is the team work and team effort. The world found new heroes in Eden Hazard of Belgium, Luka Modric of Croatia and the young French dynamite Kylian Mbappe. Mbappe joined the legendary Pele in becoming the youngest player to score a goal in the finals.

Russia surprised everyone with splendid performance to reach the quarter finals. Earlier they had struggled to qualify. England also surprised with a place in the semi-finals. Harry Kane, the England Captain scored 6 goals to claim the golden boot.

The successful hosting of the World Cup and the performance of Russian squad displayed the soft power of the nation and

it may help President Putin politically. A number of world leaders were present not only to enjoy the game but also to send political messages to their domestic audiences. The Croatian President was present to cheer her team. Despite the unfortunate loss in the finals, Croatia, a nation of just 4 million people can be proud of their performance and achievement. The French President Macron too was present to egg on his team. It was a very entertaining and successful tournament. An estimated 7.7 million football fans visited FIFA Fan Festivals during the tournament.

The World Cup generated massive interest in the game in India. Majority of the Indians were enthusiastically supporting Brazil and Argentina. Though they were disappointed due to the early exit of their favoured teams but the interest remained undiminished. If Croatia with a population one-third the size of Bangalore can reach the finals and Iceland with a population of 3 lakhs can give jitters to the best, why not India was the question on everybody's lips. It is not that India is lacking in talent. It had produced giants like Ahmed Khan and Jarnail Singh who earned global laurels for their skills. The country has also seen skilful players in Bhaichung Bhutia and Sunil Chetri in the present times. What it lacks is the world class infrastructure, spotting of talents and training facilities. It is here that the role of the government comes in. It is the responsibility of the government to create the necessary infrastructure and give a focussed attention to promote this beautiful game.

निजीकरण के पैरोकार फिर वापस

सार्वजनिक क्षेत्र के आलोचक फिर पूरी ताकत के साथ वापस आ गये हैं। उन्होंने एल.आई.सी के निजीकरण की मांग करने का अनैतिक अभियान शुरू कर दिया है। एल.आई.सी. द्वारा आई.डी.बी.आई. को खरीदने के निर्णय के अवसर का लाभ उन्हें मिला है। उनका कहना है कि जब तक एल.आई.सी. पर सरकार का नियन्त्रण रहेगा तब तक पालिसी धारकों के फण्ड सुरक्षित नहीं रह सकते। वे तर्क देते हैं कि सरकार एल.आई.सी. पर बीमार आई.डी.बी.आई बैंक में बहुत अधिक संसाधन डालने के लिये दवाब बना रही है और इस प्रकार बीमा धारकों के पैसे तथा उनके हितों को खतरा पहुंचा रही है।

यह एक अद्भुत तर्क है क्योंकि भारतीय बैंकिंग क्षेत्र तथा आई.डी.बी.आई. बैंक की समस्यायें निजी क्षेत्र की असफलताओं की वजह से हैं। बैंकिंग क्षेत्र में बहुत अधिक एन.पी.ए. मुख्य रूप से नैगम क्षेत्र द्वारा ऋणों का भुगतान न करने से पैदा हुआ है। इसमें से एक बहुत छोटा भाग वास्तव में निष्कपट व्यापार असफलता की वजह से पैदा हुआ है। मुख्य रूप से यह नैगम क्षेत्र, राजनीतिज्ञों व नौकरशाहों के गठजोड़ के कारण है जिसने भारतीय बैंकिंग क्षेत्र में इतना बड़ा संकट खड़ा कर दिया है। आई.डी.बी.आई. बैंक के मामले में यह रूकी हुए ढांचागत परियोजनाओं के कारण से है। खुद एल.आई.सी. को संसद के अधिनियम द्वारा बीमित

जनता की निजी क्षेत्र द्वारा विशाल लूट तथा धोखाधड़ी से बचाने के लिये बनाया गया था। इसलिये सार्वजनिक क्षेत्र के वित्तीय संस्थानों के निजीकरण करने तथा उन्हें उन्हीं व्यक्तियों को सौंपने, जो उनकी समस्याओं के लिये जिम्मेदार हैं, का सुझाव कम से कम असभ्यतापूर्ण व बेईमानी है।

एल.आई.सी. आज देश का मुख्य वित्तीय संस्थान बनकर उभरा है। इस तथ्य के बावजूद कि बीमा धारकों का धन तथा उस पर कमाये गये बोनस को सरकार की गारंटी प्राप्त है, एल.आई.सी. को अपने अस्तित्व के इन 62 वर्षों में इस जिम्मेदारी को पूरा करने के लिये कभी भी सम्प्रभु गारण्टी के प्रावधान की जरूरत नहीं पड़ी है। इसने दावा भुगतान के लिये एक वैश्विक मानदण्ड स्थापित किया हुआ है तथा यह गर्व के साथ कह सकती है कि उसकी सेवायें न केवल उस मानदण्ड पर खरी उतरती हैं वरन् वह उनको भी पछाड़ देती हैं। इसलिये निजीकरण की लॉबी के अभियान की आक्रामकता के साथ मुकाबला करने की जरूरत है। निजीकरण के पक्ष में राय बनाने के प्रयासों को एक बड़े हुए अभियान द्वारा पराजित किया जाना चाहिये।

राष्ट्रीयकरण के अधिनियम द्वारा एल.आई.सी. को यह आदेश दिया गया है कि वह बीमाधारकों के धन को सुरक्षा प्रदान करे तथा उनके धन पर अच्छा लाभ प्रदान करे। इस उद्देश्य को पूरा करने के लिये एल.आई.सी. एक बुद्धिमानी-पूर्ण व पारदर्शी निवेश नीति अपनाती है। 31.03.2018 को एल.आई.सी. का भारतीय अर्थव्यवस्था में कुल निवेश 25.15 लाख करोड़ रुपये था। यह उल्लेखनीय है कि इस कुल निवेश का 82 प्रतिशत अर्थात् 20.5 लाख करोड़ रुपये या तो सरकार की प्रतिभूतियों में है या अन्य अनुमोदित प्रतिभूतियों में है। एल.आई.सी. ने 4.59 लाख करोड़ रुपये इक्विटी, प्रीफरेंशियल शेयर व अन्य प्रकार के उपादानों में निवेश किये हैं। यह कुल निवेश का 18 प्रतिशत बैठता है। एल.आई.सी. को एक लम्बे समय का निवेशक होने के नाते इस अनुबन्धीय निवेश रणनीति का भी लाभ मिला है। इसे अपने निवेश पर हमेशा एक अच्छा लाभ प्राप्त हुआ है। इसलिये इस बात को रंग देना कि आई.डी.बी.आई. बैंक में एल.आई.सी. का निवेश बीमाधारकों से उनका

धन व बोनस छीन लेगा, भ्रामक है तथा शरारत भरा है।

आई.डी.बी.आई. बैंक के मामले में दो मुद्दे शामिल हैं। सरकार का यह फैसला कि वह अपने हिस्से को 50 प्रतिशत से कम कर देगी, यह पूरी तरह निजीकरण का मामला है। हम सार्वजनिक क्षेत्र के निजीकरण के विरुद्ध हैं तथा खासतौर पर वित्तीय क्षेत्र के निजीकरण के खिलाफ हैं क्योंकि यह अर्थव्यवस्था की रीढ़ है। इसलिये निजीकरण के खिलाफ हम आई.डी.बी.आई. बैंक के कर्मचारियों व उसके अधिकारियों के इस संघर्ष का समर्थन करते हैं। दूसरा मुद्दा आई.डी.बी.आई. बैंक में रणनीतिक निवेश के फैसले से सम्बन्धित है। इस मुद्दे पर हमारी कुछ चिन्ताएँ हैं। किसी भी निवेश सम्बन्धी निर्णय के लिये यह महत्वपूर्ण है कि कीमत व लाभ विश्लेषण के सम्बन्ध में विस्तृत रिपोर्ट तैयार की जाये। पहला सवाल है कि क्या आई.डी.बी.आई. बैंक का निवेश का खतरा मोल लेने लायक है खासतौर पर उस कीमत पर जिस पर उसको ग्रहण किया जाना है। दूसरा सवाल यह सोचने का है कि बैंक इन्श्योरेन्स व अन्य सम्भावनाओं से इस निवेश में क्या लाभ होने जा रहा है और क्या इससे हमारे औसत प्रीमियम का आकार बढ़ेगा? तीसरा सवाल है कि आई.डी.बी.आई. बैंक को लाभ में बदलने की क्या योजना है और इसमें कितना समय लगेगा? ए.आई.आई.ई.ए., एल.आई.सी. बोर्ड व उसकी निवेश टीम से इन सवालों पर गम्भीरता से सोचने के बाद फैसला लेने की उम्मीद करती है। उन्हें इस परिमाण के फैसले लेने के लिये सरकार के किसी दबाव में नहीं आना चाहिये। एल.आई.सी. बोर्ड की अपने बीमाधारकों के प्रति मुख्य जिम्मेदारी है तथा इसके फैसलों द्वारा बीमाधारकों के हितों की रक्षा की जानी चाहिये।

ए.आई.आई.ई.ए. संस्थान व बीमाधारक दोनों के ही हितों को आगे बढ़ाने के लिये प्रतिबद्ध है। एक जवाबी अभियान द्वारा बीमाधारकों में यह विश्वास पैदा किया जाना चाहिये कि उनका धन सुरक्षित है। निजीकरण की सेना की गन्दी योजनाओं को पराजित किया जाना चाहिये व उनकी पोल खोली जानी चाहिये। राष्ट्र निर्माण की प्रक्रिया में योगदान करना जारी रखने के लिये एल.आई.सी. को 100 प्रतिशत सरकार का उद्यम होना चाहिये।

फ्रांस ने विश्व कप जीता

एक महीने से भी ज्यादा समय तक दुनिया भर के खेल पेशेवरियों का केन्द्र रूस रहा। यह पहली बार था जब फीफा विश्व चैम्पियन का आतिथ्य किसी पूर्वी यूरोप के देश को मिला था। 5 महाद्वीपों में 32 देश ऊँची उपाधियों के लिये संघर्ष कर रहे थे। यह पहला विश्व कप था जिसमें वीडियो असिस्टेन्ट रेफरी योजना का प्रयोग किया गया। टूर्नामेण्ट ने एक बार फिर यह सिद्ध कर दिया कि फुटबाल दुनिया का सबसे बेहतरीन व सबसे अधिक लोकप्रिय खेल है।

फ्रांस की टीम ने जोकि बहुत ही प्रतिभावान व युवा थी, 21वें फीफा विश्व चैम्पियनशिप में विजय प्राप्त की।

उन्होंने भीड़ से भरे स्टेडियम में एक अन्य प्रतिभावान टीम क्रोशिया को 4-2 से हरा कर 15 जुलाई 2018 को एक रोमांचक खेल खेला। फ्रांस को प्रतिभा, टीम वर्क व मित्रता के कारण विजय प्राप्त हुई। टीम के एक महत्वपूर्ण सदस्य ब्लैसे मातूडी ने सही ही यह संकेत दिया था कि "इस टीम में विविधता ही हमारे सुन्दर देश की छवि है। हम गर्व से फ्रांस का प्रतिनिधत्व करते हैं हमारे लिये यह सर्वश्रेष्ठ है।" सारी दुनिया फ्रांस की ओर इस नजर से तक रही है कि क्या यह समृद्ध विविधता व खेल के मैदान में स्थापित एकता, इस समय बड़ी जातीय समस्याओं से जूझ रहे देश में एकता स्थापित करेगी?

विश्व कप में अनेक आश्चर्य देखने को मिले। फुटबाल खेलने वाले दो देशों इटली व नीदरलैण्ड्स ने विश्व कप के लिये क्वालीफाई ही नहीं किया। पिछले विश्व चैम्पियन जर्मनी तथा कुछ लोगों की प्रिय टीमों ब्राजील, स्पेन व अर्जेन्टीना भी टूर्नामेण्ट के नॉक-आउट में पहले ही निकल गयी थीं। विशेष प्रतिभा प्राप्त अफ्रीका की टीमों भी नॉक-आउट में पहले ही कामयाब नहीं हो सकीं। साउथ कोरिया, ईरान, सऊदी अरब व जापान जो एशिया का प्रतिनिधित्व कर रही थीं, अच्छा खेलीं। जापान ने क्वार्टर फाइनल में पहुंच कर गर्व का काम किया। यह स्पष्ट था कि स्पृधा करने वाली टीमों का अन्तर कम हो रहा है।

टूर्नामेण्ट ने स्थापित नायकों के नष्ट होने तथा फुटबाल के क्षेत्र में उभरते नायकों को उदय होते देखा। रोनाल्डो, मैसी व नेमार अपने राष्ट्र की टीमों को विजयश्री दिलाने में अच्छे साबित नहीं हुए। यह इस बात की पुष्टि करता है कि टीम गेम में व्यक्तिगत प्रतिभा काफी नहीं है। अन्त में टीम वर्क तथा टीम प्रयास की जीत होती है। दुनिया ने बेल्जियम के एडिन हजार्ड, क्रोशिया के लूका मोड्रिक तथा फ्रांस के युवा डायनामाइट किलियन मवापे में नये नायकों को देखा। मवापे पौराणिक पेले के साथ सम्मिलित हो गये जब वे फाइनल में गोल करने वाले युवा खिलाड़ी बने।

रूस ने अपने शानदार प्रदर्शन से क्वार्टर फाइनल में पहुंचकर सबको आश्चर्य चकित कर दिया। पहले उन्हें क्वालीफाई करने के लिये भी संघर्ष करना पड़ा था। इंग्लैण्ड ने भी सेमीफाइनल्स में स्थान बनाकर सबको विस्मय में डाल दिया। इंग्लैण्ड के कप्तान हेरी केन ने 6 गोल करके इस स्वर्णिम बहूत का दावा किया।

विश्व कप के सफल आयोजन और रूस की टीम के प्रदर्शन ने देश की सरल-शक्ति को दिखा दिया तथा इससे राष्ट्रपति पुतिन को राजनीतिक मदद मिल सकती

है। दुनिया भर के अन्य राजनीतिक नेता न केवल खेल का आनन्द लेने के लिये वरन अपने देशों में घरेलू श्रोतागणों को राजनीतिक संदेश देने के लिये एकत्रित हुए थे। क्रोशिया की? राष्ट्रपति अपने देश की टीम को उत्साहित करने के लिये उपस्थित थीं। फाइनल्स में अपनी हार के बावजूद 40 लाख लोगों का देश क्रोशिया अपने प्रदर्शन और उपलब्धि पर गर्व कर सकता है। फ्रांस के राष्ट्रपति मैक्रौन भी अपनी टीम का हौंसला बढ़ाने के लिये मौजूद थे। यह बहुत ही मनोरंजक एवं सफल टूर्नामेण्ट था। टूर्नामेण्ट के दौरान 77 लाख फीफा प्रेमियों के इस फीफा उत्सव में आने को अनुमान लगाया गया है।

विश्व कप के दौरान भारत ने फुटबाल के खेल में भारी रुचि दिखाई। भारतीयों में अधिकांश ब्राजील व अर्जेन्टीना का उत्साहपूर्वक समर्थन कर रहे थे। यद्यपि वे अपनी टीमों के जल्द ही निकल जाने से उदास थे परन्तु उनकी रुचि कम नहीं हुई। यदि क्रोशिया बंगलोर की एक तिहाई जनसंख्या के साथ फाइनल में पहुंच सकता है और यदि आइसलैण्ड अपनी तीन लाख जनसंख्या के साथ सबसे अच्छी टीमों को विचलित कर सकता है, तो हर भारतीय के होंठों पर यह सवाल था कि टूर्नामेण्ट में भारत क्यों नहीं? ऐसा नहीं है कि भारत में प्रतिभा की कमी है। उसने अहमद खान और जरनैल सिंह जैसे दिग्गज पैदा किये हैं जिन्होंने अपनी निपुणता से वैश्विक प्रशंसा प्राप्त की है। देश ने वर्तमान समय में भी बाईचिंग भूटिया व सुनील क्षेत्री जैसे कुशल खिलाड़ियों को देखा है। भारत में जिस चीज का अभाव है वह है मूलभूत ढांचा, खिलाड़ियों की प्रतिभा की पहचान व प्रशिक्षण की सुविधाएँ। यहां पर सरकार की भूमिका सामने आती है। आवश्यक मूलभूत ढांचा तैयार करना और इस सुन्दर खेल को प्रोत्साहित करने के लिये ध्यान केन्द्रित करना सरकार की जिम्मेदारी है।

Insurance Worker : More than 1000 Subscribers from Kozhikode

As part of the Diamond Jubilee Celebrations of Insurance Worker LIC Employees' Union, Kozhikode Division had decided to enroll more subscribers for Insurance Worker. All Base Units took up the campaign with enthusiasm and approached other well wishers within and outside our industry, apart from our members. The response in all centres was very encouraging and we could increase the number of subscription to 1095. The number comes to 209.4% of our membership. In terms of union membership subscriptions in Base Units varied from a minimum of 100 % to a maximum of 535%.

To promote its reading Insurance Worker Readers' Forum is already formed in all Units. The 46th Annual Conference of LICEU Kozhikode Division held at Calicut on 23rd and 24th June 2018 has decided to make them more active.



Com Dibna leading discussion in Insurance Worker Readers' Forum at Kannur I Base unit under Kozhikode Division

AIEA SECRETARIAT DECIDES

The Secretariat of the AIEA met at Bengaluru on 22-23 July 2018. The meeting was held at "SOUHARDA" - the newly constructed union office building of AIEA units at Bangalore. The basic agenda before the Secretariat was to review the performance of and challenges confronting the public sector insurance industry; to review and decide programmes of action in relation to the legitimate demands of the employees on issues like wage revision, one more option for pension, recruitment etc. as also to review the organizational position.

The Secretariat felt that it was meeting at a critical stage of world capitalist development. Inter imperialist contradictions, which had become subdued after the introduction of the neo liberal globalization process, are resurfacing again. The inter- imperialist contradictions have taken the contours of rivalry in different forms: Trade War in both goods and services and Currency War. These contradictions among the imperialist powers in matters related to trade, services and currency go on to establish beyond any shade of doubt that globalization had started retreating. While globalization is on the back foot, it has nonetheless led to intense misery for the working people all over the world. And this immiseration of a vast swathe of the working people has created the framework for the emergence of authoritarian regimes in many parts of the world including India.

The Secretariat discussed the obtaining situation of our country in great detail. It noted that the BJP led government at the centre was totally committed to neo liberal economic policies. The meeting noted with concern that despite the tall talk of the spokespersons of the government, neither the intentions of the government were clean nor its developmental agenda was in the right direction. Crony capitalism being pursued by the government

had made India one of the most unequal places in the world, noted the Secretariat. While the apologists of the ruling classes in India were clamouring from rooftops that India had become a global super power, the facts speak otherwise. India slipped 21 places on the Global Gender Gap Index to 108, behind Bangladesh. India ranked 136 out of the total 144 countries in terms of participation of women in the economy. The Secretariat felt that despite the repeated attempts by the government to manipulate GDP growth figures, growth was faltering. The twin assaults of demonetization and GST had dealt a crippling blow to the economy, particularly to its unorganized sector. Exports were badly hit in the last four years; but imports were increasing very fast resulting in severe erosion in the value of the Indian Rupee.

The meeting however noted with satisfaction that despite the gloomy economic environment of the country, public sector insurance industry had performed admirably well in the financial year 2017-18. LIC recorded a total premium income of Rs.3,18,000 crores. Total income of LIC stood at Rs.5,17,000 crores. LIC invested Rs.2,62,000 crores in Central and State governments with annualized yield of 7.63%. With this outstanding performance LIC continued to be the market leader on the counts of both premium income and number



ON CAMPAIGN AND AGITATION

of policies. The Secretariat also felt that the performance of public sector general insurance industry was also commendable. The public sector general insurance industry in India had registered an inflation adjusted growth rate of around 12% in 2017-18 against the global growth of a mere 2%. The Secretariat felt that consolidation of the four public sector general insurance companies was the best way to bring in economies of scale in the industry and fight competition. The Secretariat came to the unanimous understanding that the dilly dallying attitude of the managements of LIC and public sector general insurance on the important issues of the employees like Wage Revision, One final Pension Option and Recruitment was totally unjustified and the dissension and disenchantment of the employees had to be conveyed to the respective managements in no uncertain terms. The Secretariat congratulated the officers and employees of LIC and public sector general insurance companies for the historic success of the 28th March 2018 One Hour Walk Out Strike.

The Secretariat noted with concern that there was a motivated campaign to defame public sector insurance. The decision of LIC to purchase controlling stake in IDBI Bank has prompted some to demand privatization of LIC. They claim that policy holders' funds cannot remain safe as long as government retains control over LIC. The Secretariat refuted this logic with all the contempt it deserves and noted that the problems of IDBI bank and the Indian banking sector as a whole are due to the failure of the private sector. Suggesting privatization of public sector financial institutions and handing them over to the same persons who were responsible for their problems was something crude and dishonest, felt the Secretariat. The Secretariat made it clear in no uncertain terms that the decision of the government to dilute its holding below 50 per cent in IDBI is a clear case of privatization. Since the AIIEA as an organization is against privatization,

and that too privatization of public sector financial institutions which are the backbone of the economy, the AIIEA would stand with the IDBI employees and officers in their struggle against privatization. The Secretariat appreciated that AIIEA had already written to the Chairman LIC expressing its concern over LIC's investment in IDBI and reiterated that the LIC Board and its investment team should take decisions based on the interests of LIC and its policyholders and not allow themselves to be coerced by the government in taking any investment decision of a huge magnitude. The Secretariat called upon the employees to intensify their campaign against the clamour of privatizing LIC by making common cause with other sections of the toiling people.

The Secretariat of AIIEA came to the unanimous understanding that a social upheaval of the worst kind was taking place in India. This is due to the covert and overt communal agenda of the BJP led government at the centre. Myths and obscurantist views of all sorts were being spread to fan the fire of communalism. The meeting observed that this was going to pose a big challenge to the unity of the working class in the future. The meeting therefore resolved to deepen and broaden the unity of the working class on the basis of common class interests and fight the onslaughts of the neo liberal order. In this context, the Secretariat welcomed the emerging struggles of the workers, peasants and agricultural workers and decided to extend solidarity to the 9th August 2018 'Jail Bharo Satyagraha' of the AIKS-CITU, 14th August 2018 'Ratri Jagaran Abhiyaan' and the 5th September 'Mazddor Kisan Rally' at New Delhi.

The Secretariat of AIIEA took the following decisions after a marathon debate of over two days:

1. AIIEA demands functional autonomy for LIC & GIPSA to decide wage revision, final pension option, recruitment and on investments

2. AIIEA demands opening of negotiations, one final option for Pension and Recruitment to Class III&IV cadres in LIC/PSGI companies.
3. While pressing the demand of one final option for Pension and Scrapping of the NPS Scheme for employees recruited after 01.04.2010, AIIEA will make efforts to join the common struggle with the Central and State Government employees on this issue. AIIEA will also keep open the option of going for Two Hour Walk Out Strike on this demand if and when the Central and State Government employees go for One Day Strike.
4. To hold Lunch Hour Demonstrations on 9th August 2018 (Quit India Movement Day) in front of all our offices in LIC / PSGI companies in solidarity with the 'Jail Bharo Satyagraha' of AIKS and CITU.
5. To participate wherever possible in the 14th August 2018 'Ratri Jagaran Abhiyan' against the disastrous anti people policies of the government.
6. To hold lunch hour demonstrations on 5th September 2018 in front of all our offices expressing solidarity with the "Mazdoor Kissan Rally" in New Delhi. Our units in Northern Zone and North Central Zone and Central should try to mobilize maximum number of employees for this programme. Other can decide on this issue depending upon the situation in their Zones.
7. Our members in general insurance would jointly undertake signature campaign on the demands of merger of four PSGI Companies with GIEAIA and explore the possibility of human chain program.
8. The Secretariat resolved to take up with all seriousness pending issues like pay fixation issue of Ex-Servicemen employees, problems related to Mediclaim, recruitment, CGIT, Sports policy and other issues.

The Secretariat of AIIEA met at a time which is very challenging for the working class of India. These are in fact the days of battle of ideas. And we have to win this battle of ideas at any cost. This can only be done by sharpening our ideological understanding. The first step in that direction should be the whole-hearted implementation of the programmes of action decided in the Bengaluru Secretariat Meeting of the AIIEA.



INSPIRING EMPLOYEES' MEETING

A meeting of the employees was organized on 23rd July 2018 at Jeevan Prakash premises at the conclusion of the Secretariat Meeting. Despite a very heavy downpour and continuous lashing of rains, employees from both the divisions of Bangalore, General Insurance Employees and Pensioners assembled to know the decisions of the Secretariat. It was really inspiring to see that a large number of over 500 assemblage were women. Despite the rains leaking from the shamiana and wetting them, they refused to move to safer places. It is this commitment and love for the organization that makes AIIEA a great and unique organization. Com Amanulla Khan, President AIIEA, Com V.Ramesh, General Secretary, AIIEA and Com V.Girija, Jt.Secretary



AIIEA addressed the employees. They explained the discussions and decisions of the Secretariat and requested the Bangalore employees to implement these decisions with courage of conviction. Com M.R. Sameera, Joint Secretary, Bangalore I welcomed the gathering and Com B.L.Ashok Kumar, Asst. Treasurer, ICEU, Bangalore II proposed the vote of thanks.



Standing Committee (General Insurance) Meeting held at Bangalore

The Standing Committee (GI) meeting was held at Bangalore on June 30th and July 1st, 2018 to discuss issues presently being faced by the PSGI Industry as well as challenges before the Organisation. The two-day meeting was conducted by Com. K. V. V. S. N. Raju, Vice President, AIIEA. Com. Amanulla Khan, President, AIIEA and Com. V. Ramesh, General Secretary, AIIEA were present throughout the meeting, and provided the members with valuable inputs



on various issues and clear guidance as to the future tasks of the organisation. Com. Raju, during his intervention, informed the members on accomplishments of the Organisation on various issues relating to employees' benefits.

The meeting, after initiation by Com. Sanjay Jha, Secretary, Standing Committee and thorough deliberations by the members on the issues faced by the industry and organisation, chalked out the future programmes of action. The conclusions unanimously arrived at and the programmes of action, decided thereon, are mentioned hereunder:-

1. Proposed merger of three PSGI Companies

The proposed merger of three PSGICs viz. National, United and Oriental is an achievement of the AIIEA, albeit partial, as merger of PSGICs and formation of a single PS monolithic corporation in General Insurance has been our long standing demand. This vindicates the rationality behind our demand of merger, that the same would result into consolidation and strengthening of the PSGI by cutting down unhealthy inter-company rivalry and better utilisation of resources. However, AIIEA's objective behind consolidation is far apart from that of the Government – to make the merged entity financially lucrative to the private investors, which was made amply clear by the FM during his Budget Speech, with his announcement of listing the merged entity. Hence, we have to make efforts to ensure that

a) the transition into the merged entity should not cause any unnecessary disturbance to the employees and officers and b) the newly consolidated entity must play a bigger role in contributing to the economic development and betterment of the people at large. Keeping these objectives in view, the Standing Committee meeting constituted a sub-committee to study the various aspects of the merger process and draw out an appropriate approach on the same. The sub-committee consists of following comrades as its members:-

- i) Com. K.V.V.S.N.Raju, Vice President, AIIEA
- ii) Com. Sanjay Jha, Jt. Secretary, AIIEA
- iii) Com. G. Anand, General Secretary, GIEA, S
- iv) Com. S.C. Jain, General Secretary, Rajasthan State GIEA.

The leaders of the Zones/ States/ Regions are once again reminded to send the requisite data in prescribed formats (as advised earlier) to the Standing Committee within next seven days, as decided in the meeting.

Furthermore, the meeting unanimously decided to carry on campaign on AIIEA's demand for merger of all the four PSGICs and formation of a single monolithic corporation.

2. Struggle against disinvestment of PSGICs

While expressing satisfaction over the campaign against disinvestment among employees during floating of IPOs of New India, the meeting noted that the same momentum could not be generated outside

the industry. It was decided to continue with the campaign within the industry and make efforts to create public opinion against privatisation of PSUs through holding of seminars and conventions. This was the clear understanding of the meeting that contrary to the policy orientation of and claims made by the Government, these are the public sectors coupled with public spending, which are keeping the Indian economy on growth trajectory amid the gloomy situation of the world economy. This fact should be highlighted during our campaign against privatisation.

3. Wage revision, one more option for pension and scrapping of NPS (National Pension System)

Given the splendid performance of the PSGICs for last five years, which continued till the end of the current financial year, it is quite natural on the part of the employees to aspire for enhanced wages and benefits. Also, one more option for pension under 1995 Scheme has been a long pending demand of employees and commitment of the Management to the employees. However, in the backdrop of the anti- worker policy of the present Government, which finds its reflection through Government's continued efforts of introducing contractualization and employing casual labour in various ways, the Standing Committee was of the clear opinion that the struggle for Wages and pension will necessarily be a political one and it can be won only on the basis of broader unity of the workforce. The Standing Committee will make efforts to revive the same within the industry in days to come.

AIIEA has been consistently opposing the NPS, since its inception. The standing Committee re iterated the same and decided to be a part of any struggle against NPS on broader level. It's worth mentioning that since NPS has been introduced in all Central Govt and most of the State Government Departments and offices since 2004, any fight against NPS has to be an all encompassing one instead of being limited to a particular industry.

During the whole discussion, the Standing Committee expressed firmly that no industrial issue can be viewed in isolation from the Policy of the Central Government, as its every decision has a direct bearing on us, both as insurance workers and common people. In its aggressive pursuit of the Neo liberal policies coupled with some myopic measures like demonetisation and hasty implementation of GST, the common people are reeling under the economic hardship with unprecedented rise in unemployment and agrarian distress. On the other hand, heinous attempts to divide people on communal lines are going on uninterrupted. Never in the history of the Independent India were the fundamental values of secularism, equality and fraternity enshrined in our constitution so undermined. The autonomy of democratic institutions are being subverted. Public Sector institutions are being sought to function like Government Departments, thereby bringing their functional autonomy into question. Hence, the Standing Committee resolved to unleash campaign on all such matters of national importance.

4. On Mega Health Insurance policy:-

The FM, in his Budget Speech, announced a health insurance scheme for ten crore families (Sum Insured of Rs. 5 lakh per family) for which an allocation of Rs. 2000 cr. was provided. Apart from the allocation being meagre, it should be kept in mind that merely providing its citizen with an insurance cover, a country cannot claim to take proper care of the health needs of its people. The insurance coverage is only for meeting hospitalisation expenses, in case of major diseases. Hence, for a proper health care system to be put in place, well

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Seventyone Years of Independence

EROSION OF DEMOCRATIC AND SECULAR VALUES

Amanulla Khan



India has completed 71 years of independence. The country has by and large remained democratic, secular and united. Not many in the Western world gave India a chance to survive when it gained independence. They were apprehensive that a country with such large diversities may not be in a position to remain united and some of them even predicted its disintegration in a short time. But India remained united despite a difficult situation in Kashmir and North East. It remained by and large democratic except for a brief period of 2 years between 1975-1977 when the nation was forced to undergo the trials and tribulations of Internal Emergency. Despite massive efforts at polarisation, the overwhelming majority of the population remain secular. This is something that has to be celebrated.

India is a unique country. There is no country in the world that can even have little resemblance to India. It is a country which is home to all the major religions in the world. This country has 1652 spoken languages; of these 29 languages are spoken each by more than one million people. It has huge cultural

diversities. This country survived because it recognised the religious plurality, linguistic plurality and multiculturalism. For India unity in diversity became a virtue. The recognition of these massive diversities is the real strength of India.

Today the country is facing multiple challenges. One of the most fundamental questions we face today relates to emergence of politics of hate and polarisation which is threatening the very unity of the country and the values that we cherish. This politics of hate is undermining democracy and secular values. The world acknowledges that one of the greatest achievements of Independent India was the introduction of universal suffrage. This right to vote for all citizens opened up huge possibilities of participative democracy. Democracy is not just a right to vote but an opportunity to participate in the formulation of policies. But unfortunately over the years democracy in India has just been reduced to elections and right to vote. The elected have become unaccountable to the electorate. Today the majoritarian politics demand unqualified allegiance to a single

India, which remained united despite difficult situations and remained by and large democratic for last 71 years, is today facing multiple challenges. One of the most fundamental questions we face today relates to emergence of politics of hate and polarisation which is threatening the very unity of the country and the values that we cherish. This politics of hate is undermining democracy and secular values. Therefore, the greatest challenge today is to defend democracy and secularism.



The force that is best equipped to undertake this task is the working class and their trade unions, because, a trade union is inherently democratic and secular as it is a class organisation.



leader. Dr. Ambedkar had warned the Indians 'not to lay their liberties at the feet of even a great man or to trust him with powers to subvert their institutions'. Unfortunately this caution of Dr. Ambedkar is not heeded as a result we see all the possibilities of emergence of authoritarianism in India and the process of subversion of all democratic institutions has already begun.

It is unfortunate that to a great extent Parliament and Legislatures today have been hijacked by vested interests. The vulgar money power has enabled the rich and privileged to win the elections. In a country where large sections of the population are eking out a miserable living, the average declared assets of the Prime Minister Modi's cabinet is an astonishing Rs.12.94 Crore according to the Association of Democratic Reforms. The present Indian Parliament is the richest ever after independence. The situation is no different in the State Legislatures. When politics becomes a business and industry rather than a vision of constructing the society, the result can be really depressing.

The Indian society must act to make democracy really participative. There is a need to demand urgent electoral reforms. These reforms must eliminate the power of money in elections. The elections must be state funded and there must be proportionate representation based on the popular votes secured by a party. These are the minimum demands on which an agitation must be built to prevent further degeneration of democracy and its values.

Freedom of expression is fundamental to democracy. This is recognised as a fundamental right under the constitution. But this right has come under severe attack in the recent period. Democracy flourishes and expands when dissent is respected and differences are sorted out through honest conversations. Today dissent has become a crime and violence has become a tool to suppress differing opinions. Criticism of government policy is considered as criticism of the nation itself. Criticism of Prime Minister becomes anti-national. People are labelled anti-national at the drop of

the hat. Colonial laws are used to suppress dissent. In 2014 alone law on sedition was used 47 times. Even students are not spared of this draconian law whose necessity to remain on statute books must be seriously debated.

The true test of democracy depends on the manner the minorities and weaker sections of the population are treated in the country. Unfortunately India is faltering on this score. Today minorities live in fear as never before. The biggest political party which is ruling the country has excluded the minorities from the process of parliamentary democracy. The BJP does not have a single Muslim MP in the Lok Sabha. The process of othering the Muslim community is gaining momentum. The Muslims are enemies and therefore the majority must unite against them is the refrain even from the Ministers in the Central Cabinet who assumed office taking oath under the constitution. It is clear that we are living in a period of post truth where truth has become less important than emotions. Despite the Sachar Committee's findings of massive deprivation of the Muslim community, it is being campaigned that Muslims are appeased and they have got away with major share of the fruits of development. It is sad that the word Muslim has become scary and untouchable in Indian politics. This has dangerous implications. The nation cannot progress and advance isolating and pushing to the margins nearly 15 percent of its population.

The weaker sections specially those belonging to the Dalit community are facing massive attacks. Questions are being raised about the very constitutional guarantees of affirmative action. The atrocities on Dalits



have increased many folds. Dalits are attacked on frivolous grounds like wearing of particular clothes, sporting a type of moustache or a bridegroom deciding to ride a horse. The National Crime Records Bureau data for 2015 and 2016 showed that the number of crimes reported against Dalits had risen from 38670 to 40801. The attack on activists of Bhim Army in Uttar Pradesh and the unjust detention of its leader Chandrasekhar Azad without trial reveals the bias of the government against Dalits. Those who support the popular struggles of Dalits and other weaker sections are easily branded as Maoist or sympathisers of Maoists and are harassed and in many instances unjustly arrested and forced to remain in detention.

The country is witnessing a situation of unprecedented lawlessness. The groups belonging to the rightwing patronised by the government have been acting as moral police. Vigilantism in the name of cow protection and now on the basis of rumours of child lifting has resulted into atleast 99 deaths. This lawless situation has forced the Supreme Court bench consisting of Chief Justice Dipak Misra, A.M.Khanwilkar and D.Y.Chandrachud to observe that 'States have the principal obligation to see that vigilantism, be it cow vigilantism or any other vigilantism of any perception, does not take place. When any core group with some kind of idea take the law into their own hands, it ushers in anarchy, chaos, disorder and, eventually, there is an emergence of a violent society. Vigilantism cannot, by any stretch of imagination, be given room to take shape, for it is absolutely a perverse notion.' But what is happening today is that law makers are patronising and encouraging

the law breakers. When the Central Ministers garland convicts accused of lynching, drape the body of accused in lynching case with national flag or weep for those who indulged in heinous crime, how can one expect the law enforcing agencies to act in a non partisan manner.

The Supreme Court further went on to say 'hate crime as a product of intolerance, ideological dominance and prejudice ought not to be tolerated; lets it results in a reign of terror'. One can only hope that the government listens and acts on this sane advice. The Supreme Court hit the nail on the head when it pointed out that 'a fabricated identity with bigoted approach sans acceptance of plurality and diversity results in provocative sentiments and display of reactionary retributive attitude transforming itself into dehumanisation of human being'. This is exactly what is happening in India today. It is the refusal to accept our religious, linguistic and cultural plurality that is turning into a real danger to the unity and survival of our great nation. Let it be clear that our shared history of over one thousand years cannot be erased whatever may be the efforts towards rewriting of history. India can never become a nation of one religion, one language and one leader.

Therefore, the greatest challenge today is to defend democracy and secularism. The force that is best equipped to undertake this task is the working class and their trade unions. A trade union is inherently democratic and secular as it is a class organisation. It unites the workers belonging to all religions, all languages, all castes and from all regions. For the working class, unity of the nation does not mean just geographical unity. It means the unity of the people. Today popular struggle of the workers, peasants and other progressive sections are emerging. These struggles must not remain confined to just monetary demands but should take steps to defend democracy and secularism with all force. Democracy and secularism are fundamental to the very survival of trade unions. While celebrating the 72nd Independence Day, the working class must undertake with all seriousness the task of protecting and preserving our Secular Democratic Republic.

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Cartoon courtesy: Surendran, The Hindu

71 Years of Independence

THE ISSUE OF GENDER JUSTICE IN INDIA

M.Girija



In the colonial India, in struggle for freedom of the nation from the British Empire, women stepped out of their so called traditional roles as mothers, wives, daughters etc., and they shouldered the responsibility of sculpting the concept of a new nation. It was expected that in the independent India, the society would be a just one, where there will not be any form of exploitation and discrimination in the name of caste, colour, creed and gender. When the Constitution of the Republic of India was framed, the laws and constitutional provisions gave women equal rights to all aspects defining a quality life. When the nation is celebrating its 72nd Independence day, let us take stock of the status of women in the independent India.

The architect of the Constitution of India Dr. B R Ambedkar said, "I measure the progress of a community by the degree of progress which women have achieved." Tall claims are being made by the successive Indian Governments about the steps taken by them to empower the women. In reality, many of the so called benefits and rights remain only on paper for the Indian women. In India, religious myths and traditional attitudes define the role of women. The patriarchal society discriminates women in many spheres. Right from cradle to grave, women are to face so many hardships and discriminations in the name of gender.

Government Policies - Not a boon

The policies of the Government play a pivotal role in improving the status of women in the society. Various statistics, figures reveal that the rulers of the nation are not taking enough care to ensure that their policies do not remain on paper alone. In India, the female life expectancy is 70 years, maternal mortality ratio is 174, 51% of women of reproductive age are being anaemic, only 59% of females above 15



are literate. 24% of women have experienced domestic violence in the last year, and 47% of Indian women believe that men have a right to beat their wives for petty reasons. Only 12% of the seats in the Parliament are occupied by women. All these indicators show that the economic growth achieved is far from enough to improve the status of women in India.

Son preference

Existence of the girl child in India continues to be under threat. Government estimated earlier this year that there are 63 million "missing" women in the country because of sex-selective abortion, as well as 21 million unwanted girls. Slogans like 'Beti Bachao, Beti Padhao' have not changed the things much for the female of the country. The Niti Aayog's report titled 'Healthy States, Progressive India' highlights dismal outcomes in India's child sex ratio at birth. The report states that the Sex Ratio at Birth (SRB) saw a decline in 17 out of 21 large states of the country. According to this report, among the 17 states which recorded substantial drop of 10 points or more, in Gujarat the SRB fell to 854 females from 907 females per 1000 males born registering a drop of 53 points from 2014-15 (base year) to 2015-16 (reference year). Gujarat is followed by Haryana (35 points), Rajasthan (32 points), Uttarakhand (27 points), Maharashtra (18 points), Himachal

Pradesh (14 points), Chhattisgarh (12 points) and Karnataka (11 points).

During this time period, the national average SRB released in blocks of two years dropped by 11 points from 909 to 898. The alarming fall in numbers of girl child indicates continued bias against the girl child. This also indicates that sex determination and resultant killing of girl child in the womb has not stopped and in reality, it has only gone underground. If this trend is to be stopped, Governments have to be committed to persistent programmes, deterring drives and awareness campaigns. A better understanding of the dynamics of family formation of Indian households is needed.

From eve-teasing to rape

A study report released by Thomson Reuters Foundation ranked India as the most dangerous place because of its high incidence of sexual violence, lack of access to justice in rape cases, child marriage, female foeticide and human trafficking. India outranked countries like Syria and Afghanistan, which ranked second and third. The report noted that reported cases of crimes against women rose 83% between 2007 and 2016, where there were 4 cases of rape every hour.

The study kicked up a political debate where it was argued by people from the ruling party that India would not be in No.1 position. But, they could not refute the fact that women irrespective of the age are being subject to sexual violence. The World Bank estimates that in the eight years from 2004, about 20 million women vanished from India's workforce, because there is no place where they could leave their child without worrying about safety. An analysis by child rights NGO,

CRY released in April 2018 has found that a sexual offence is committed against a child in India every 15 minutes and that there has been an increase of more than 500 percent over the past 10 years in crime against minors. It also reveals that more than 50% of crimes against children have been recorded in just five states – Uttar Pradesh, Maharashtra, Madhya Pradesh, Delhi and West Bengal.

This analysis came at a time when there was an outrage in the country over rape cases involving minors in Jammu and Kashmir's Kathua and Uttar Pradesh's Unnao. These barbaric incidents at various parts of the country have once again put the spotlight on India's poor track record in protecting its women, almost five years after the brutal Nirbhaya case.

This case had led to changes in India's legal system, including the passing of stricter laws on sexual assault, and the creation of fast-track courts for prosecution of rapes. Yet, the number of crimes has not come down. While stricter laws are a welcome step in dealing with the problem, they are not enough. Stricter laws in the aftermath of the 2012 Nirbhaya case have led to higher levels of reporting, but not necessarily to higher conviction rates or quicker investigations. Thus, an overhaul of the current legal infrastructure to deal with these cases in a quicker and more efficient manner is required, along with other remedies of social welfare, economic growth, awareness programmes, etc.

Equal pay for equal work

Equal pay for equal work is a distant dream that is yet to be achieved. The findings

When the Constitution of the Republic of India was framed, the laws and constitutional provisions gave women equal rights to all aspects defining a quality life. When the nation is celebrating its 72nd Independence day, many of the so called benefits and rights remain only on paper for the Indian women.

Cartoon courtesy: Sandeep Adhwaryu, Times of India



of the survey conducted by the International Labour Organisation (ILO) in 2017 point to the extreme levels of disparity in wages for women in India. The survey reflected that men earn more than their women counterparts for similar jobs. The gap in many cases is as staggering as 30%. Data from the Monster Salary Index (2016) suggests that gender pay gap in India is still thriving. According to the index, the median gross hourly salary for men was Rs.345.8 whereas it was only Rs.259.8 for women. The gender pay gap on average was 25% in 2016. However, this figure varies across industries. In the manufacturing sector, the gender pay gap was 29.9% whereas in the IT sector, it was a whopping 38.2%.

And it is inappropriate to say that the gap is only in wages. Another recent survey conducted by ILO shows that the gender gap in the labour force has increased in recent years. The data reveals that India's Female Labour Force Participation (FLFP) rate has remained visibly low and it ranks at 121 out of 131 countries, one of the lowest in the world. This shows that although the laws for protecting equal wage rights are not sufficient in India, the existing ones such as "Equal Remuneration Act of 1976" have to be put to use.

In tandem...

There were three mainstream trends in operation during the freedom struggle. One was against the British rule. This included the capitalist class of the nation; in fact it had a leading role. The second is the movement for social justice. More than freedom, their main question was about their status in the independent India. And the third was the one led by the working class. It was not only opposed to British rule but against capitalism - indigenous or exotic, and the big landlords.

Today, the working class movement has to assimilate everything good from all these streams of freedom struggle and develop a strong movement for a just, fair and equal society. Hence it is through this movement that we take forward our struggle against class exploitation, social oppression including gender injustice. The AIIEA today is part of this revolutionary process. And let us carry on the fight against gender injustice in whatever form that is conceivable. ●



India gained independence from the tyrannical British Colonial rule on August 15, 1947 making it the most eventful and important day in the history of our country. India of 2018 is vastly different from India of 1947. An independent India was bequeathed a devastated economy, widespread illiteracy and pervasive poverty. Since Independence, India has witnessed many changes, vicissitudes in the political and socio-economic landscape. Undergoing the excruciating experience of partition, ravaged by the war with China and Pakistan, devastated by religious fundamentalism, linguistic antagonism, communal skirmishes, yet standing strong in the face of all and that's India for the world.

The economic history of India is the story of India's evolution from a largely agricultural and trading society to a mixed economy of manufacturing and service, though majority still survives on agriculture. The policy of mixed economy with public sector playing a commanding role during Nehru regime led to establishment of many industries and progress of nation. Rourkela Steel Plant, the first in the public sector, was set up with German help. Right after independence, India was importing food grains and depending upon international food aid up to mid-1960s. In 1963, the Green Revolution modernised agriculture with better seeds, fertilisers and technology. Today India has self-sufficiency in food production and exports various food grains. We are largest producers of fresh fruits, milk, pulses and oil seeds, sunflower seeds and second largest producers of wheat, rice, sugarcane, potato, tea, cotton etc. Food grain production in 1950-51 was 50.8 million tonnes; it is estimated to



Economic Development since Independence

Dr Santosh Kumar Mohapatra

be 277.49 million tonnes in 2017-18. In 1970, operation Flood resulted in India becoming the largest producer of milk in the world (i.e, 18 percent of global production). India is the second largest producer of sugar cane in the world and the largest producer of cotton with production of 6.51 million tonnes of the fibre. India is also the largest exporter of beef in the world. India's literacy rate at the time of independence was a mere 18 per cent; today it is 74 per cent. Life expectancy at birth in 1947 was 32, now it is 68.89 years. We have successfully eradicated various epidemics and Polio from our nation. We have made rapid stride in space technology, information technology and scientific innovation.

Growth sans Equity

Since independence, decades after decades, India has witnessed rising growth rate and last decade have seen an average 8.3 percent. Though it is debatable, proponents of neo-liberalism attribute high growth to economic reforms initiated in 1991 by then Finance Minister Manmohan Singh. In reality after reforms, India's long-term economic growth has steadily accelerated without any prolonged reversals but it has led to rise of inequality, rapid depletion of natural resources, environmental pollution, degradation, job losses. While, on one hand, it led to accretion of wealth by few and brought prosperity for middle classes, on other hand

it has marginalised vulnerable sections of society especially by leading to privatisation of essential services such as health and education. According to a new Oxfam report, in India, 73 percent of the wealth generated in 2017 went to the richest one percent, while 67 crore Indians who comprise the poorest half of the population saw one percent increase in their wealth. In 2016, India's richest 1 per cent held a huge 58 per cent of the country's total wealth. Unemployment rate is 8.8 per cent in 2017 meaning growth is not only jobless but also job loss.

Now India is sixth largest economy in the world by nominal GDP and third largest in terms of purchasing power parity (PPP) with GDP amounted to \$2.597 trillion (1 trillion is equal to 1 lakh crore.) in 2017. Of course, high growth is due to partly by some jugglery of numbers. But those who boasts of growth should not be oblivious of the fact that while India accounts more than 17 per cent of World population, its share in world GDP is around 3 percent which is still less than what it was in 1950 (some say 3 percent while some say 4.5 percent). But in Moghul era, India was largest economy in world accounting 24.36 per cent of world GDP while its population accounted 27.36 per cent of world population. What is surprising is that, India per capita income \$1940 in 2017 is lowest among top ten countries in

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term of GDP. In 1960, per capita GDP of China and India's was more or less same. But China's per capita GDP of \$8827 is 4.5 times more than that of India in 2017. In terms of per capita GDP while India placed abysmally at 139, it is placed at 122 in term of purchasing power parity.

India Limping Backward Under Modi

Whatever success was achieved since independence has gone awry under present Modi regime, especially draconian step of demonetisation and hasty implementation of GST has pushed economy in to downward spiral. Jobs are squeezed and social sectors are worst hit. This is corroborated by the statement of Nobel-winning economist Amartya Sen, who recently said that despite being the fastest-growing economy, India has taken a "quantum jump in the wrong direction" since the BJP came to power in 2014. The message embedded in Sen's speech is that during the previous regime proper attention was not given on social sectors, which led to visible prominence of backwardness in India. But under the present BJP government, things have gone further awry due to lack of attention to social sectors and India is limping backward. According to him, twenty years ago, of the six countries in this region – India, Pakistan, Bangladesh, Sri Lanka, Nepal and Bhutan – India was the second best after Sri Lanka, but now, it is relegated to second worst. Pakistan has managed to shield us from being the worst.

Development has gone awry

There is no meaning of growth if it does not lead to development. While development is the goal, economic growth is the medium to achieve that goal. Though the country could make much headway with respect to GDP and the number of richest Indians, it could not bring up the human side of development. The decline in health and educational expenditure has resulted in to decline in development despite high growth. It's highly regretful that India is home to the highest number of hungry people in the world, at 194 million, surpassing China, according to United Nations annual hunger report 2014-15. What is worrisome is that India has a "serious" hunger problem. Though proportionate people under poverty line has declined, in absolute number, it

is much high. Around 30 crore people are languishing under poverty.

According to Oxford survey, of the country's 217 million children, nearly 50 percent endure multidimensional poverty. According to World health statistics, the report the life expectancy in India is just 59.3 years which is very low as compared to several other developing countries. Maternal mortality and child mortality is exceptionally high. Under-5 child mortality (rate per 1000 live births) is 43 and maternal mortality (ratio per lakh live births) is 174 and mortality rate due to air pollution per lakh population is 184.3. India has biggest number of people, who don't have access to toilets. The fact that close to 50 percent Indians defecate in the open, more than 50 percent children are malnourished and only 62 percent are immunised makes for poor comparison even with much poorer countries like Bangladesh and Nepal. China has done much more by way of interventions in health and is way ahead on all such counts. India ranks a lowly 145th among 195 countries in terms of healthcare access and quality in 2016, as assessed in a Global Burden of Disease study published in *The Lancet*. It is behind its neighbours like China, Bangladesh, Sri Lanka and Bhutan, according to a *Lancet* study.

Despite high growth, India is placed abysmally in all social international indices even behind neighbouring countries. India is placed awfully at 131 in human development index 2017 out of 180 countries slipped by one spot from 130 in last year (121 among 160 countries in 1992); 100th in global hunger index 2016 out of 119 countries, dropped by 22 slots from 111 in 2014 which is worse if compared with GHI of 2000 when India was ranked at 83 among 115 countries; 133 in World Happiness Index 2018, dropped by 22 slots from 111 in 2014; 108 out of 144 countries in the WEF's Global Gender Gap Index 2017, slipped 21 places from 2016; 62nd place among 103 in the annual Inclusive Development index (IDI) 2018 much below its neighboring countries such as China's 26th position, and Nepal (22), Bangladesh (34), Sri Lanka (40), Pakistan with (47). All those show that development

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Standing Committee (GI) Meeting

Continued from page 11

equipped Primary health care centres are pre requisite. The Central Government has not shown any inclination in this direction. Hence, Standing Committee decided that the health care issue had to be highlighted in correct perspective in coordination with other groups and organisations, working in health sector.

Immediate Tasks:-

1. Meetings of Zonal/ State / Regional Committees to be convened immediately and the campaign programmes on all the issues discussed to be chalked out.
2. To start intensive campaign among employees on the issues discussed.
3. To make efforts to revive the joint struggles against disinvestment, for single monolithic corporation, Wage revision, one more option for pension and scrapping of NPS.
4. Zonal/ State and Regional Secretaries to provide Standing Committee with data in prescribed format by 20th July, 2018.

Organisation:-

The Standing Committee admitted that the pace of numerical growth of AIIEA in General Insurance is not in commensurate with the influence it wields on the employees due to its proactive and effective role in resolving issues of employees. Hence, it was decided to look into this aspect on a priority basis and develop a time bound plan to increase our membership in days to come. It was also decided to organise regular TU classes and workshops in all zones, States and Regions to develop ideological understanding of the members. While such classes are regular feature in South Zone and its Units, other Zones and their units were asked to give proper emphasis on organising such classes.

The meeting ended with vote of thanks by Com. Raju, VP, AIIEA.



HIMA DAS CREATES HISTORY

Hima Das became the first Indian to win a Gold Medal in a track event for India in the World Championships. She achieved this feat at the World Junior Athletics Championships held in Finland from 10-15 July 2018. Participating in the 400 meters event she clocked 51.46 seconds to win the Gold beating formidable rivals from great sporting nations. Earlier the great Milkha Singh and PT Usha had succeeded in securing fourth position in the Olympics.

Hima Das comes from a poor farming community from the state of Assam. She was born on 9th January 2000. While the country celebrated her great achievement, the tweet of Athletic Federation of India on her poor English has shocked the nation. This clearly demonstrates the elitist mindset of the AFI and its least regard for a great achievement.

The Insurance Worker joins the entire country in hailing the arrival of Hima Das on the Indian sporting stage and hopes that she will bring many more laurels for the country.

‘हिन्दू-मुस्लिम’ नहीं ‘जन’

रामचन्द्र शर्मा



नरेन्द्र मोदी की लोकप्रियता रसातल की ओर है परन्तु उनकी नीतियों से लाभान्वित सक्षम और धनी वर्ग जिनके हाथ में प्रभावी प्रचार तंत्र और मीडिया है। पहले तो यह मानने को तैयार नहीं कि, मोदी अगले लोकसभा चुनाव 2019 में वापसी नहीं करेंगे परन्तु जब उनके सामने अब तक उपचुनावों के परिणाम और उनके अपने प्रदेश गुजरात के विधानसभा चुनाव में रो धो के मिले बहुमत और देश के पैमाने पर निरन्तर सघन होते जन प्रतिरोध कार्रवाइयों को सामने रखकर जब तर्क किये जाते हैं, तो उनका भक्तमंडल जिन्हें अब कुछ साथियों ने ‘नमोरोगी’ के नये नाम से भी सम्बोधित करना शुरू कर दिया है, वे जब तर्क में परास्त हो जाते हैं तो अपनी और से सवाल करते हैं, कि चलो मोदी नहीं तो प्रधानमंत्री पद का उम्मीदवार कौन ? जैसे कि एक मोदी ही इस देश को चलानेवाला है। उसके मुकाबले कोई व्यक्ति इस धरा पर जैसे है ही नहीं! इसके पीछे नमोरोगी मीडिया का एक बड़ा षडयंत्र यह भी है कि बार-बार ऐसा प्रचारित करके जनता के दिमाग में यह गहरे से बैठा दिया जाये कि नरेन्द्र मोदी के मुकाबले जब कोई है ही नहीं, तो फिर क्यों अपना वोट खराब किया जाये यानि न चाहते हुए भी विकल्प के अभाव में जनता फिर उसे ही चुन ले। लेकिन ऐसा प्रचार करते हुए नमोरोगी ये भूल जाते हैं कि दुनिया कभी विकल्पहीन नहीं होती।

बनने वाला परिवेश सदा खुद विकल्प लेकर आता है। कभी भी किसी एक व्यक्ति में प्रकृति की सारी गुणवत्ता समाहित नहीं होती, ये समाज के सामूहिक विमर्श में केन्द्रित होती है। जब समाज के सामूहिक विमर्श को दरकिनार कर एक व्यक्ति या कुछ शक्ति सम्पन्न व्यक्तियों के समूहों द्वारा उसे हस्तगत कर उपेक्षित कर दिया जाता है और अपने स्वार्थ को देशहित और लोकहित बना दिया जाता है, तब व्यवस्था या शासन देश और लोक से तिरोहित हो, व्यक्ति प्रधान बन जाता है। आज हमारे देश में यही हो रहा है। सामाजिक विमर्श को हिन्दू-मुस्लिम, जाति-पांति के विमर्श में उलझाकर जन और उसके

मुद्दे नेपथ्य में धकेल दिये गये हैं। उसकी जगह पूंजी-लोलुप साम्प्रदायिक शिकारियों ने ले ली है और आम जन एक एक कर उनके शिकार बन रहे हैं। आर्थिक स्तर, सामाजिक तानाबाना, सामाजिक सद्भाव और भाईचारा बिखर रहा है परन्तु इसी बीच पूंजी निवेशकों का लाभ उत्तरोत्तर बढ़ रहा है। मोदी के निकटस्थ उद्योगपति अंबानी की कम्पनी ऊंची छलांग लगाकर विश्व की टॉप 100 कम्पनियों में शुमार कर गई है। ऐसे ही उनके अनेक पूंजीसहोदर जिन्होंने लोकसभा चुनाव 2014 में नरेन्द्र मोदी के लिये अतुल चुनाव खर्च का इंतजाम किया था, छलांग दर छलांग लगाकर बल्ले-बल्ले कर रहे हैं। रो तो वो जनता रही है, जिसने ‘अच्छे दिन’ के भ्रम में उसे वोट दिये थे।

वर्ष 2014 के चुनाव में मोदी ने ‘सबका साथ, सबका विकास’ का नारा दिया। इसके साथ महिलाओं की असुरक्षा, नौजवानों की बेरोजगारी और किसानों की बदहाली से निकालने के बड़े जोरदार प्रचार के बीच ‘अच्छे दिन’ के नारे गढ़े थे। आम जन के बीच एक ऐसा भ्रम पैदा किया गया था जैसे कि मोदी अगर सत्ता में आ गये तो उसके तमाम मुद्दे हल होंगे। भ्रष्टाचार और कालाधन खत्म होगा, किसानों की आय दुगुनी होगी, युवाओं को रोजगार और महिलाओं को सुरक्षा से देश खुशहाल होगा। सत्ता में आने के बाद मोदी द्वारा अपने वादे में तय काम की समय सीमा जब पार करने लगी तो लोग सवाल करने लगे, वादों को पूरा करने की बातें जोर पकड़ने लगी तो मोदी के चेहरे की हवाइयां उड़ने लगीं। 100 दिन में कालाधन वापस लाने की बात हवा हो गई। जब सवाल दर सवाल किये जाने लगे तो एक दिन आखिर भाजपा के राष्ट्रीय अध्यक्ष ने इसे ‘जुमला’ करार देते हुए साफ कर दिया कि चुनावों के समय यूंही



Mass protest actions are becoming the order of the day, giving vent to people's increasing outrage against the continuing anti-people measures of the Modi Government. Consequently, a new scenario is emerging where the slogan of 'Modi Vs Who' of NaMo brigade, is being increasingly countered by 'Modi Vs People's Issues'. Not any more the false narrative of Hindu-Muslim. It shall be 'People'.

बहुत कुछ कह दिया जाता है। पूंजी लोलुपों को मिली खुली छूट से आम जन का शोषण और लोकसंपदा और उनके अधिकारों की लूट दिन प्रतिदिन घनी होती गई है। जैसे जैसे समय बीतता गया पीड़ा की कहीं सुनवाई न होती देख जनता और अधीर होती गई। परिणाम के अभाव में जनता के बढ़ते आक्रोश को भापते हुए अचानक 1000 और 500 रू. की हुई नोटबंदी से आमजन और अर्थव्यवस्था चारोखाने चित हो गये। कितने ही लोग अपने ही रू. को पहले जमा करने और फिर निकालने में खेत हो गये। अगले बरस जी.एस.टी ने और दम निकाल दिया। जनता को कालेधन वापसी में मिलने वाला धन तो दूर रहा जो उसके पास था, वह भी स्वाहः हो गया। न भ्रष्टाचार मिटा न कालाधन। न युवाओं को रोजगार मिला न महिलाओं को सुरक्षा। उल्टा कालाधन, भ्रष्टाचार, असुरक्षा और बेकारी और कई गुणा बढ़ गई है। बढ़े अभावों के बीच किसानों और मजदूरों की बदहाली और भी ज्यादा गहरी हो गई है। इस बीच किसानों की जमीन के जबरिया अधिग्रहण हेतु संसद में जाये बगैर 3 बार अध्यादेश का थोपा जाना और मजदूरों को मिले कानूनी अधिकारों में नियोक्तापरक बदलाव हेतु श्रम संहिता संशोधन विधेयक संसद में लाकर श्रमिक अधिकारों पर कुल्हाड़ी चलाने के इरादे सबके सामने

हैं। किसान, मजदूर, छात्र, नौजवान और महिलाओं के दिन पर दिन सरकारी ठगी और लूट के शिकार होने के मंजर हम सबके सामने है। चौतरफा हमलों से पीड़ित आमजन का आक्रोश जब उभरने लगा तो आर.एस.एस और उसके अनुषंगी भिन्न भिन्न नामी संगठन संविधान को धत्ता बताकर सम्प्रदायिक नारों के साथ सामाजिक सद्भाव और सहिष्णुता की बलि चढ़ा रहे हैं और जो उनके समर्थन में नहीं है उसे येन केन प्रकारेण घेरकर मार रहे हैं प्रताड़ित कर रहे हैं या जेलों में ठूस रहे हैं। दमन और उत्पीड़न की बढ़ती अमानवीय घटनाओं पर संयुक्त राष्ट्र संघ तक को चिंता प्रकट करनी पड़ी है।

नरेन्द्र मोदी की जनविरोधी सरकार के खिलाफ नित नये उभार और अधिक बढ़ते आक्रोश को स्वर देने प्रदर्शन, धरने, सत्याग्रह, जेल भरो, पड़ाव, महापड़ाव, रास्ता रोको, हड़ताल, प्रदेश बंद और भारत बंद जैसी निरन्तर सघन होती विरोधी जन कार्यवाइयां एक बदलाव के नये परिवेश व राजनीति के नारे को गढ़ रही हैं। जो नमोरोगी मोदी के खिलाफ 'कौन', के कुतर्क उछाल रहे हैं, उनके जवाब बतौर अब 'मोदी बनाम जन और उसके मुद्दे' का नारा आकार ले रहा है। अब हिन्दू-मुस्लिम नहीं जन की बात होगी और उसके मुहों पर संवाद का चौतरफा ललकार होगी।



Economic Development since Independence

Continued from Page 18

has gone awry rich getting richer with poor getting poorer..

Democracy in Jeopardy

Under present NDA regime, democracy seems to be in jeopardy. India is witnessing a systematic subversion of democracy, self-censorship of press under the dictatorial Prime Minister as evident from various indices. Four years of the Modi government have been marked by corrosion of the public institutions set-up which nurture arts, promote innovations and conservation of traditions and buttress plurality. Even government has bypassed Rajya Sabha to pass many bills like Adhar by treating those as money bills. Many bills are passed without debate. There has been unleashing of hatred towards journalists, writers who are critical of present government. According to World Press Freedom Index 2018 that measure level of media freedom in 180 countries, India has been placed abysmally at 138 (behind 137 countries) dropped by 5 slots from 2016 when it was ranked at

133. The report mentioned sharing of "hate speeches" targeting journalists by "troll armies" of Prime Minister Narendra Modi as a reason for this low rank. India has slipped to 42nd place among 165 independent states, down by 10 slots from last year amid "rise of conservative religious ideologies" and increase in vigilantism and violence against minorities as well as other dissenting voices and lack of freedom of speech and free media. This spells danger for the future of democracy in India, unless it is urgently remedied.



Cartoon Courtesy : Mika Aziz



Global Crude Oil Prices Local Cruel Policies

V V K Suresh



The common man is baffled by the exorbitant cost of living. The prices of pulses, rice, wheat, milk and other daily items went up making it difficult for an ordinary person to maintain a minimum standard of living. The escalated costs in education and health have further added fuel to the existing fire. The hard fact is that the price rise is not an outcome of any natural calamity but a blatant kind of wrong and ill-conceived policy being pursued by our governments. This highlights the heartlessness of the present exploitative system which is totally pro-corporate and anti-people.

We should also keep in mind that one of the main reasons for the debacle of the Congress party in 2014 elections was issue of rising prices. The continuous increase in the prices of petro products, without any brake since decontrolling of the same has become a serious concern of the people as it continue to haunt the people by constricting their hard earnings. The prices of petrol, diesel, kerosene and LPG cylinder have become more costlier during the last four years, hitting a historic high as never before. For instance, the price of petrol was around Rs 68 per liter in 2012 when the crude oil price hovered over \$ 120 per barrel. The same is now at Rs 84 in June, 2018 with the global price at around \$ 80 per barrel. Despite this, the Oil Minister says that the government has no business to interfere in the day-to-day operations of oil companies. Is it the 'Achhe Din' (Good Days) promised by Mr.Narendra Modi to the people of India?

While the UPA government decided to deregulate petrol as suggested by an expert group led by Kirit Parikh of the earlier Planning Commission, the present NDA government moved further by leaving the control on diesel to the market forces. This exercise of decontrolling the oil prices by the past and present governments at the Centre have left the people to face many hardships. In the olden days, the decision on petro prices was usually announced in the Central budget. The deregulation of petrol and diesel is meant only to favour the oil companies and put the people at the mercy of the market controlled by oil MNCs and domestic companies. In addition, the government in order to ease the fiscal deficit is cutting back on the social sector expenditure at the expense of the people's livelihood. Without creating any alternative mechanism like restoring the earlier administrative price control system, the governments decided to hand over the oil pricing to the market forces.

On the other side, the present government, many a time increased the excise duty since 2014 to generate more revenue. During the period of reduction in the prices of crude oil in the global market, the BJP led government was totally aloof to bestow any kind of solace to the people. No benefit was flown to the common man in the best advantageous times. The government's boastful claims about GDP growth are nowhere reflected in serving the interests of the common man. At the same

The price of petrol was around Rs 68 per liter in 2012 when the crude oil price hovered over \$ 120 per barrel. The same is now at Rs 84 in June, 2018 with the global price at around \$ 80 per barrel. Despite this, the Oil Minister says that the government has no business to interfere in the day-to-day operations of oil companies. The government, with its willful nature is not prepared to consider the rationalization of excessive taxes being levied on the petro products. The government projected the GST as the biggest tax reform in independent India. It was also termed as a solution to all the prevailing economic problems. Now, it is the need of the hour to take a decision on the inclusion of petrol and diesel under GST purview at the modest rate.

time, the governments have been never hesitant in providing huge tax concessions to a tune of over Rs 5 lakh Cr every year, more than that for all the social sector programmes. The argument either by the governments or some pro-market economists that it is no longer possible in the era of liberalization to subsidize the oil prices is unwarranted and amoral too. Here the question comes-who subsidizes whom?

The government, with its willful nature is not prepared to consider the rationalization of excessive taxes being levied on the petro products. Oil imports are essential to feed our economy and petro products are vital in all spheres of life. Then why should the government impose massive taxes and heavy duties on the grave necessities of a developing society?. The total amount of taxes and duties stands at around 57% when compared to the actual cost. The taxation consists of customs duty, excise duty and VAT providing a huge revenue for the Central and State governments. The total deregulation of the prices of petro products paved the way for their entry into the commodity exchanges under speculative trading. When the petro prices are decided on the basis of the volatility of the international crude oil market, it will lead to hoarding and black marketing also. The rural economy in the recent years is in distress and the existence of PDS is under severe attack in the present neo-liberal regime. Due to unbearable transport charges and lack of minimum support price, the farmers in many parts of the country in the recent times have thrown out their produce like onions and vegetables onto the roads as a mark of protest to the government's policies.

When the people from all corners of the nation expressed their anger and resentment over the high level petro prices, it is ridiculous that the oil companies reduced the price of

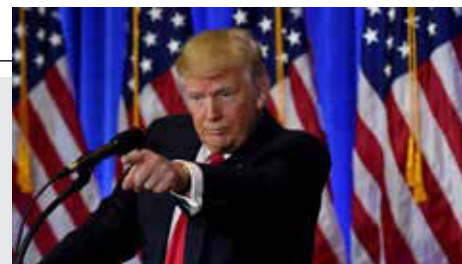
petrol and diesel recently by one paise. On the other side, the Left Front government in Kerala got an applause and admiration from the public by reducing the same price by Rs 1 with an estimated loss of Rs 509 Cr to its exchequer. Even the taxes are also reduced by 1.69% on petrol and 1.75% on diesel in Kerala. The economy is also facing a predicament due to our lopsided foreign policy. India relies on imports to meet 80 per cent of its needs. If we are prepared to import crude oil in a big way from Iran, it is estimated that we can save 10 per cent of our Current Account Deficit (CAD).

No doubt, the government is expected to take steps to provide adequate funds for infrastructure development. At the same time, the consumer aspirations and their demands are also equally important. The Central government is intentionally evading the reduction of taxes and duties while leaving it to the States. The GST Council should seriously take up the issue of bringing the petro products under the ambit of GST. Both the Central and State governments have to discuss and come out with an amicable solution as it also relates to their revenue income. The frequent rise of petrol and diesel charges has already impacted the livelihood of all sections of the people. The common man is unable to bear the brunt further arising out of consequent increase in the prices of essential commodities. The government projected the GST as the biggest tax reform in the independent India. It was also termed as a solution to all the prevailing economic problems. The highest rates of GST which are being imposed now are to be seriously reviewed and considerably reduced. Now, it is the need of the hour to take a decision on the inclusion of petrol and diesel under GST purview at the modest rate. In this back ground, the GST Council and the governments both at the Centre and States should ponder over this issue and redress it in the interest of both the economy and common people as a whole. The people must also come forward to pressurize the government till the cruel policies are reverted back and the prices of petro products are brought down considerably.

(Writer is Joint Secretary, ICEU,
Machilipatnam Division)



Cartoon courtesy;
Satish Acharya



Far less than Free

Trade wars and National interests

Anup Sinha , *former professor of Economics, IIM Calcutta*

Courtesy: Telegraph Jul 20, 2018

The recent imposition of trade tariffs by the United States of America and the beginnings of a full-fledged trade war, or the perception that Brexit is going to be beneficial to Britain's national interests, are indicative of a departure from one basic tenet of globalization: free international trade. What is surprising is the fact that countries like the US or Britain had been loud and persistent voices in support of free trade, urging developing nations to open up their markets. The birth of the World Trade Organization in 1995 was a major victory for the supporters of free trade. It was an important component of the ideology of global capitalism, popularly referred to as neo-liberalism. Now, the same Anglo-American world seems to find free trade not so attractive after all. Why did this sudden twist of faith occur?

First of all, there is a wide gap between the theory of free trade propounded by economists and its practice. Second, there is a long history of international trade that has always been backed by the power of the economically strong nations, with methods ranging from direct military backing to more nuanced forms of coercion and manufactured consent. International trade has always been a subject of State policy seeking national advantage; it has never been free in the textbook sense, whatever might have been the claims made to

the contrary and whatever economists might have written in their textbooks.

The theory of international trade has as its fulcrum, what, arguably, is one of the most robust results of economic analysis: mutual gains from exchange. This is intuitively powerful and obvious. Two individuals engage in trade (exchange goods and services) with one another so as to mutually gain from the transaction. It is assumed that in the modern world these transactions are voluntary and not restricted by laws that dictate the terms of exchange. This result is carried over into the realm of nations with each nation being treated as an individual. The gains from trade demonstrate three things. First, each nation gains after participating in trade compared to its pre-trade position, in the sense that its consumption basket becomes larger than its production capability. Hence each nation stands to gain. Second, the gains of two nations are not comparable and could well be unequal. This is not often discussed clearly in textbooks. Yet the real-life implications of such outcomes can be politically unpleasant. Third, within each nation, after the opening up of trade, there are winners and losers. The export sector expands and the import-competing sector shrinks. In the long run, resources may be reallocated and workers reskilled for movement across sectors, but

The birth of the World Trade Organization in 1995 was a major victory for the supporters of free trade. It was an important component of the ideology of global capitalism, popularly referred to as neo-liberalism. Now, the same Anglo-American world seems to find free trade not so attractive after all. Why did this sudden twist of faith occurred? The crash of 2007-08 in economies that were open and where markets flourished pushed the developed market economies into a deep recession from which they have yet to come out completely. Now, the tables had turned. So the guns are out again. Threats seem to be gaining the upper hand in trade wars, and convincing arguments are absent. This is not surprising.

the immediate effect can be simply disastrous for the losers. Economists are, however, able to show on paper, that the gains are enough in a nation to compensate the losers and still have a net gain remaining. In real life, domestic policies rarely take care of such compensations. The losers, potentially, can turn the tide of domestic politics so that free trade is considered undesirable. Hence trade with China or India might suddenly touch a raw national nerve in the US.

If one studies the history of international trade in modern times when the world was opened up by Western Europe, imperialism always considered trade as a policy of the highest importance. When industrial capitalism was developing in Western Europe, it was important to keep imports as low as possible and maximize exports. This was the result of the mercantilist belief that amassing gold and silver was the ultimate objective of wealth making. Imports were discouraged, taxed, even prohibited, while exports were encouraged, monopoly charters granted to big corporations, and competition killed off ruthlessly by economic discrimination or even by physical force. The imperial guns and ships were always an integral part of international trade policy.

During the period 1870 to around 1930, the imperial domination of Britain was at its peak. However, other European nations were competing with Britain in third country markets, desperately trying to catch up. The US was also emerging as a strong challenger. Britain, where English scholars had been highlighting the benefits of free trade, beginning with the likes of David Ricardo, officially professed that free trade was the best way of conducting international trade. Britain did not impose tariffs because by then the colonial trade pattern had become so controlled, and the colonial markets so integrated with the industries of Britain, that even without tariffs it could compete with other European nations and the US. Countries like Germany and the US on the other hand, in their bid to catch up with Britain, imposed a number of tariffs on British goods. Britain's insistence on free trade was possible since any country that did not wish to buy British goods

in the quantities and prices expected was coaxed or coerced to sign trade treaties, often with the threat of violence. This threat was made credible by what was called gun boat diplomacy, where imperial warships closed in on the shores of the trading partner nation.

The US and the European nations continued with the strategic use of tariffs to suit their own national interests till well after World War II. Things did change after 1945. Europe had to be reconstructed, the newly independent ex-colonies began to attempt their own development plans which tried to industrialize their economies by restricting foreign competition. The US had emerged as the most powerful industrial economy of the world. Britain, too, had to rebuild its own house. New economic experiments were on in the former Union of Soviet Socialist Republics and later in China. These nations had cut themselves off from international trade. There did not seem to be a global consensus on what ought to be the rules of the game. There was a belief that international economic cooperation was necessary, free trade appeared to be more elegant and conducive to cooperation, but national reconstruction was the top priority. Hence free trade was put on the back burner as it were. The International Trade Organization, which was conceived of in the Bretton Woods conference where the World Bank and the International Monetary Fund were born, was put on hold. Discussions would continue in the forum called the General Agreement on Tariffs and Trade till an opportune moment when the new rules could emerge.

By the 1980s the Bretton Woods arrangement had weakened considerably. The mature market economies were beginning to eye the developing markets in the 'third world' of Asia, Latin America and Africa. The push for free trade began anew with what was referred to as the Washington Consensus. The tacit consensus among the developed countries which (with the help of the World Bank and the IMF) advised developing nations to reduce government interventions, open up markets to international goods and capital flows, and restrict domestic economic policy to maintaining a low fiscal deficit and a low rate

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Trial Runs for Fascism Are in Full Flow

Babies in cages were no 'mistake' by Trump, but test-marketing for barbarism.

Forget "post-fascist" - what we are living with is pre-fascism. People have to be given the taste for savagery. Fascism does this by building up the sense of threat from a despised out-group. Fox News mouthpieces outdid themselves in barbaric crassness: making animal noises at the mention of a Down syndrome child, describing crying children as actors.



Fintan O'Toole (Courtesy: Irish Times, July 15, 2018)

To grasp what is going on in the world right now, we need to reflect on two things. One is that we are in a phase of trial runs. The other is that what is being trialled is fascism - a word that should be used carefully but not shirked when it is so clearly on the horizon. Forget "post-fascist" - what we are living with is pre-fascism.

It is easy to dismiss Donald Trump as an ignoramus, not least because he is. But he has an acute understanding of one thing: test marketing. He created himself in the gossip pages of the New York tabloids, where celebrity is manufactured by planting outrageous stories that you can later confirm or deny depending on how they go down. And he recreated himself in reality TV where the storylines can be adjusted according to the ratings. Put something out there, pull it back, adjust, go again.

Fascism doesn't arise suddenly in an existing democracy. It is not easy to get people

to give up their ideas of freedom and civility. You have to do trial runs that, if they are done well, serve two purposes. They get people used to something they may initially recoil from; and they allow you to refine and calibrate. This is what is happening now and we would be fools not to see it.

One of the basic tools of fascism is the rigging of elections - we've seen that trialled in the election of Trump, in the Brexit referendum and (less successfully) in the French presidential elections. Another is the generation of tribal identities, the division of society into mutually exclusive polarities. Fascism does not need a majority - it typically comes to power with about 40 per cent support and then uses control and intimidation to consolidate that power. So it doesn't matter if most people hate you, as long as your 40 per cent is fanatically committed. That's been tested out too. And fascism of course needs a propaganda machine so effective that it creates for its followers a



New York and other cities in the US witnessed protests in the last week of June against separating nearly 2,000 children from their families at the U.S.-Texas border under President Trump's "zero-tolerance" immigration policy. While the protestors said, they were "disgusted, outraged, and frightened by our government," it is also reported that the hardcore fans approved this brutality, which the author calls as a situation of pre-fascism.

We are reproducing this article, as it has relevance to the Indian political situation too

universe of “alternative facts” impervious to unwanted realities. Again, the testing for this is very far advanced.

Moral boundaries

But when you’ve done all this, there is a crucial next step, usually the trickiest of all. You have to undermine moral boundaries, inure people to the acceptance of acts of extreme cruelty. Like hounds, people have to be blooded. They have to be given the taste for savagery. Fascism does this by building up the sense of threat from a despised out-group. This allows the members of that group to be dehumanised. Once that has been achieved, you can gradually up the ante, working through the stages from breaking windows to extermination.

It is this next step that is being test-marketed now. It is being done in Italy by the far-right leader and minister for the interior Matteo Salvini. How would it go down if we turn away boatloads of refugees? Let’s do a screening of the rough-cut of registering all the Roma and see what buttons the audience will press. And it has been trialled by Trump: let’s see how my fans feel about crying babies in cages. I wonder how it will go down with Rupert Murdoch.

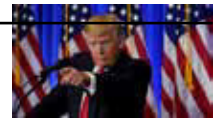
To see, as most commentary has done, the deliberate traumatising of migrant children as a “mistake” by Trump is culpable naivety. It is a trial run – and the trial has been a huge success. Trump’s claim last week that immigrants “infest” the US is a test-marketing of whether his fans are ready for the next step-up in language, which is of course “vermin”. And the generation of images of toddlers being

dragged from their parents is a test of whether those words can be turned into sounds and pictures. It was always an experiment – it ended (but only in part) because the results were in.

‘Devious’ infants

And the results are quite satisfactory. There is good news on two fronts. First, Rupert Murdoch is happy with it – his Fox News mouthpieces outdid themselves in barbaric crassness: making animal noises at the mention of a Down syndrome child, describing crying children as actors. They went the whole swinish hog: even the brown babies are liars. Those sobs of anguish are typical of the manipulative behaviour of the strangers coming to infest us – should we not fear a race whose very infants can be so devious? Second, the hardcore fans loved it: 58 per cent of Republicans are in favour of this brutality. Trump’s overall approval ratings are up to 42.5 per cent.

This is greatly encouraging for the pre-fascist agenda. The blooding process has begun within the democratic world. The muscles that the propaganda machines need for defending the indefensible are being toned up. Millions and millions of Europeans and Americans are learning to think the unthinkable. So what if those black people drown in the sea? So what if those brown toddlers are scarred for life? They have already, in their minds, crossed the boundaries of morality. They are, like Macbeth, “yet but young in deed”. But the tests will be refined, the results analysed, the methods perfected, the messages sharpened. And then the deeds can follow.



Far less than Free *Continued from Page 24*

of inflation. Much later, the WTO was born amid serious controversies. Many thought that the rules were arranged in favour of the stronger economies.

Then came the crash of 2007-08 in economies that were open and where markets flourished. The developed market economies went into a deep recession from which they have yet to come out completely. Production shrunk, jobs were lost, and livelihood opportunities disappeared. Governments changed as people who were the losers in the new set-up

got restless. Enemies were quickly spotted. They were the nations that had gained some advantage from the global opening up of trade. Now, the tables had turned. So the guns are out again. Threats seem to be gaining the upper hand in trade wars, and convincing arguments are absent. This is not surprising. International trade has always been controlled by powerful and rich economies through some form of coercion – sometimes subtle, sometimes patently crude.

Coms Amanulla Khan and Anil Bhatnagar visit Srinagar

On the invitation of President CITU (J&K), Com. M.Y.Tarigami, who is also MLA J&K Assembly, Com. Amanulla Khan, President AIIEA and Com. A.K. Bhatnagar, President NZIEA were at Srinagar for a Trade Union Class which was held for the cadre of CITU and also participated by the leadership of NZIEA Srinagar Division. The said class was held on 14TH and 15TH of July 2018. There were three topics – ‘NEOLIBERAL ECONOMIC POLICIES, ‘COMMUNALISM/FUNDAMENTALISM AND ITS IMPACT ON WORKING CLASS’ which were taken by Com. Amanulla Khan and the topic ‘FOUR YEARS OF BJP RULE’ was taken by Com. A.K.Bhatnagar followed by question-answer session. The deliberations were very impressive and highly appreciated by one and all.

Using this opportunity, NZIEA Srinagar Division organized a meeting on 13TH OF July 2018, where members of the Divisional Committee and Presidents and Secretaries of the Branch Units of the valley region participated. It was a day of hartal in the valley but braving all difficulties a large number of employees and activists came out of their houses to participate in the meeting. The Meeting was presided over by Com Ali Mohamed Tantray, President of Srinagar Divisional Committee. Com Pawan Gupta, General Secretary, Srinagar Divisional Committee welcomed the gathering.

Addressing the employees, Com Amanulla Khan gave a graphic picture of the political, social and economic situation in the country and its impact on the insurance industry. He spoke on the progress registered by LIC and on the justification of a good upward wage revision. He also dealt with the subject of final option on Pension and the need to build a broader unity of the working class on this issue. He stressed on the need and importance of recruitment



to the functioning and survival of the institution. He also gave a detailed account of the present status on CGIT. Com Amanulla Khan explained the stand of AIIEA on the LIC-IDBI deal. He said AIIEA has some concerns and these have been informed to the Chairman of LIC. He emphasized that LIC must keep uppermost the security of the policy monies and a decent returns to the policyholders in whatever decision it takes. He however pointed out that there is no need to panic and any panic reaction will strengthen those who have been demanding privatization of LIC. Speaking on the political situation in Jammu and Kashmir he said the ongoing regional and communal polarization will not only weaken the working class but also raises questions about unity and integrity of the nation. He appealed to the insurance employees to work against the forces polarizing the society and campaign on the need for unity of all oppressed and exploited sections of the society.

Com. Bhatnagar discussed about various aspects of functioning of the Branch Units advising that regular meetings should be held by the Branch Units to aware the comrades about the latest activities of the organization and also to resolve the issues of the members. He stressed upon the strong communication between the Branch unit and the Divisional Unit. He advised the Divisional Committee to visit the Branch Units regularly.

The visit of the two leaders created a lot of enthusiasm among comrades and every one gained a lot. The comrades resolved to fight tooth and nail against the policies of the Govt. and also to work hard for broader level unity of the working class. The meeting came to a successful close with vote of thanks by Com. Muzaffer Ahmad Wani, Joint Secretary NZIEA Srinagar Division.

(Report: Pawan Gupta)



ANNUAL CONFERENCE OF LICEU KOZHIKODE

The 46th Annual Conference of LIC Employees' Union, Kozhikode Division was held at Calicut on 23rd and 24th June 2018. Com. Amanulla Khan President, All India Insurance Employees' Association, inaugurated the open session of the two day meet which was attended by leaders and cadres of fraternal trade unions, within



and outside the industry, along with our members from various Base Units. Inaugurating the well attended session Com. Amanulla Khan gave a clear picture of the present day India, stressing on the attack on the constitution of India and the threat to the federal and secular character of our country. He said that the pluralistic character of the nation is under serious threat and elaborated on how the democratic rights are being trampled upon and the manipulations by the ruling dispensation to suit their whims and fancies. Citing the case of Five day week and certain investment decisions he said that the functional autonomy of LIC of India is being diluted seriously. He highlighted the significance of the Left Democratic Front Government of Kerala and appreciated its achievements on various fronts and its contributions in the broader struggles. He called upon the Insurance employees to prepare for larger struggles to realise their legitimate demands and to defend the idea of India.

Comrades M Kunhikrishnan (President, SZIEF), T Senthil Kumar (General Secretary, SZIEF) and V Suresh (Joint Secretary, SZIEF) also spoke at the meeting. Comrades AK Ramesh (CITU), KP Rajesh

(FSETO), P Abdul Nazer (Confederation of Central Govt. Employees), PR Gopakumar (BEFI), UP Narendranath (BSNLEU), P Hamza (KSGIEU), KKC Pillai (LICPA), VR Madhusoodanan (LIC Class 1 OA), Amir Ali (NFIFWI) and Mathew Karamvally (LICAIO) greeted the Conference. Com.PP Krishnan, General Secretary gave the welcome address, Com. IK Biju, President, presided and Com MJ Sreeram, Joint Secretary proposed vote of thanks.

The Delegates' session was inaugurated by Com. M Kunhikrishnan. A comprehensive report on the activities was presented by the General Secretary and the audited statement of accounts by the Treasurer, Com M Vinod which were adopted unanimously after detailed discussions. Speaking at the Delegates session, Com. Amanulla Khan lauded the activities carried out especially the conduct of Insurance Worker Readers' Forum in various units and the subscription mobilisation campaign undertaken. SZIEF leaders, Comrades M Kunhikrishnan, T Senthil Kumar and V Suresh also intervened in the debate. Seventeen resolutions were taken up and adopted at the meeting. Comrades IK Biju (President), P Narayanan Nambisan and U Pradeepan (Vice Presidents), PP Krishnan (General Secretary), MJ Sreeram, K Bahuleyan, AP Sunil Sadanand and CH Sapna (Joint Secretaries), M Vinod (Treasurer), and PK Bhagiabindu (Assistant Treasurer) were elected as office bearers. The meeting came to a close with the vote of thanks by Com. K Bahuleyan. The 46th Conference will also be remembered in the history of LICEU Kozhikode Division as the first Conference held at Saroj Bhavan, the own Union office building.



SPECIAL CONVENTION TO MARK 68TH FOUNDATION DAY OF AIIEA

The ICEU, Chennai Division-I, organized a Special Convention on June 28, 2018, in the union office premises. The subject discussed by an eminent speaker, Com.K.Kanagaraj, a senior leader of the CITU well-versed in economic issues, was "Has the Indian Economy Recorded Growth or Declined". The meeting was presided over by Com.S.Rameshkumar, General Secretary, ICEU, Chennai Division-I and Com.G.Jayaraman, President of the Union, welcomed the gathering.

Delivering his presidential address, Com. Rameshkumar referred to the Prime Minister not keeping up his several promises made from time to time, particularly prior to the 2014 Parliamentary elections. The demonetization exercise and the GST have considerably affected the economy of the country. He also announced the decision taken by the union calling upon the employees to contribute Rs.100 each from their June salaries for helping the grief-stricken families due to the killing of 13 innocent victims in police firing at Thoothukudi.

Com.K.Kanagaraj began his address by referring to the anti-Sterlite agitation, which according to him started right from 1996 and the poisonous gases leaked from the Sterlite factory had killed some people and prevented the pregnancy of

some young women. On the economic front, the GDP has declined and job loss in 2017 alone was to the extent of 36 lakhs. Due to demonetization and GST, some 50 thousand industries have been closed and 5 lakh workers have lost their jobs. The Government has not kept up its promise of minimum support price for agricultural produce and 3.26 lakh farmers have committed suicide. The prices of petroleum products have risen sharply. There have been attacks on dalits and now some neutral newspapers are facing threats. He recalled the historical fact that when V.O.Chidambaram Pillai, Subramania Siva and other freedom fighters were arrested and lodged in jails by the British, the labourers who lost their jobs were fed by the freedom-loving people. Before concluding his elaborate speech with lot of statistics, he revealed the fact that today even people who supported the Sterlite management for providing jobs, etc. were supporting the anti-Sterlite agitation.

The meeting was attended by the leaders of SZIEF, leaders and cadres of Chennai Division-I, some leaders of the GIEA, South Zone and former senior leaders of the AIIEA.

Com.D.Ramesh, Joint Secretary of the Union, proposed a vote of thanks.





WOMEN'S SUB COMMITTEE MEET AT MADURAI

The 32nd conference of working women sub-committee Madurai Division was held on 23rd June 2018 at Madurai. More than 180 women comrades from the 6 Districts of Madurai Division participated in the conference, with the spirit of being the members of the mighty organization AIEA and its women sub-committee. Exhaustive arrangements for the conference were made by CBO-I Madurai Branch Unit. An exhibition of drawings and photos of sub-committee activities were displayed in the venue by CBO-I comrades.

The conference started with the cultural programme by KAYAL ART TROUPE of Madurai division women comrades. Following the choir song by CBO-I, the KAYAL TROUP staged a drama captioned "Maanudam Kaappom" which dealt with the drastic impact of caste, creed, language and religion on today's society and a Dance Drama dealing with today's agrarian crisis and farmers. Both programs were much thought provoking and well appreciated by our members.

The conference was presided over by Com G.Aruna, convener of women sub-committee. Com P.Rajeswari of CBO-I Madurai welcomed the gathering. The report of Sub-committee was introduced by Com.G.Aruna specifically sharing the experience of GWECA Madurai. Com. Radha Murugesan Coordinator of State Social Justice wing of SAMAM, TNSF delivered the special address. In her speech, she pointed out as to how women are suppressed in all walks of life today. She made a special mention of the rural women who are more oppressed and said they should be given legal awareness of all the acts which are prevalent in our country to protect women. She also said that affected women should bravely fight against and should not bow down when attacked. 8 women

comrades participated in the debate and placed their views on the report. The journey through 32 yrs of women's sub-committee Madurai found reflection in the depth and standard of their debate.

A famous and active transgender from Madurai Thirunangai Dr. Bharathi Kannamma was felicitated in the conference. She elaborated the experience she faced in society overcoming many ordeals. She also expressed her happiness, being with us on the day and honoured by an organization like ours. Likewise Sister. Chandra from Dindigul was also felicitated. She is the organizer of "Sakthi Kalai Kuzhu" a women art troupe which excels in THAPPATTAM. She hailed Madurai sub-committee for its wonderful activities. Com. J.Vijaya joint convener LICSZWWCC greeted the conference. Com. N.P.Ramesh Kannan, General Secretary, ICEU Madurai summed up the debate and announced the decisions to follow up activities of GWECA, a special training programme for KAYAL TROUPE, and a Trade Union Class for women sub-committee members. Resolutions including passage of Women's Reservation Bill were passed in the conference. Com. D.Chitra was elected as the convener along with 13 joint conveners. The conference came to an end with vote of thanks by Com. D.Krithika.



Special Seminar on farmers issue at Madurai

A Special Seminar on farmers issue was organized on 21st of June 2018 at Madurai. This initiative by ICEU, Madurai Division was a new experience both in organizing and execution of the same thereby creating a major link between the farmers and working class.

The meeting was held under the banner of PFI, Madurai. A meticulous planning for about two months involving Tamilnadu Farmers Association, All India Agricultural Workers Association and Trade unions of Madurai, has helped us in the successful conduct of the Seminar. Two preparatory meetings were held, the first one was participated with leaders from 26 fraternal organizations and the same was led by Com. K. Swaminathan, Vice-President, SZIEF. The two meetings further enriched the way of conducting the special seminar in a successful manner. It was then decided to carry out three ways for mobilizing for the Seminar: 1. The leading Trade Unions in Madurai would design invitation, poster, flex of their own and would

mobilize their members to participate in good number. 2. To meet representative of important organizations and important personalities in Madurai and invite them to attend the meeting and 3. To meet the farmers and agricultural workers in the near- by villages of Madurai and invite them to participate. The decision to meet the farmers gave different impetus to the event. We visited villages around Madurai directly and shared our views with the help of Farmers' Association and Agricultural Workers' Association. Every village assured us that farmers from their village would certainly attend the Seminar. This has given us a great confidence to move further. On the day of the seminar, farmers from the villages were in the venue in good number, well in ahead of time and participated in the event with great enthusiasm and shared that they have a greater confidence in our movement that we, the working class, are with them.

The Seminar was presided over by Com. K.

Working Women's Convention of Vellore Division

The Twenty First Working Women's Convention of Vellore Division was held at Neyveli on 23.06.2018 and at Vellore on 24.06.2018 in two phases for the 15th year due to geographical difficulties.

The Convention at Neyveli on 23.06.2018 started with a variety of cultural programmes such as choir song, skit, dance and miming by the women Comrades of Neyveli Unit. The

Convention was presided by Com K.Meera and Com J. Isabella, Joint Conveners and Com R.Bharathi, welcomed the gathering. Com R.Malliga, Former Chairperson, Kovilpatti Municipal Corporation and Tamilnadu State Treasurer, AIDWA, inaugurated the Convention. She explained the ordeals of working women in the unorganized sector and a brief report of Police Shooting on the people struggling to close

the Sterilite Factory in Tuticorin which claimed 13 lives. Ten comrades took part in the lively discussion on the subcommittee report submitted by the Convenor Com R.Amutha. Com S.Palaniraj, President greeted and Com S.Raman, General Secretary summed up the discussion. Com V.T.Sivapriya, Secretary, Neyveli unit proposed vote of Thanks.





Swaminathan, Vice-President, SZIEF. He explained in detail the purpose of the Seminar and this has created a sense of confidence among the participants. Leaders from more than forty organizations in Madurai were present in the dias. The programme started with a Dance by our Kayal Kalai Kuzhu depicting farmers issue. It

The convention at Vellore on 24.06.2018 commenced with a skit by women comrades of Vellore branch unit which spoke on the contemporary issues. The Convention was presided by Com C.Parameswari, Joint Convenor and Com Mangalagowri Selvi, Assistant Treasurer, welcomed the gathering. Com K.Swaminathan, Vice president, SZIEF inaugurated the convention and he traced the origin of struggle for gender equality. Nine comrades took part in the discussion on the Sub committee report placed by Com R.Amutha, Convenor. While Com S.Palaniraj, President greeted, Com S.Raman, General Secretary summed up the discussion. Com Gayathri Ramesh proposed vote of thanks.

A New Sub Committee with Com R.Amutha as Convenor and Comrades C.Parameswari, S.Neela Guhesh, V.T.Sivapriya, R.Padmapriya, K.Meera and J.Isabella as Joint Convenors was elected. Around 140 lady comrades took part in both these conventions besides male comrades despite being a holiday

was then followed by the power point presentation of the Maharashtra Long March. Com. G. Meenakshisundaram, President, ICEU, Madurai welcomed the gathering of around 800 comrades. Com Viju Krishnan, Joint Secretary of All India Kisan Movement and the organizer of the Long March of Farmers in Maharashtra, delivered Special Address in the Seminar. He explained in detail how the present BJP Government under the leadership of Modi has neglected the farmers and that the farmers' suicide is on the rise after this Government came to power in 2014. He narrated the experience of the Long March and the venue was spell bound. Also he shared the experience of various struggles undertaken by peasants and agricultural workers in the State of Rajasthan and that the movement has yielded certain benefits and it is the victory of the struggle. Further, he reiterated that the campaign is going to be taken up against the Government's anti-farmer, anti-worker and anti-people policies and gave a clarion call for a 10 crore signature campaign to be taken up on August 9 and a massive dharna to be taken up by the working class and peasant movement jointly at important places including Delhi and other places. He further, requested us to extend our support to the movements. Com. P. Shanmugam, General Secretary of Tamilnadu State Farmers' Association delivered valedictory address. In his speech, he highlighted the situation prevailing in Tamilnadu and the various struggles being taken up with a special mention about the 8-way green corridor from Salem to Chennai. Com. Viju Krishnan and P. Shanmugam appreciated the initiative of Trade Unions of Madurai with a specific reference to AIIEA. A resolution on farmers' issue moved by Com R.Deivaraj of CITU was adopted in the house. The very successful seminar came to an end with vote of thanks proposed by Com. V.Uma Maheswaran of All India Agricultural Workers Association.

LIC Pensioners in Kozhikode decide campaign on Social Security for all

LIC Pensioners' Association Kozhikode Division in its Executive Committee Meeting held at Saroj Bhavan, Kozhikode on 2nd July 2018, demanded of the authorities concerned to ensure Social Security for all workers in the organized and unorganized sectors. The meeting decided to form an organizing committee with different organizations for the campaign by conducting seminars and conventions, to start with at Kozhikode and Kannur.

It also demanded of the Central Government to withdraw the National Pension Scheme imposed on workers and reinstate the scheme of guaranteed pension. The meeting, on the lines of the decisions of AIIPA conference held at Nagpur in the month of February 2018, called upon all concerned to build up a united movement for Social Security for all and to increase the quantum of different Social Security pensions. The meeting appreciated the exemplary action of the LDF Government of Kerala to appoint a committee to go into the merits and demerits of the contributory pensions scheme.

Com.Sukumaran Punnassery, President, LICPA was in the chair. Com.K.K.C.Pillai, Secretary, presented the report of the activities of the organization. Comrades C.Achuthan, P.V.Ravindran, P.Vasu, M.K.Balakrishnan, P.Bhaskaran and P.P.Krishnan (General Secretary LICEU, Kozhikode Division) participated in the deliberations. Com.A.Bhaskaran, Joint Secretary proposed vote of thanks.

A shining example

LIC agents were on war path for the past several years demanding of LIC of India as well as Government of India to provide them social security benefits including pensionary benefits. The agents organized under the banner of LIC Agents' Organization of India (affiliated to CITU) waged many a struggles in the form of submission of mass memoranda, demonstrations, Dharnas in front of Divisional Offices, Zonal Offices and Central Office of LIC and also march to Parliament. But, all their genuine pleas went to deaf ears of the powers that be.

Now, the Government of Kerala have decided to bring Agents under the ambit of "Unorganised Sector Workers' Social Security Act, 2008 and to grant them various welfare benefits including pension. It is a relief that their long pending demands have been acceded to by the Left and Democratic Front Government in Kerala and it will surely encourage them to intensify their struggles to get the Agents in other parts of the country also covered under similar schemes.

The Unorganized Sector Workers' Social Security Act, 2008 was adopted by the Parliament during UPA-I regime, when left parties were supporting the minority government, picking cue from West Bengal Unorganized Sector Workers Welfare Act, 2007. It was enacted to provide social security and welfare for the unorganized workers (meaning home based workers, self employed workers or daily wage workers). Com Basudev Acharya's contribution to get the Law passed is worth mentioning.

In consequence, National Social Security Board was set up on 18.8.2009 under the Chairmanship of Union Labour Minister. The state governments could form Welfare Boards of their own as per provisions of Central Act to provide social security benefits to the unorganized sector workers.

The scheme is managed by Kerala State Unorganized Sector Workers' Social Security

LIC Agents in Kerala brought under safety net by Government of Kerala

The Welfare Fund Scheme for LIC Agents would be formally inaugurated at Kannur by Com.T.P.Ramakrishnan, Minister for Labour, Excise and Skill Development on 28.7.2018.

M. Kunhikrishnan
Vice President, AIIEA

Board consisting of 11 members and chaired by State Labour Minister. Com.K.P.Sahadevan, State Secretary represents CITU in the Board.

A worker who has completed age 14 but not completed age 59 can enroll himself/herself in the scheme by paying a monthly contribution of Rs.50/-. The employer has to make a matching contribution. Since LIC of India is not co-operating with the scheme, it was agreed that the entire monthly contribution could be borne by the member / Agent. Agents' Union is the Nodal Agency to register an applicant, collect monthly contribution and remit it to the Social Security Board.

Benefits available:

- ∅ *Retirement Benefit:* The Member is eligible for retirement benefit proportionate to his/her total contribution, on attaining the age of 60, provided he/she is a member of the scheme for at least 1 year.
- ∅ *Superannuation Pension:* Pension benefit available to the beneficiary who prefers to retire on attaining age 60, at the rate decided by state government from time to time.
- ∅ *Family Pension:* Family pension is payable to the family of the deceased member, who has contributed to the scheme for a minimum period of at least 10 years.
- ∅ *Disability Pension:* Disability pension is available to those who were in the scheme for at least 5 years and who have become permanently disabled to the extent of 50% or more.
- ∅ *Treatment Expenses:* Treatment Expenses are available to members and their family

as per the terms of Chis/Chis+ Schemes.

- ∅ *Educational Benefits:* Available to the children of members of the scheme at the rate of Rs. 750/- to Rs. 2500/- per year.
- ∅ *Maternity Benefits:* Available to women members who are in the scheme for more than one year.
- ∅ *Marriage Benefit:* Available at Rs. 10,000/- to women members and to the major daughters of members, provided the member was in the scheme for one year or more.
- ∅ *Loan Facilities:* Members are eligible for a loan repayable in 3 years to the extent of 75% of 50% of their total contribution for a) marriage, b) house building and repairs and c) self employment.

The Welfare Fund Scheme for LIC Agents would be formally inaugurated at Kannur by Com.T.P.Ramakrishnan, Minister for Labour, Excise and Skill Development on 28.7.2018.

It is a grand beginning. In the background, LICAOTI has to intensify their struggles and exert pressure on the other state governments to get these benefits available to Agents working in the entire country. LIC of India must be forced to make their contribution to the scheme, so that it can be viably run. Of course, it is the responsibility of all LIC employees to support Agents in this endeavor.

Conclusion:

The LDF Government in Kerala State has shown a path which can be emulated by others. Kerala Government always cares and is always with the people. A shining example indeed.

Insurance News in brief

■ A.M.KHAN, DHARWAD

- * International Underwriting Association (IUA) has published a Brexit Clause – Brexit Contract Clause - to help insurance companies manage insurance contracts as United Kingdom exits from the European Union. This aims to clarify how firms will continue to pay claims despite any business disruption caused by a situation in which adequate transitional arrangements are not agreed.
- * To implement its thermal coal policy, announced in June 2017, Swiss Re has decided that it will no longer provide re/insurance to businesses with more than 30 percent exposure to thermal coal across all lines of business. The thermal coal policy applies to both existing and new thermal coal mines and power plants, and is implemented across all lines of business and Swiss Re's global scope of operations. The thermal coal policy aims to manage carbon-related sustainability risks and support the transition to a low-carbon economy.
- * Lloyd's and Zurich's initiative, the "Inclusive Behaviour Pledge" has attracted wide cross-sector support with 50 firms – insurers, industry bodies and brokers and other insurance sector organisations - insurers, industry bodies and brokers, together with other organizations across the insurance sector, have joined forces to launch a new industry-wide pledge, designed to change behaviors and create a more inclusive work environment across the sector.
- * According to the sigma study "World insurance in 2017" insurance premiums have increased by 1.5 percent in real terms to nearly US \$ 5 trillion in 2017. Global non-life premiums rose by 2.8 8 percent to approximately US \$ 2.2 trillion. While the life insurance premiums grew only marginally by 0.5 percent to roughly US \$2.7 trillion. The study also reveals that the falling rate of increase is due to falling life premiums in advanced markets.
- * Rating agency ICRA in its report says that in India private-sector general insurers will require Rs.1200 crore to Rs.3000 crore of capital infusion in the current fiscal year to maintain the current growth rate of 17 per cent to 20 percent. A few private-sector players have reported an improvement in the solvency ratio over the past few years with a median of 1.78 as on December 31, 2017. Many insurance companies have raised nearly 2,580 crore through 2 Tier bonds to bolster their solvency levels.
- * Indian life insurance sector has collected a new premium of Rs.16,611.57 crore in the month of June 2018, while it was Rs.14,466.13 in June 2017. A 14.83 per cent increase. LIC recorded a collection of Rs.11,167.82 registering an increase by 6.9 per cent over the collection made in the month of June 2017. The growth rate in premium in the first quarter of 2018-19 touched 10.8 per cent, year on year, compared to an annual premium growth rate of 5.6 per cent in the first quarter of 2017-18.
- * The gross premium collected by general insurance sector in India shows a growth of 12.20 per cent for the first quarter of this fiscal on the year on year basis compared to last same period. Upto June 2018 the gross premium underwritten is Rs.37,349.40 crores while it was Rs.33,287.04 crore as at June 2017.
- * Public Sector general insurer, New India Assurance, will have to pay around Rs.2.5 billion in insurance claim to Hindustan Aeronautics Ltd (HAL) following the crash of Sukhoi Su-30 fighter jet near Nashik recently. This will be the largest claim in the aviation sector for the Indian insurers in the last three years. Over 90 per cent of the New India's aviation insurance business is reinsured with domestic and foreign reinsurers.
- * The seventh round of the survey conducted by Kantar IMRB International finds that "LIC is losing out to private players because of the level and quality of innovation in products, customer service and technology. Even though LIC continues to have the strongest brand name, widest reach through network of branches, this is the second year in a row that private players have raced past on the loyalty score". In its top 5 Brands it ranks Max Life as 1st, SBI Life 2nd, LIC and Birla Life Insurance 3rd and ICICI Prudential 5th.
- * Almost five months after announcing the ambitious program, the Modi government is still working to lock in hospitals and insurance companies in time for its planned August launch. It aims to cover the poorest 40 percent in a country where a 2017 World Health Organisation report found spending on health pushed more than 52 million people below the poverty line. Although beneficiaries have been identified and the IT infrastructure has been put in place, the involvement of hospitals — public and private - and insurance companies was still to be finalized.

Working Class Struggles

S.SRIDHARA, MYSORE ■

BANGLADESH GARMENT WORKERS DEMONSTRATE OVER FACTORY CLOSURE

Thousands of Garment workers demonstrated on July 10th at DHAKA over the sudden closure of the Company's factory GOLDEN STAR DESIGN FACTORY. Earlier in April workers went on strike demanding outstanding wages and other dues.

SRILANKAN AND EDUCATION ADMINISTRATIVE OFFICERS ON STRIKE:

Srilankan teachers and Education Administrative Officers including Principals walked out on strike on 4th July to demand the cancellation of politically biased Recruitment System for Administrative Staff. Over thousands of Officers and teachers protested outside the Ministry of Education in Colombo.

SOUTH AFRICAN MANUFACTURING WORKERS ON NATIONAL STRIKE:

Many shoe factories are closed with an estimated 10000 workers went on strike on 4th July. They are demanding 9.5% pay increase opposing the final offer of 6.25% from their Employers.

THOUSANDS OF TELECOM WORKERS STRIKE IN SOUTH AFRICA:

Struck work on July 6th to demand 12% pay increase against an offer of 6% by Post Office Management. Postal workers are into their third year without pay increase, but with a Significant workload.

NIGERIAN EMERGENCY WORKERS PROTEST OVER NO WAGES:

Nigerian emergency workers protest over no wage payments for a year. Workers were on strike on 9th July. Workers protested over non payment of wages and continued casual status.

KENYAN DIGITAL TAXI DRIVERS STRIKE:

Kenyan Digital taxi drivers strike over inadequate compensation. Kenyan taxi drivers were striking alongside their South African counter parts over low fares and high commission as Drivers Fares have driven down due to competition, leaving drivers to work long hours for less than living wages.

TRAM WORKERS IN SHEFFIELD(UK):

Hundreds of conductors and drivers working for the Super Tram System in sheffield held a 24 hour strike on 9th July for increase wages and better working conditions.

UKRANIAN MINERS PROTEST OVER WAGE ARREARS:

Workers held a protest outside Parliament Building in KIEV on 11th July over arrears of wages. On 6th July similar protest held.

TRINIDADIAN CEMENT WORKERS PROTEST OVER WORKING CONDITIONS:

Workers at Trinidad Cement Ltd protested outside the company's Claxton Bay plant in Western Trinidad on 4th July over working condition.

ONE DAY STRIKE BY VENEZUELAN PROFESSORS OVER SALARY DEMANDS:

University Professors in Venezuela protested on July 6th for the increase in their salaries. This was the second work stoppage in a week. With the last being a 48 hour walkout on June 28th and 29th.

TEACHER IN ARGENTINA HOLD

fifth strike of the year over salary and other demands. July 4th saw the fifth strike this year by teachers across Argentina against the policies of the right wing Government including its refusal to raise the grants. An inflation currently runs at over 22%.

CHICAGO WINDOW WASHERS STRIKE:

Window Washers who clean downtown Chicago's high-rise Buildings walked out on July 2nd demanding higher wages and improved benefits. The Workers are also demanding for increased health care coverage.

CALIFORNIA NURSING HOME WORKERS PROTEST SLOW PACE OF CONTRACT TALKS:

HUNDREDS of workers picketed outside the Windsor Care Centre in REDDING CALIFORNIA, to protest the slow pace of contract talks over the past year as they seek their first contract

TEACHERS IN NORTHEAST ENGLAND

strike against workload of teachers at the Washington Academy in Sunderland. Struck work for 3days from 3rd July over excessive workload and working conditions.

VICTORIAN BUS DRIVERS STRIKE OVER WAGE & CONDITIONS:

Hundreds of Bus Drivers participated in two twenty four hour strikes on 10th & 13th of July. The strikes are the first significant industrial action by Bus Drivers in Victoria(Australia) in around 20 years. The workers demanding wage increase of 4% per year as well as 1% increase in Superannuation entitlements.

Economic Tid Bits

■ J.SU..ESH, MYSORE

► According to a report by UNICEF, 5,00,000 children across sub-saharan Africa died from Pneumonia, and researchers found that air pollution as one of the leading contributor to Pneumonia's prevalence. An overwhelming majority of the deaths included children under five. According to a recent study published in the science journal Nature recently conducted by the researchers from Stanford University and University of California, there is a robust relationship between air quality and infant mortality in Africa. The study found that dirty air poses a deadly threat across the African continent, in both urban and rural areas alike. According to OECD researchers, annual deaths by ambient particulate matter pollution increased by 36% between 1990 and 2013. According to WHO, for children in Africa who make it past age five, the effects of persistent air pollution can stunt brain developments, trigger asthma and cause strokes and cancers later as adults. Dirty air is killing more than 7,00,000 people a year prematurely.

► The Austrian government has introduced Working Hours Act reform to permit a maximum working time of twelve hours a day and working week of up to 60 hours. Previously the standard working hours in Austria were eight hours a day and 40 hours a week. In special cases, companies can employ their staff for up to ten hours a day or up to 50 hours a week. According to the government, the number of hours allowed is to be increased to give companies more flexibility. The government is also contemplating further reforms in Pension, Health and Education. Opposing the move of the government, more than one lakh workers participated in protest demonstrations at Austrian capital Vienna.

► According to a Bureau of Labour Statistics report, the official unemployment rate in USA has increased from 3.8% to 4%. The labour force participation rate rose by 0.2% to 62.9% in June, remaining below pre-2008 levels. Wages increased by 0.2% from May to June of this year and 2.7% since June 2017. This means that, workers' wages will likely fall behind the rate of inflation. Stagnant wages have been a central feature of economic life throughout the world over the past decade. According to a recent report by OECD, among its 26 member countries, average nominal wage growth has slowed from

an annual rate of 4.8% before the 2008 crisis to just 2.1% now. This is mainly because of the immense increase in part-time and temporary jobs since 2008. A 2016 study by researchers of Princeton University and Harvard University, found that 95% of job gains since 2008 were temporary, part-time or contract jobs, which large corporations have used to avoid providing decent pay to large number of employees.

► According to a report by Institute on Taxation and Economic Policy, the US Federal tax cuts have resulted in lost revenue of \$ 5.1 trillion with 65% of that money going to top 20% of income earners. According to the report, the policies pursued by both the major parties in USA are deliberately designed to enrich the top 10% of population at the cost of misery and poverty for majority of people. The total national debt of USA is around \$ 15.7 trillion. The growth of economic inequality and the national debt resulting from changes in tax policy are conservative, since they do not take into account other concessions extended to the rich. According to the American Society of Civil Engineers, the total cost of fixing America's crumbling transportation infrastructure comes to less than one-third of lost tax revenues since 2001. The nearly \$ 6 trillion in additional debt resulting from tax cuts for the rich would be sufficient to abolish hunger and homelessness and guarantee quality education and health care for the entire US population. Among the 258 Fortune 500 companies that were profitable in 2014, the average corporate tax levied by US States was only 3% of profits.

► Amazon CEO Jeff Bezos net worth surpassed \$ 150 billion, making him the richest person in the world. Jeff Bezos has made \$ 50 billion in 2018. The \$ 255 million he has made each day of the year equals the annual salaries of over 10,000 Amazon workers in USA. The amount Bezos has made per second in 2018, \$ 2950 is more than the annual salary of a Amazon worker in India \$ 2796. In five days of 2018, Bezos made as much money as the combined income of every Amazon fulfillment center worker in the world in 2017. If Bezos' wealth were divided equally among Amazon's employees, each would get a cheque for \$ 3,00,000. Bezos wealth was \$ 60 billion in 2015.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

More than BSE

LIC has reported a 33% rise in profit from sale of investments to Rs.28,527 crore in 2017-18. LIC had booked a profit of Rs.21,503 crore during 2016-17. The benchmark BSE Sensex had given a return of 11.30% during 2017-18. Income from interest, dividends and rent was Rs.1.82 lakh crore during FY18 compared to Rs.1.64 lakh crore in FY17. Interim bonuses paid to policyholders during the year rose 67% to Rs.1,554.79 crore compared to Rs.929.49 crore in FY17. LIC has sold equities worth Rs.12,000 crore in the past month amid reports that it plans to raise stake in the ailing lender IDBI Bank. Share sale and purchase of beaten down stocks such as that of IDBI Bank by the insurer is a part of long-term strategy to reap huge gains when the fortunes of public sector banks revive in the future. The insurer mostly puts money in blue chip stocks. LIC normally holds securities for not less than 10 years as it is a long-term investor.

India's Insurance Penetration

The share of insurance premiums in India's gross domestic product (called insurance penetration) saw a marginal increase to 3.69% in FY18 from 3.49% a year ago. According to the Swiss Re sigma report, insurance density or premium per person stood at \$73 for FY18 versus \$59.7 in the previous year. Among segments, life insurance penetration rose slightly from 2.72% in FY17 to 2.76% in FY18. Non-life penetration was at 0.93% in FY18 compared to 0.77% a year ago. This is, however, much lower than the global average. The world average for insurance penetration is 6.13% while world average insurance density is \$650. While the government schemes have aided a growth in the insurance penetration and density, India's numbers are much lower than the Asian average too.

Life sector growth

Life insurance premium collections grew by 10.78% during the first quarter of the current fiscal. LIC's premium collections grew by 6.2% to Rs.24,727.97 crore. LIC enjoyed 67.32% market share in the life insurance segment followed by HDFC Standard Life with 7.29%.

Health Insurance

Health Insurance in India is a growing segment, yet it hasn't taken off fully and several measures are needed to improve and expand insurance coverage, according to the National Health Profile 2018. Out of 4,37,457 persons covered under insurance, 79% were covered by public insurance companies, with the remaining being

covered by private insurance companies, it said.

PUC for Insurance

IRDAI has made it mandatory to show a valid pollution under control (PUC) certificate at the time of renewal of insurance of the vehicle. This was done as per the directions given by the Supreme Court in August last year.

Point of Sales Person

Three years after the insurance regulator announced guidelines for Point of Sales Person (PoSP), the first list of 16 life insurance products have received the approval to be sold through the channel. Anyone who passes the basic certification program, be it a petrol pump attendant, office security personnel, daily wage labourer, or a household help, can sell the product. They will be paid fixed commissions for the products sold. Sources said that several local shopkeepers, as well as small entrepreneurs and those without a regular income, have expressed interest to become a PoSP. With PoSP products being approved, those with a minimum qualification can be engaged at at least 30-35% cheaper cost than an agent. This is particularly helpful for insurers who don't have banks as promoters.

Insurance Marketing Firms

A committee has been constituted to review the regulations governing insurance marketing firms and make necessary recommendations. Insurance marketing firms are allowed to solicit or procure insurance products, undertake insurance service activities and distribute other financial products. The concept was introduced based on the recommendations of the Govardhan Committee, which submitted its report in 2007. Insurance marketing firms can sell mutual funds, pension products, banking services and non-banking financial products.

UTI Chairman

Both LIC and SBI have written to the board of UTI Asset Management Company (AMC), asking it to allow the term of Leo Puri, the current MD and CEO, to expire and to appoint a non-executive chairman from among the "independent directors". The so-called independent directors are nominees of the PSU financial institutions that, together, own 73% of UTI's shares. At present, there are two nominees each from LIC and SBI and one from PNB.

Responses



I have gone through the article on POA Act, view of Com V.Chidambaram and Editor's reply. I am grateful to the Editor for clarifying the stand of the organisation on class and caste. The Dalits in LIC are proud to be members of AIIEA.

J.Sudhan Juliet, Vellore

I am regular reader of Insurance Worker. Thanks for the obituary on Com BVS Raju in the July issue. We mourn his sad and untimely death. He was a great comrade and an excellent leader

Sudharkar

Apropos the editorial ' GDP not a true measure of well being'. It is true that growth has not brought any kind of relief and improvement in the living conditions of the people. On the other hand wealth created was appropriated by a few individuals and corporate houses who were already

wallowing in wealth. In the absence of distributive justice income inequality has grown exponentially. The article AIIEA @ 68 has brought to light both its past struggles and sacrifices and the present challenges. The responses column in the current issue is very much thought provoking. By giving more space, time and importance to dissenting and contrary opinion, Insurance Worker has shown maturity and understanding. This is how Democracy thrives and functions.

K.Narayana Rao, Bangalore

Donations

Com. R.Easudoss Thanjavur Division	Rs.5000
Comrades of Balagaon Base unit	5000
Com. B.G.Prakash , Davangere Branch	10000
Com. L.Palaniyappan, Chennai DO-1	5000
Com R.Selvaraj, Thiruvannamalai Branch	2000
Com. R. Selvam , Thirupathur Branch	3000

Com.M.V.Anjaneyulu, Assistant, Vijayawada (CAB) retired on 30.06.2018 ,on the eve of his retirement, he donated Rs 10,000 to AIIEA .

Insurance Worker thanks these comrades for their fine gesture.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
October	287	6551.03
November	288	6573.86
December	286	6528.21
January 2018	288	6573.86
February	287	6551.03
March	287	6551.03
April	288	6573.86
May	289	6596.69

Base1960=Base2001x22.8259

Read & Subscribe



Congratulations

Master Vijay Ganesh S/o Com.N.Subhashini LICEU Palakkad 2 has secured All India First rank (differently abled category) in the CBSE 12th class examinations 2018 in Commerce with 98.4% marks. Insurance worker congratulates him on this great achievement and wishes him more laurels in the days ahead.



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NELSON MANDELA 100

(18 July 1918-5 December 2013)



*He was a symbol of
all the people of the world
struggling for
freedom, democracy
and human dignity.*

"During my lifetime I have dedicated myself to this struggle of the African people.

I have fought against white domination

and I have fought against black domination.

I have cherished the ideal of a democratic and free society in which all persons live together in harmony and with equal opportunities.

It is an ideal which I hope to live for and to achieve. But if needs be, it is an ideal for which I am prepared to die".

- the concluding statement of his testament on June 11, 1964, at the famous Rivonia trial by the most brutal, racist apartheid regime of white settlers of South Africa, in which he was sentenced to imprisonment for life.

*Coming out of prison on
11th February, 1990 after 27 years,
marking the victory of the liberation
struggle of the people of
South Africa, led by the
African National Congress*